



INSURANCE ILLUSTRATION

Prepared for:

Mr Harshad Sham Phadnis
Mrs Anjali Phadnis
Mr Aspi Harshad Phadnis

Date of Illustration:

6/06/2022

Presented by:

Raja Venkatesh
Maxwell Financial Services
Limited
81 Gardner Avenue
New Lynn
Auckland 0600

Presented on behalf of:

FIDELITY LIFE ASSURANCE COMPANY LIMITED

Important information about your illustration.

This document is for the illustration purposes only and is not an offer of insurance. The premiums and projections provided are estimates only and are not promised. Premiums are based on information provided including age, gender, and smoking status. Any offer of a policy is subject to completion of an application form and medical or financial underwriting. In preparing this illustration it has been assumed that the rate of CPI is 2%, any policy fee does not change, current premium rates remain constant, and there is no change in your cover, your personal details or circumstances, policy terms or relevant tax rules (premiums are reviewed annually and if any of these factors change then actual premiums payable may be different).

This illustration is valid for 30 days from the date of illustration.

Adviser commission:

We normally pay commission to the company and/or individual arranging your insurance. Your Financial Advice Provider or Financial Adviser will disclose the details of this commission to you.

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best		The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com . AM Best have not provided this rating as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.
	Secure	
	A++, A+ (Superior) A, A- (Excellent) B++, B+ (Good)	Vulnerable B, B- (Fair) E (Under Regulatory Supervision) C++, C+ (Marginal) F (In Liquidation) C, C- (Weak) S (Suspended) D (Poor)

MORTGAGE PROTECTOR



PLAN INFORMATION

Life Cover expiry age	No expiry age
TPD - Standalone expiry age	100
Trauma - Standalone expiry age	70
Trauma Multi - Standalone expiry age	70
Survivor's Income expiry age	No expiry age
Monthly Mortgage Repayment expiry age	65
Benefit indexation rate	Not indexed

BENEFITS SELECTED	PREMIUM	LOADING
Mr Harshad Sham Phadnis		
Employed, Civil Engineer, IP Class 1, TPD Class 1		
Male, Non Smoker, Aged 35, DOB 19/06/1986		
Personal Needs - Owner: Joint Ownership		
Life Cover - Not Indexed	\$900,000	\$51.71
Includes Free Future Insurability Options		
TPD - Standalone - Not Indexed	\$100,000	\$5.24
Own Occupation		
Trauma Multi - Standalone - Not Indexed	\$200,000	\$9.14
Allows for 5 claims of \$40,000		
Survivor's Income - Not Indexed		\$6.54
Lump sum required for monthly benefit	\$113,915	
Monthly Benefit at 0 % increase	\$5,000	
Term	2 years	
Monthly Mortgage Repayment - Not Indexed		\$28.89
Monthly Benefit (110% of repayments)	\$5,000	
Benefit Period	2 years	
Waiting Period	13 weeks	
+ Extra Benefits		
Total for Mr Harshad Sham Phadnis		\$101.52
Mrs Anjali Phadnis		
Employed, Structural Engineer, IP Class 1, TPD Class 1		
Female, Non Smoker, Aged 35, DOB 29/04/1987		
Personal Needs - Owner: Joint Ownership		
Life Cover - Not Indexed	\$900,000	\$39.76
Includes Free Future Insurability Options		

TPD - Standalone - Not Indexed Own Occupation	\$100,000	\$4.81	
Trauma Multi - Standalone - Not Indexed Allows for 5 claims of \$40,000	\$200,000	\$9.49	
Survivor's Income - Not Indexed Lump sum required for monthly benefit	\$113,915	\$5.03	
Monthly Benefit at 0 % increase	\$5,000		
Term	2 years		
Monthly Mortgage Repayment - Not Indexed Monthly Benefit (110% of repayments)	\$3,000	\$27.73	
Benefit Period	2 years		
Waiting Period	13 weeks		
+ Extra Benefits			
Total for Mrs Anjali Phadnis		\$86.82	
Mr Aspi Harshad Phadnis			
Male, Non Smoker, Aged 2, DOB 29/04/2020			
Personal Needs - Owner: Joint Ownership			
Trauma - Standalone - Not Indexed	\$10,000	\$1.06	
Total for Mr Aspi Harshad Phadnis		\$1.06	
Policy Fee		\$9.75	
TOTAL MONTHLY PREMIUM		\$199.15	
GST included	(\$12.54)		

UNDERWRITING REQUIREMENTS

Mr Harshad Sham Phadnis

Employed, Civil Engineer, IP Class 1, TPD Class 1

Male, Non Smoker, Aged 35, DOB 19/06/1986

Financial Requirements likely to be asked for:

Copy of the loan agreement or 2 month's bank statements showing the monthly mortgage repayment amount is required.

Medical Requirements likely to be asked for:

Full Application Form

Mrs Anjali Phadnis

Employed, Structural Engineer, IP Class 1, TPD Class 1

Female, Non Smoker, Aged 35, DOB 29/04/1987

Financial Requirements likely to be asked for:

Copy of the loan agreement or 2 month's bank statements showing the monthly mortgage repayment amount is required.

