

Help protect what matters most

with the NFBVSP Salary Protection Scheme

Protect your salary

- ✓ A replacement income of up to **75% of salary***
(see overleaf for details)



Get 6 Months' Free!

- ✓ **6 months FREE membership** for all new entrants under age 40 joining the scheme for the first time**

Apply to join today!

Call us on **(01) 470 8072** or visit **cornmarket.ie/fedvol**



National Federation of
Voluntary Service Providers
Pension & Life Assurance Scheme



Why join the NFVSP Salary Protection Scheme?

An unexpected illness or injury can happen to anyone, at any age. That's why the Salary Protection Scheme for NFVSP employees is so vital.

If you cannot work due to illness or injury, it provides the following replacement income:

- | | |
|-----------------------------|------------------------------------------------------------|
| up to 75% annual salary* | If you are not a member of the NFVSP Pension Scheme |
| up to 66.67% annual salary* | If you are a member of the NFVSP Pension Scheme |
- If you are in the **NFVSP Pension Scheme** a **Pension Protection Benefit of 12%** of salary is paid to your pension***.
- Plus...** you get **income tax relief** on your premium!†

You also get:



Aviva Care Service

- ✓ Digital GP
- ✓ Family Care Mental Health Support
- ✓ Best Doctors Second Medical Opinion
- ✓ Bereavement Support



FREE Tax Return Service

if you are claiming Disability Benefit for 3 months or more††.

Please note, Cornmarket's Tax Return Service is not a regulated financial product.

Apply now to join

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*For those who are in the NFVSP Pension Scheme a replacement income of up to 66.67% of your annual salary and for those who are not in the NFVSP Pension Scheme a replacement income of up to 75% of your annual salary. This replacement income is less any other income that you may be entitled to e.g. half pay, Ill Health Early Retirement Pension, Temporary Rehabilitation, State Illness or Invalidity Benefit. To be eligible to claim from Salary Protection, you must meet the definition of disablement as defined in the policy document and exhaust the deferred period of the Scheme. Terms, conditions and exclusions apply. **To be eligible for 6 months' free membership of the Scheme, you must fulfil the eligibility criteria on the application form, be under age 40 and applying to join the Scheme for the first time. 6 months' free membership means 6 consecutive months from the 1st of the month following the date you are accepted as a member of the Scheme by the Insurer. After the 6 months' free offer has expired, premium payments will start at a reduced rate of 2.15% of gross annual salary for the next 3 years. Correct as of August 1st, 2025. ***Pension Protection Benefit pays 12% of the salary you were earning before claiming from the Scheme to your pension fund. A portion of the Pension Protection Benefit is also paid in respect of the NFVSP Life Cover Plan premium. †If your premium is taken directly from your salary, your employer applies your tax relief automatically. If you pay by Direct Debit, you need to send a Premium Statement to Revenue to claim tax relief on your premium. For more information, please see Scheme booklet at cornmarket.ie. ††You must be in receipt of a Disability Benefit for at least 3 continuous months to be eligible for Cornmarket's Tax Return Service (only available to claimants whose claim becomes payable after 1st March 2022).

Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland.

The Scheme is underwritten by Aviva Life & Pensions Ireland Designated Activity Company.

Aviva Life & Pensions Ireland Designated Activity Company, a private company limited by shares, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland.