



Get your first 2 months' payments as cash back.

Pensions

Protection

Investments

Another great reason to choose protection from Friends First.

Protecting the things in life that matter most has just got much easier thanks to Friends First.

WHY?

Because when you take out a Term Assurance Life Cover or Mortgage Protection plan with us between 30th January and 30th March 2012, we'll return either €50 or your first 2 months' payments to you in cash, whichever is greater.*

It couldn't be easier.

As long as your application has been accepted and issued by us on or before 27th April, you will receive your cash back sum by 29th June.

It's a simple equation. You get the quality cover and peace of mind you need, plus an attractive cashback sum for you to use as you wish.

**This is a limited offer which closes on 30th March 2012.
Speak to your broker or financial adviser today to take advantage of this cashback offer.**

 **Friends First**

Looking forward to your future

www.friendsfirst.ie

Terms and conditions apply.

* To a maximum payment of €1,000

Get your first 2 months payments as cash back.

Terms & Conditions

- The offer covers Level Term, Convertible Term and Mortgage Protection policies only.
- The offer does not cover Group Protection, Unit-Linked Protection, Executive Pension Term Assurance, Self Employed Protection or Individual Income Protection Products.
- The offer applies to applications received by March 30th 2012.
- The contract must be issued between January 30th 2012 and April 27th 2012.
- Friends First must have received all final issue instructions by April 25th 2012.
- Contracts must have at least two premiums paid at June 27th.
- Contracts must be In Force & Premium Paying at June 27th.
- Friends First will issue the cash back payment on Friday June 29th 2012.
- All eligible cases with a status of "Proposal" at the opening of business on January 30th will be included, i.e. all Pipeline business is included.
- Monthly direct debit cases only are included.
- The offer is not open to existing issued plans.
- The offer does not apply to replacement of existing Friends First cases.
- The offer does not apply where there have been delays or missed payments on the direct debits.
- The offer is limited to one application per person per product.
- One Cash Back payment only will be made per customer per product type.
- Friends First does not accept responsibility for any delay in starting the customer's cover by April 27th.
- Friends First may decide at any stage to extend the offer period beyond March 30th 2012.
- The refund will be by EFT to the same bank account from which premiums are deducted.
- The refund will equal 2 monthly premiums, subject to a minimum payment of €50 and a maximum payment of €1,000.