Medical Requirements likely to be asked for:

Full Application Form

Mr Aspi Harshad Phadnis

Male, Non Smoker, Aged 2, DOB 29/04/2020

Medical Requirements likely to be asked for:

Child's Application Form

PROJECTIONS

Year	Monthly Premiums Payable	Total Annual Premium	Total Premium Paid	Total Potential Claim FIRST LIFE	
				Life Cover	Income Protection
1	\$199.15	\$2,389.80	\$2,389.80	\$1,013,915	\$1,785,000
2	\$208.98	\$2,507.76	\$4,897.56	\$1,013,915	\$1,725,000
3	\$221.25	\$2,655.00	\$7,552.56	\$1,013,915	\$1,665,000
4	\$234.06	\$2,808.72	\$10,361.28	\$1,013,915	\$1,605,000
5	\$250.19	\$3,002.28	\$13,363.56	\$1,013,915	\$1,545,000
6	\$264.10	\$3,169.20	\$16,532.76	\$1,013,915	\$1,485,000
7	\$282.64	\$3,391.68	\$19,924.44	\$1,013,915	\$1,425,000
8	\$305.29	\$3,663.48	\$23,587.92	\$1,013,915	\$1,365,000
9	\$330.61	\$3,967.32	\$27,555.24	\$1,013,915	\$1,305,000
10	\$361.55	\$4,338.60	\$31,893.84	\$1,013,915	\$1,245,000

The average premium for the term of the projection is \$265.78 per month.

Potential Claim is in respect of Mr Harshad Sham Phadnis.

COST DISCLOSURE

Initial costs, including commission, associated with issuing and maintaining the proposed policy are as follows:
 In respect of the insurance risk, in the first year costs of the insurance and the policy fee are as set out in the quotation.

The cost of insurance in subsequent years changes with age, the amount of insured benefits and any underlying rates changes.

These disclosures are in respect of the illustration only. Actual costs on the placement of business may vary from that shown in this illustration.

I _____, have read the disclosure and understand the costs.

Signed _____ Date ____/____/_____

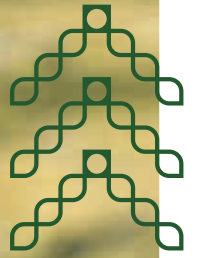
OWNER SIGNATURES

Owners Signatures: _____

Joint Ownership _____

Date: _____

Personal



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Life cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale that this rating forms part of is available for inspection at our offices. For more information please visit Fidelity Life financial strength page.

5 simple steps:

01

What is Life cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Life cover?

What's the benefit?

Life cover (also known as Life insurance) helps to protect the financial needs of your loved ones, or people who rely on you after you die.

What does it do?

It pays out a lump sum that can be used to support your family who may rely on your income to; pay off a mortgage, cover household bills and expenses or pay-off any debts.

When does it pay?

Either when you die or have been diagnosed as terminally ill and given less than 12-months to live.

Make sure it's right for you.

Life cover can help if you've got any of the following:



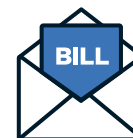
Family that rely on your income.



Mortgage to repay.



Children to put through school.



Debt to repay.

02 Key facts you should know.



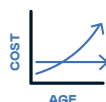
Available on its own or can be linked with other cover types.



No cap on the amount of cover subject to the checks made on the health and financial information you provide.



You can apply aged 16-75 and there's no expiry age, so it continues for life (or until you cancel or stop paying for it).



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.

What does it cost?

Here's an indication of the fortnightly cost of Life cover. This is based on choosing Life cover with a payment that increases each year as you get older.

Gender.	Amount you are insured for.	30 Yr old.	35 Yr old.	40 Yr old.	45 Yr old.	50 Yr old.
F	\$250,000	\$10.00	\$10.00	\$12.06	\$16.18	\$25.66
F	\$500,000	\$11.90	\$14.12	\$19.31	\$26.73	\$43.79
F	\$750,000	\$15.60	\$18.76	\$26.11	\$36.61	\$60.78
M	\$250,000	\$11.24	\$11.04	\$13.30	\$18.75	\$29.93
M	\$500,000	\$17.83	\$17.46	\$21.54	\$31.35	\$51.47
M	\$750,000	\$24.01	\$23.49	\$29.26	\$43.16	\$71.66

The costs above are:

- + Estimates only and are not promised.
- + For a non-smoker without health risks or risks associated with family history or pastimes. Your costs will be more if you have any of these.
- + What you would pay in the first year of your policy if you took it out on 1-November 2021. These costs are likely to change and should not be used as an estimate of what you may pay in future years.

03 Here's a snapshot of what's included.

- ✓ **Advanced payment** – When you die, your beneficiary may receive up to \$15,000 from your Life cover, which can be helpful for immediate requirements such as funeral costs.
- ✓ **Receiving a terminal diagnosis** – You may choose to receive payment for the total amount insured if you have been diagnosed with a terminal illness and been given less than 12-months to live.
- ✓ **A reduction in your life expectancy** – Sometimes a diagnosis, while not terminal will reduce your life expectancy. If you are diagnosed with one of the conditions named in the policy, you may receive an advance payment of 30% of your total amount insured.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.
- ✓ **Flexibility to put your cover on hold** – If you're finding it hard to meet your premium payments because you've been made redundant, declared bankrupt or have decided to undertake study or overseas travel you have the option to put up to \$500,000 of your Cover and premium on hold. No claims will be payable while your cover is on hold. This is only available if, when you take out the cover, you choose to have payments that increase every year.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to your Life cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Life cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Extra terminal payment.

If you're diagnosed as terminally ill with less than 12-months to live and survive 30 days after diagnosis without a life support system, this cover will provide an extra amount of money in addition to your Life cover. It can be up to 25% of your Life cover amount, to a maximum of \$500,000.



Link to other cover types.

Life cover can be taken out on its own, or you can choose to have other covers, like Trauma or Total and permanent disability linked to provide an advanced payment, that will be deducted from your Life cover.

05 Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit fidelitylife.co.nz/get-in-touch and we'll put you in touch with a friendly adviser.



Why choose Fidelity Life?

We've been protecting New Zealanders for almost 50-years.

