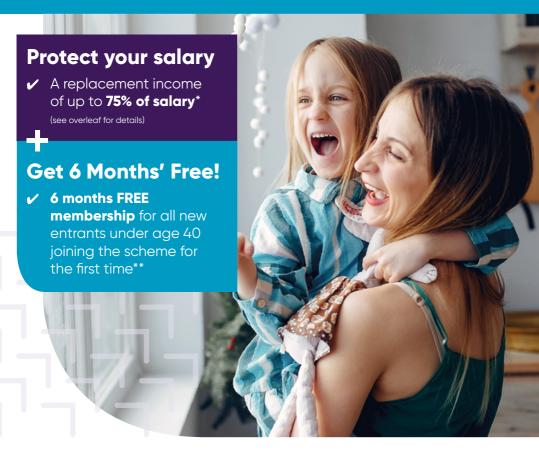
Help protect what matters most

with the NFVSP Salary Protection Scheme



Apply to join today!

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







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:

1.	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

- 2. If you are in the NFVSP Pension Scheme a Pension Protection Benefit of 12% of salary is paid to your pension***.
- 3. 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



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

*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 first time. 6 months' free membership means 6 consecutive months from the 1st of the month following the date you are accepted as a please see Scheme booklet at cornmarket.ie. ††You must be in receipt of a Disability Benefit for at least 3 continuous months to be