










Mortgage Protection VS Life Insurance

A Simple Comparison for for Irish Homebuyers and Families.

Feature 	Mortgage Protection 	Life Insurance 
Core Purpose 	Clears the mortgage if you pass away during the term.	Provides a lump sum for your family's living costs if you pass away.
Who Gets Paid 	The lender (bank).	Your loved ones (beneficiaries).
Cover Pattern 	Decreases as the loan is repaid.	Fixed, rising, or whole-of-life cover.
Requirement 	Usually required for a residential mortgage.	Optional, but important if you have dependants.
Flexibility 	Single-purpose; tied to the loan.	Multi-purpose; can be tailored to family needs.
Typical Role 	Protects ownership of the home.	Protects lifestyle inside the home.

*Mortgage Protection protects ownership.
Life Insurance protects lifestyle.*



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