We're here to give you certainty, to enjoy a more rewarding life.



You're supporting local. A business that was founded by New Zealanders for all New Zealanders.



Rest assured we want to pay your claim. We're proud of the support we can give customers when they need it most.



When you need us, one of our friendly New Zealand based team will be here to help.



Your safety net. We've been looking after New Zealanders and their families for almost 50-years.

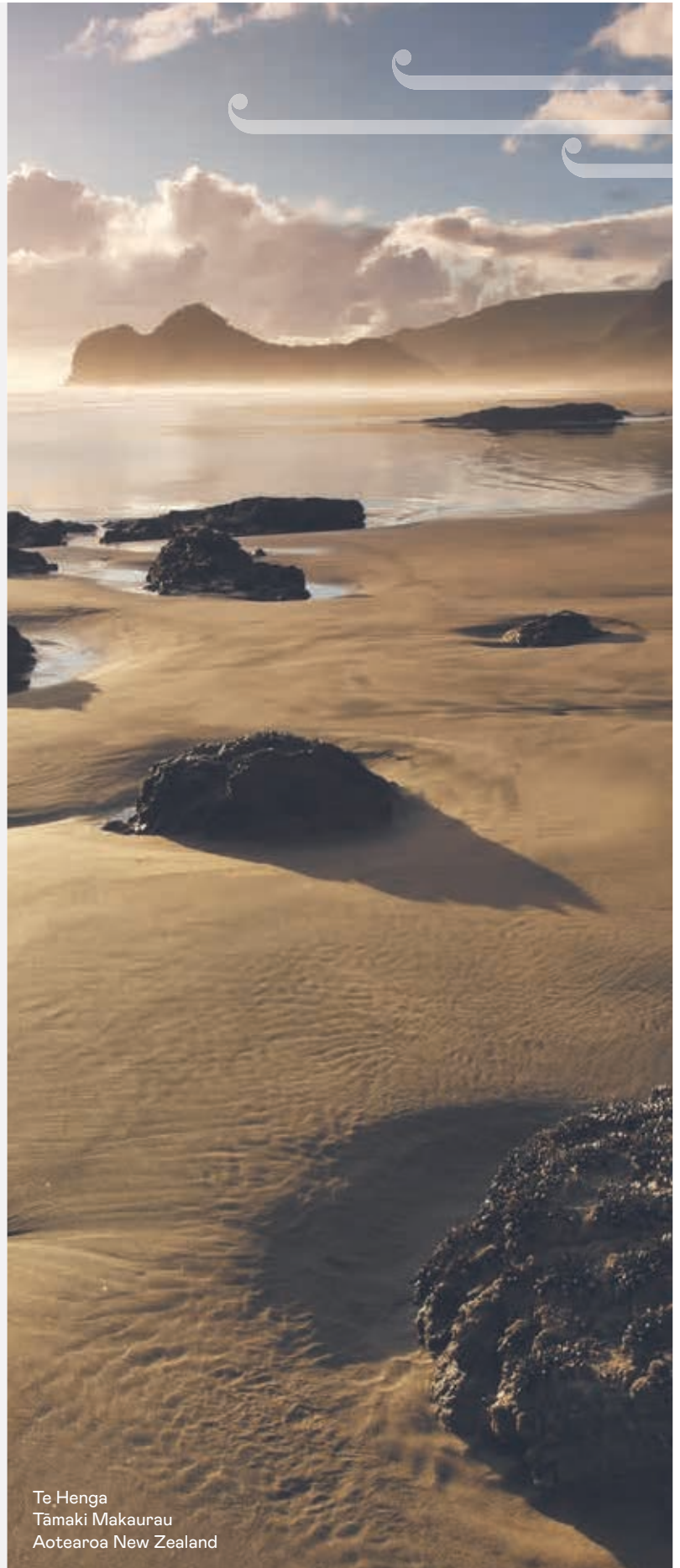


This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



You're in safe hands, don't just take our word for it. We've been awarded Life insurance company of the Year, 3-years on the bounce.

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Personal



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Total and permanent disability cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



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5 simple steps:

01

What is Total and permanent disability cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Total and permanent disability cover?

What's the benefit?

If you became totally and permanently disabled, this cover (called TPD for short) can help you get the care you need – and ensure you and your family is looked after.

What does it do?

TPD cover will pay a lump sum to help cover your bills, medical care or even home alterations that maybe required.

When does it pay?

TPD is paid out if you become totally and permanently disabled and are unable to work – whether that's in a workplace, home or even if you're a student. Depending on the extent of your disability, you'll receive payment of the full sum insured or a partial payment.

Make sure it's right for you.

TPD cover can help:



Provide financial support if your partner needs to take time off to care for you.



Pay for medical care costs.



Pay for any alterations to your home that may be required to improve accessibility.

02 Key facts you should know.



Available on its own or as an advanced payment deducted from your Life cover.



You can apply aged 16-64.



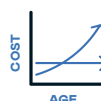
You'll be asked to supply personal details about you; like health and finance.



Max level of cover is \$5m.



Even if you don't have a paying job (house-person for example), cover is still available, we'll just assess your cover differently.



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.

03 Here's a snapshot of what's included.

✓ Two levels of payments –

1. The full lump sum will be paid if you are so disabled through injury or illness that you are unlikely ever to be able to perform the duties of your own or any other occupation.
 - An 'own occupation' definition is available for certain professional groups and has a higher premium. This policy can include unpaid home duties as an occupation and therefore a house-person can also be covered.
 - We also have some non-occupation based definitions which are based around; activities of daily living, cognitive impairment, loss of sight or loss of limbs.
2. A partial benefit payment of up to \$75,000 may be payable on the loss of use of a limb or sight in one eye.

✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.

✓ **Flexibility to put your cover on hold** – If you're finding it hard to meet your premium payments because you've been made redundant, declared bankrupt or have decided to undertake study or overseas travel you have the option to put up to \$500,000 of your Cover and premium on hold. No claims will be payable while your cover is on hold.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this TPD cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your TPD cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Buy back your Life cover.

If we have paid you your full TPD cover, you have the option to buy back your Life cover reduced by your TPD claim 12-months later. This returns your Life cover to the same amount you had before your claim. This is only available when you have chosen to take TPD cover as an advanced payment deducted from your Life cover.



Waiver of premium.

Should you become disabled through illness and injury, and you have this cover, once you have waited through the waiting period, the premiums on your policy will be waived. This means that you do not pay for your cover. And any premiums that were paid during the wait period will be refunded.

05 Ready to find out more?



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You're supporting local. A business that was founded by New Zealanders for all New Zealanders.



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When you need us, one of our friendly New Zealand based team will be here to help.



Your safety net. We've been looking after New Zealanders and their families for almost 50-years.



This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



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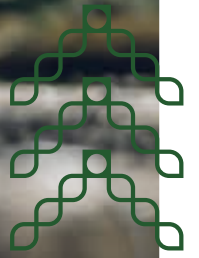


Piha
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Aotearoa New Zealand

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The information contained in this brochure is a summary of the key points of this insurance cover and is general in nature. It is not, and is not intended to be, a policy document. Details of definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the full policy documentation which is available from your financial adviser or Fidelity Life. Please refer to current policy documents for specific details. This brochure does not provide a financial advice service.

Personal



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Trauma multi cover.

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5 simple steps:

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What is Trauma multi cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Trauma multi cover?

What's the benefit?

If you were to experience a medical condition like a heart attack, cancer or a stroke, this can have a big impact on your life. And there's also a chance you experience more than one condition in your lifetime. Trauma multi cover offers the opportunity to claim for up to 5 unrelated medical conditions.

What does it do?

Should you experience multiple trauma events in your lifetime that are covered in the policy (see page-5), it pays up to 5 separate lump sum amounts which combined, add up to the total amount insured.

When does it pay?

If you have been diagnosed with any of 40+ trauma conditions named on page-5 and its defined definition. Depending on the condition you'll receive payment of up to 20% of the full sum insured or a partial payment.

Make sure it's right for you.

Trauma multi cover can help:



Support family that relies on your income.



Pay for medical costs not covered by the health system.



Provide financial support if your partner needs to take time off to care for you.



Provide cover for your children.

02 Key facts you should know.



Available on its own or as an advanced payment deducted from your Life cover.



You can apply aged 16-64 (69 if linked to Life cover).



You'll be asked to supply personal details about you; like health and finance.



You can pay fortnightly, monthly, quarterly, half-yearly or yearly.



A maximum of 5-full benefit claims can be paid during the period of cover.



You're covered for all Trauma conditions listed on page-5, though for some conditions cover starts 3-months after you've taken out your policy.

03 Here's a snapshot of what's included.

- ✓ **Protect your children** – For no extra cost your children (ages 2-20) would also be covered. Should they suffer one of the eligible Trauma conditions a payment for a percentage of your cover would be paid. This is an additional payment that does not reduce the amount of the parent's cover.
- ✓ **Multiple payments** – With Trauma cover after the first diagnosis of a specified illness a lump sum payment is made and the cover ends. However with Trauma multi cover you will receive up to 20% of the total sum insured on diagnosis of the condition. Should you experience any further unrelated Trauma conditions specified in the policy, you can also claim for up to a further 4-events, during the period of your cover.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Trauma multi cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Trauma multi cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Buy back your Life cover.

If we have paid you a full benefit under your Trauma multi cover, you have the option to buy back your Life cover reduced by your trauma claim. This returns your Life cover to the same amount you had before your claim. Depending on your condition this can be 6 or 12-months after your claim. This is only available when you have chosen to take Trauma multi cover as an advanced payment deducted from your Life cover.



Waiver of premium.

Should you become disabled through illness and injury, and you have this cover, once you have waited through the waiting period, the premiums on your policy will be waived. This means that you do not pay for your cover. And any premiums that were paid during the wait period will be refunded.

