



# TAILORED INCOME PROTECTION for PSYCHOLOGISTS



IF YOU BECAME UNWELL DUE TO ACCIDENT OR ILLNESS,  
COULD YOU AFFORD ALL OF YOUR COSTS?



MORTGAGE



SAVINGS &  
PENSION



FAMILY  
COSTS



CAR



PREMISES



HOUSEHOLD  
COSTS



SCHOOL /  
COLLEGE FEES



Omega Financial Management

[www.omegafinancial.ie/psychologists](http://www.omegafinancial.ie/psychologists)

## WHAT IS INCOME PROTECTION?

As a psychologist you may have many personal and professional expenses including a mortgage, premises costs, car payments, family & household costs, pension, savings, school fees & more. A consistent income is essential to fund every cost you encounter throughout your lifetime. Income Protection provides you with a replacement income should you become unable to work due to accident or illness.

## HOW DOES IT WORK FOR SELF-EMPLOYED PSYCHOLOGISTS?

### SELF EMPLOYED PROFESSIONALS ARE NOT ENTITLED TO STATE SICK PAY IN IRELAND

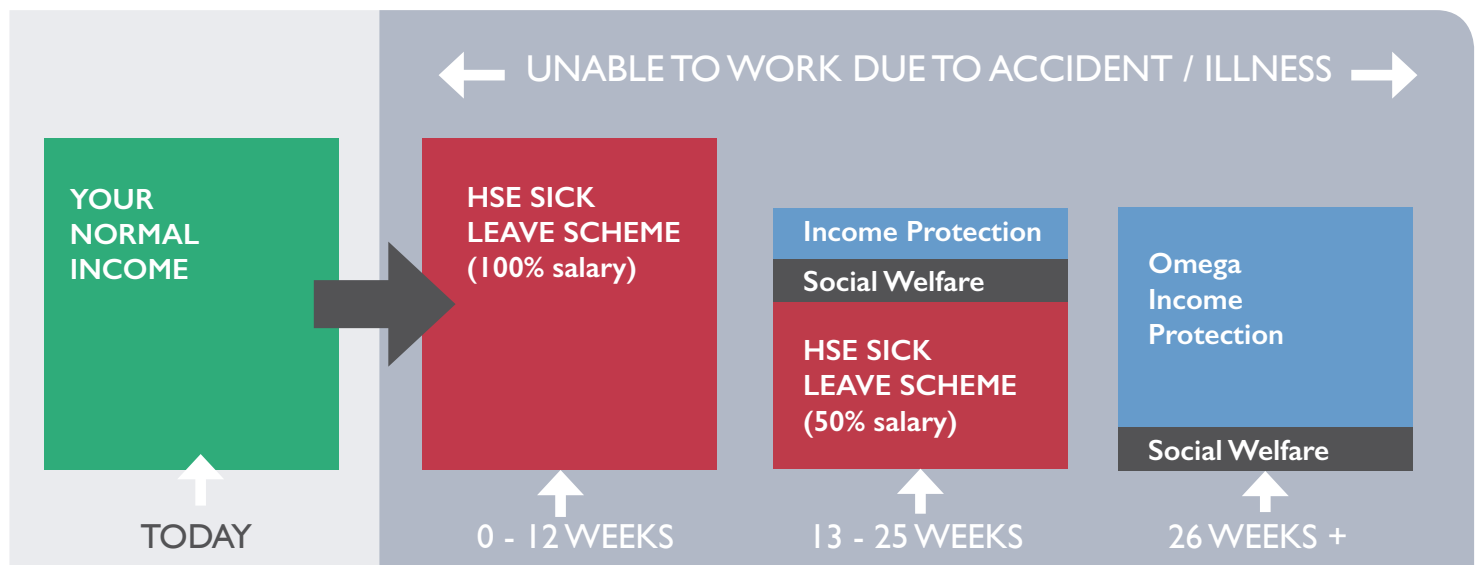
There are no safety nets for the self employed in relation to sick payments in Ireland. This forces many professionals to work through their illnesses as it will impact their earnings. However with many short term illnesses and anything serious, people simply cannot work.

Day One Income Protection provides you with a replacement income from the very first day of illness, no waiting period. This covers you for short term colds, flu and gastro conditions which can add up to a lot of lost income over the course of a year. You are also covered for medium to long term conditions right up to retirement age.

- COVER FROM DAY ONE, NO WAITING PERIOD
- 100% CLAIMS PAID TO DATE
- ALL ILLNESSES COVERED
- TAX RELIEF AT THE MARGINAL RATE
- TAILORED TO SUIT YOUR FINANCIAL REQUIREMENTS

## HOW DOES IT WORK FOR HSE EMPLOYED PSYCHOLOGISTS?

In recent times, the HSE Sick Leave Scheme has been halved, down to three months full pay / three months half. If you became unwell due to accident or illness, would you be able to maintain your cost of living beyond three months? Income Protection Cover provides a payment benefit that commences when your HSE Sick Leave Scheme payments reduce and ultimately cease (see graph below). This ensures a continuation of salary so that you can maintain your costs of living and focus on your recovery.



## REQUEST A QUOTE / FIND OUT MORE

To obtain a personalised quotation or to find out more, please complete and return this enquiry form. Alternatively you can request a quotation through our website [www.omegafinancial.ie/psychologists](http://www.omegafinancial.ie/psychologists). Should you require any further information or assistance, please do not hesitate to contact us on 1850 260 261 or email [info@omegafinancial.ie](mailto:info@omegafinancial.ie)

Mr / Ms / Mrs / Dr: .....

Name: ..... Date Of Birth: .....

Address: ..... Mobile: .....

..... Landline: .....

Amount of Cover Required ..... Email: .....

Omega Financial Management will treat all information given to it as confidential and will not disclose such information except as permitted by you or as required by law. The information will be held in computer and manual file and will only be used for the purposes registered under the Data Protection Acts 1988 and 2003. This information may be used to send you details about other services available from Omega Financial Management and our expert opinion pieces relating to financial matters for professionals.

Signature .....

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## CLIENT EXPERIENCES



“I availed of my Income Protection policy in December 2010. It was a short term claim and I

found the service excellent. My case was handled efficiently, without fuss and I got paid very quickly. I found everyone at Omega Financial very helpful and supportive.”

**Dr Lisa Murphy**



“As a doctor you feel that if something serious happens you will feel it, in my case that didn’t apply.” Dr Vladka Vilimkova was first diagnosed with cancer in late 2012 and as undergone

four extensive surgeries since. Unfortunately these treatments have resulted in a major loss of mobility in her arm/shoulder which has rendered her unable to work. Vladka’s Income Protection policy has provided her with a weekly income since her first diagnosis and will continue to do so as long as she is unable to work. “As a doctor and a responsible person, you should be covered.”

**Dr Vladka Vilimkova**



DG Mutual is owned by its members and is strongly geared towards their needs. It has been specialising in providing Day One Income Protection since 1927. With reserves of over €50 million, it is a financially strong organisation and has paid out 100% of its claims in Ireland to date.

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