05 Ready to find out more?



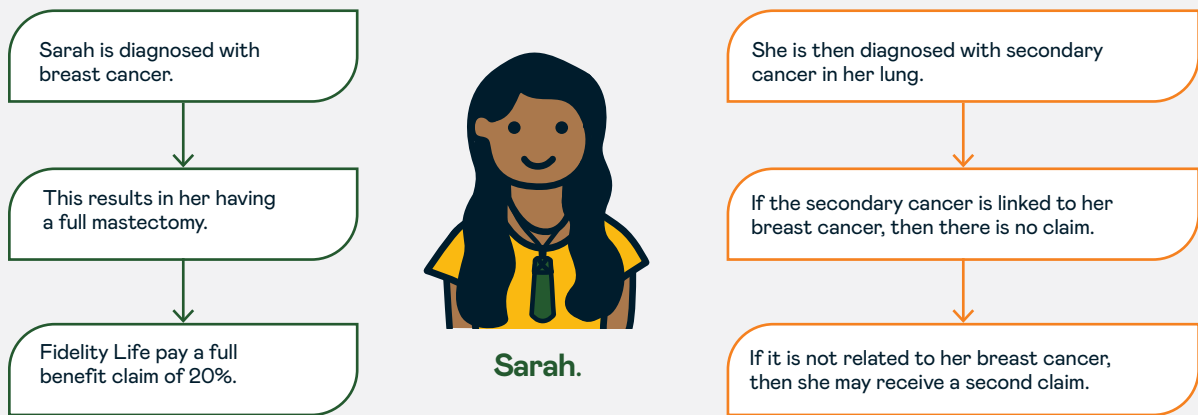
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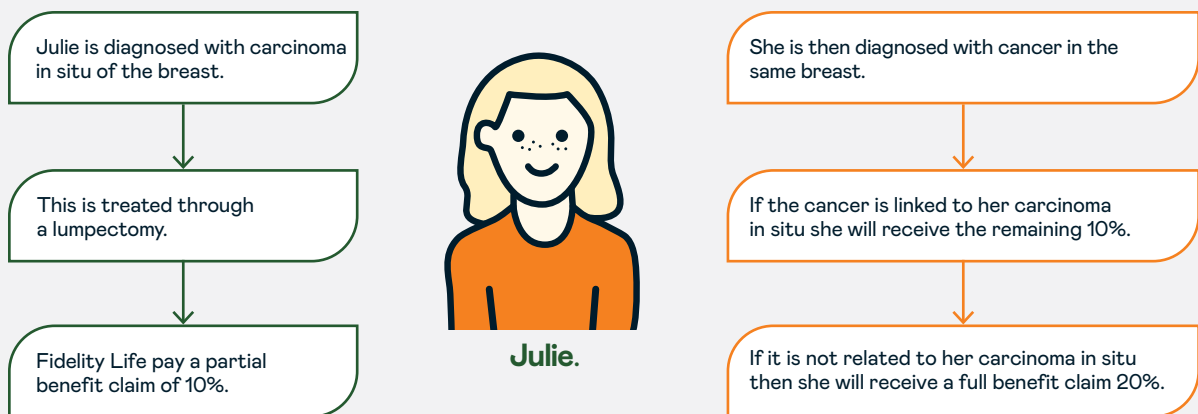


Here are some examples showing how Trauma multi works.

Multiple claim example – a second cancer.



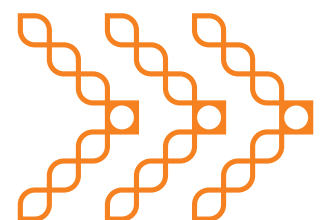
Multiple claim example – after a partial claim.



These scenarios are examples only and each claim is assessed based on supporting medical evidence.

What else should you know?

1. A maximum of 5-full benefit claims can be paid during the cover.
2. While we won't pay a claim for a related event, we will pay a claim for an unrelated separate event on the same condition as long as there's at least 6-months between them.
3. A full benefit payment is 20% of the sum insured (counted as one claim).
4. A partial benefit payment is 10% of the sum insured up to \$25k of the Trauma multi cover sum insured and is an advance payment of the full benefit where these are related.
5. There's no waiting period between claims as long as they're for different trauma conditions.



Trauma cover conditions.

Full benefit conditions.	Partial benefit conditions.
Accidentally acquired HIV	Adult onset type 1 insulin dependent diabetes mellitus
Alzheimer's disease	Alzheimer's disease diagnosis
Angioplasty – triple vessel*	Aneurysm
Aorta surgery*	Angioplasty – two vessels or less*
Aplastic anaemia	Carcinoma in situ – without major treatment*
Benign brain tumour or benign spinal tumour	Chronic lymphocytic leukaemia*
Cancer*	Colostomy and/or ileostomy
Carcinoma in situ – major treatment*	Dementia diagnosis
Cardiomyopathy	Early stage prostate cancer*
Chronic kidney failure (renal failure)	Hydrocephalus
Chronic liver failure	Loss of one limb
Chronic lung disease	Loss of sight in one eye
Cognitive impairment	Major burns
Coma	Malignant melanoma diagnosis*
Coronary artery bypass surgery*	Multiple sclerosis diagnosis
Creutzfeldt-Jakob disease (CJD)	Parkinson's disease diagnosis
Dementia	Severe osteoporosis
Encephalitis	Severe rheumatoid arthritis
Heart attack*	Systemic lupus erythematosus
Heart valve surgery*	Total deafness in one ear
Intensive care	
Loss of independent existence	
Loss of limb and eye	
Loss of limbs	
Loss of sight in both eyes	
Loss of speech	
Major head trauma	
Major organ transplant	
Meningitis and/or meningococcal disease	
Motor neurone disease	
Multiple sclerosis	
Muscular dystrophy	
Occupationally acquired HIV	
Open heart surgery	
Out of hospital cardiac arrest*	
Paralysis	
Parkinson's disease	
Peripheral neuropathy	
Pneumonectomy	
Primary pulmonary hypertension	
Severe burns	
Severe diabetes	
Severe inflammatory bowel disease	
Stroke*	
Systemic sclerosis	
Total deafness in both ears	

* Cover starts 3-months after you've taken out a policy.

Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 20% of the sum insured (counted as one claim).

Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 10% of the amount your covered for up to a maximum of \$25,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.



Why choose Fidelity Life?

We've been protecting New Zealanders for almost 50-years.

We're here to give you certainty, to enjoy a more rewarding life.



You're supporting local. A business that was founded by New Zealanders for all New Zealanders.



Rest assured we want to pay your claim. We're proud of the support we can give customers when they need it most.



When you need us, one of our friendly New Zealand based team will be here to help.



Your safety net. We've been looking after New Zealanders and their families for almost 50-years.

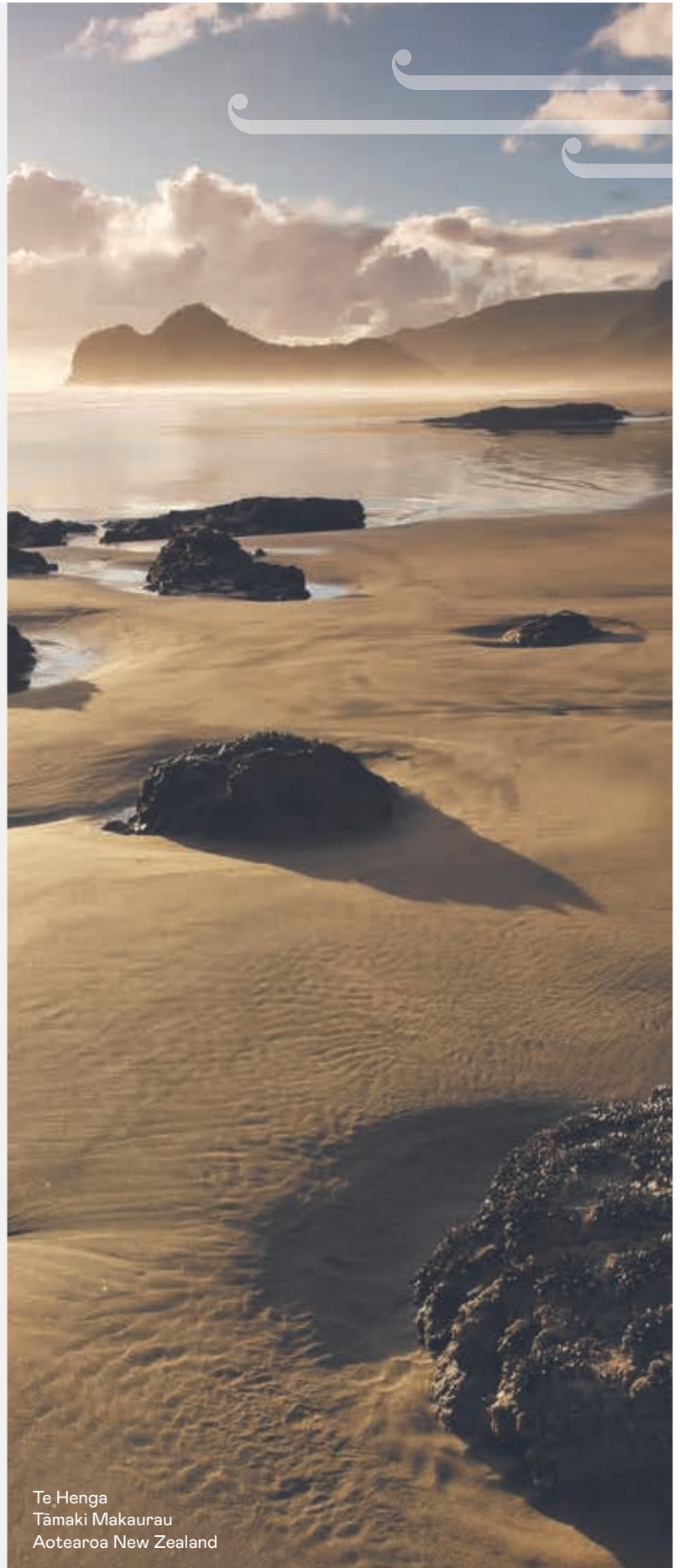


This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



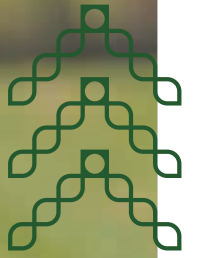
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Te Henga
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Survivor's income cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



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5 simple steps:

01

What is Survivor's income cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Survivor's income cover?

What's the benefit?

Provides a financial safety net and ongoing monthly income to those you leave behind, after you've died.

What does it do?

Survivor's income cover helps reduce the financial burden by providing a regular monthly payment to your loved ones for a period-of-time chosen by you.

When does it pay?

Either when you die or have been diagnosed as terminally ill and given less than 12-months to live.

Make sure it's right for you.

Survivor's income cover can help if you've got any of the following:



Family that rely on your income.



Mortgage repayments to make.



Children to put through school or university.



Monthly utility and household bills.

02 Key facts you should know.



Entry age 16-75.



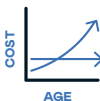
You are insured for life – there is no expiry age.



Monthly payment can range from \$500 to \$50,000 depending on what you choose.



You'll be asked to supply personal details about you; like health and finance.



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase every year.



You can choose a set benefit amount for a set period-of-time.

03 Here's a snapshot of what's included.

- ✓ **Receiving a terminal diagnosis** – If you are diagnosed as terminally ill and given less than 12-months to live, the monthly payment will begin.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.
- ✓ **Flexibility to put your cover on hold** – If you're finding it hard to meet your premium payments because you've been made redundant, declared bankrupt or have decided to undertake study or overseas travel you have the option to put up to \$1,500 of your cover and premium on hold. No claims will be payable while your cover is on hold.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Survivor's income cover that may require payment of an additional premium.



Trauma cover.

If you were to suffer one of the specified conditions on page-4, the monthly payment would begin, which is an early payment of the survivor's income benefit. It's worth noting that with some conditions cover starts 3-months after you've taken out your policy.



Total and permanent disability cover.

If you are totally and permanently disabled and unable to work again, the monthly cover would begin, which is an early payment of the survivor's income benefit.



Increase your claim amount.

To grow the amount of your Survivor's income cover whilst you're on claim, you can have your monthly benefit payments increase during a claim period by a preset amount, up to 5% each year.

05 Ready to find out more?



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Trauma cover conditions.

Full benefit conditions.	Partial benefit conditions.
Accidentally acquired HIV	Adult onset type 1 insulin dependent diabetes mellitus
Alzheimer's disease	Alzheimer's disease diagnosis
Angioplasty – triple vessel*	Aneurysm
Aorta surgery*	Angioplasty – two vessels or less*
Aplastic anaemia	Carcinoma in situ – without major treatment*
Benign brain tumour or benign spinal tumour	Chronic lymphocytic leukaemia*
Cancer*	Colostomy and/or ileostomy
Carcinoma in situ – major treatment*	Dementia diagnosis
Cardiomyopathy	Early stage prostate cancer*
Chronic kidney failure (renal failure)	Hydrocephalus
Chronic liver failure	Loss of one limb
Chronic lung disease	Loss of sight in one eye
Cognitive impairment	Major burns
Coma	Malignant melanoma diagnosis*
Coronary artery bypass surgery*	Multiple sclerosis diagnosis
Creutzfeldt-Jakob disease (CJD)	Parkinson's disease diagnosis
Dementia	Severe osteoporosis
Encephalitis	Severe rheumatoid arthritis
Heart attack*	Systemic lupus erythematosus
Heart valve surgery*	Total deafness in one ear
Intensive care	
Loss of independent existence	
Loss of limb and eye	
Loss of limbs	
Loss of sight in both eyes	
Loss of speech	
Major head trauma	
Major organ transplant	
Meningitis and/or meningococcal disease	
Motor neurone disease	
Multiple sclerosis	
Muscular dystrophy	
Occupationally acquired HIV	
Open heart surgery	
Out of hospital cardiac arrest*	
Paralysis	
Parkinson's disease	
Peripheral neuropathy	
Pneumonectomy	
Primary pulmonary hypertension	
Severe burns	
Severe diabetes	
Severe inflammatory bowel disease	
Stroke*	
Systemic sclerosis	
Total deafness in both ears	

* Cover starts 3-months after you've taken out a policy.

Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, the monthly benefit will start and you'll be paid for your selected term.

Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 25% of the present-day value of the monthly benefit up to a maximum of \$25,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.



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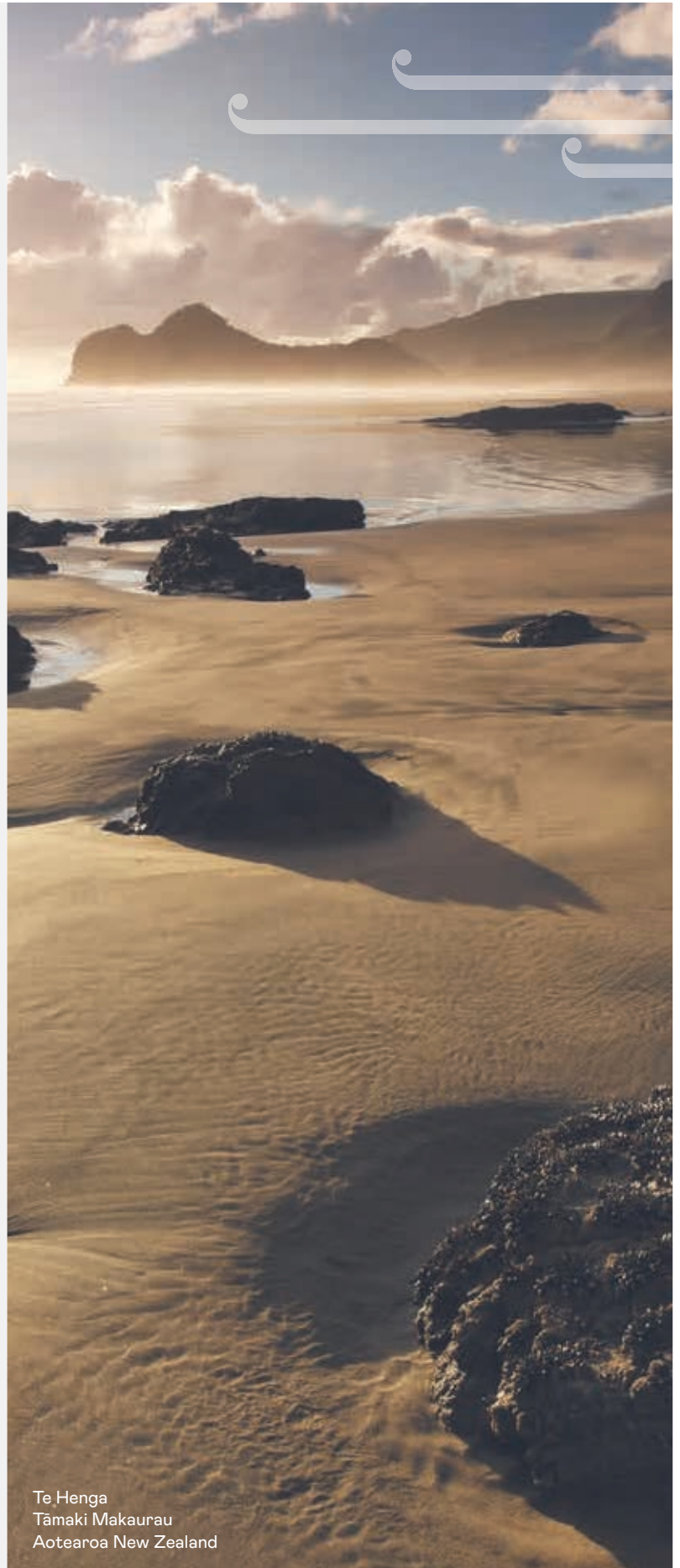


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Monthly mortgage repayment cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



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5 simple steps:

01

What is Monthly mortgage repayment cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01

What is Monthly mortgage repayment cover?

What's the benefit?

For most people, a significant part of their income is spent on rent or monthly mortgage repayments. Monthly mortgage repayment cover provides a monthly payment to help meet your monthly financial commitments if you are unable to work due to sickness or injury.

What does it do?

It pays either, up to 40% of your gross income or 110% of your usual mortgage repayments per month, if you can't work due to sickness or injury. You select which amount at the start of your cover.

When does it pay?

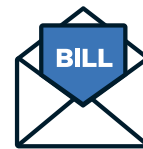
When you are injured or have a sickness which leaves you unable to work. This inability to work needs to continue past a waiting period (from 2-weeks to 2-years), chosen by you, before you receive any payment.

Make sure it's right for you.

Monthly mortgage repayment cover can help:



Mortgage repayments.



Assist with utility and household bills.

02

Key facts you should know.



You can apply aged 16-59.



Cover ends at age 65.



Choose how long you want payments to last; 2-years, 5-years or to age 65.



You'll be asked to supply personal details about you; like health and finance.



The maximum level of cover is up to 40% of your usual income or 110% of your usual mortgage repayments per month (up to a maximum of \$30,000).



Select how long you want to wait before receiving payment. Choose from 7-options, ranging from 2-weeks to 2-years.

03 Here's a snapshot of what's included.

- ✓ **Rehabilitation and retraining** – If you undertake an approved rehabilitation programme for the purpose of retraining or re-education to help you return to work, you may receive additional financial support on top of the regular monthly payment.
- ✓ **Help while under nursing care** – This provides additional financial support for hospitalisation or medically supervised bed care during the waiting period for up to 90-days.
- ✓ **Earlier payment with relapse** – If you suffered a recurrence of the same or related sickness or injury within 12-months of returning to work, the waiting period will be waived meaning you will receive payment earlier.
- ✓ **Increase your monthly cover without additional medical information** – If you take out a new mortgage or increase your existing mortgage, you may be able to raise the amount you are covered for by up to 10%.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Monthly mortgage repayment cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Monthly mortgage repayment cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Increase your claim with inflation.

To help the amount of your monthly payment keep up with inflation when you're receiving payment for your claim, it will be linked to the Consumer Price Index (CPI) and adjusted every quarter.



Extra benefits.

This packages together a range of additional protection where additional payment could be made if; **1.** You suffered a specific injury named in the policy, whether you're working or not. **2.** You are considered to be Totally and permanently disabled and have been paid a monthly benefit for 12-consecutive months. **3.** You were to die.

05 Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

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Trauma cover.

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5 simple steps:

01

What is Trauma cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Trauma cover?

What's the benefit?

Trauma cover pays out a lump sum if you suffer from a condition covered in the insurance policy, like a heart attack, cancer, stroke, angioplasty and more.

What does it do?

It pays you a lump sum which can take away a lot of the financial pain, so you can focus on getting better.

When does it pay?

If you have been diagnosed with any of 40+ trauma conditions named on page-4 and its defined definition. Depending on the condition you'll receive payment of the full sum insured or a partial payment.

Make sure it's right for you.

Trauma cover can help:



Pay for medical costs not covered by the health system.



Provide financial support if your partner needs to take time off to care for you.



You, to focus on getting better.

02 Key facts you should know.



Available on its own or as an advanced payment deducted from your Life cover.



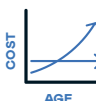
Max level of cover is \$2m.



You can apply aged 16-64 (69 if linked to Life cover).



You'll be asked to supply personal details about you; like health and finance.



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.



You're covered for the Trauma conditions listed on page-4, though for some conditions cover starts 3-months after you've taken out your policy.

03 Here's a snapshot of what's included.

- ✓ **Protect your children** – For no extra cost your children (ages 2-20) would also be covered. Should they suffer one of the eligible trauma conditions a payment for a percentage of your cover would be paid. This is an additional payment that does not reduce the amount of the parent's cover.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You may have got married, had a child, taken out or increased a mortgage. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.
- ✓ **Relocation benefit** – If you have been living overseas for more than 3-months and have a trauma claim accepted, we will pay an economy airfare for you and a support person, for up to \$10,000 to be flown back to New Zealand.
- ✓ **Financial planning benefit** – If you receive a large lump sum payment it can be overwhelming to plan how to use these funds. In situations like this, working with a financial advice provider can be invaluable. If you were to receive a payment of \$100,000 or more, we will reimburse the costs up to \$2,500, for a fully documented financial plan prepared by a financial advice provider who can help plan your financial future.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Trauma cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Trauma cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Buy back your Life cover.

If we have paid you your full Trauma cover, you have the option to buy back your Life cover reduced by your trauma claim. This returns your Life cover to the same amount you had before your claim. Depending on your condition this can be 6 or 12-months after your claim. This is only available when you have chosen to take Trauma cover as an advanced payment deducted from your Life cover.



Trauma reinstatement option.

Once you are paid a full benefit under your Trauma cover, the cover ends. This option allows you to reinstate your Trauma cover without having to provide any additional health evidence 12-months after receiving payment. The reinstated amount will only be paid for conditions unrelated to your original claim.

05 Ready to find out more?



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Trauma cover conditions.

Full benefit conditions.	Partial benefit conditions.
Accidentally acquired HIV	Adult onset type 1 insulin dependent diabetes mellitus
Alzheimer's disease	Alzheimer's disease diagnosis
Angioplasty – triple vessel*	Aneurysm
Aorta surgery*	Angioplasty – two vessels or less*
Aplastic anaemia	Carcinoma in situ – without major treatment*
Benign brain tumour or benign spinal tumour	Chronic lymphocytic leukaemia*
Cancer*	Colostomy and/or ileostomy
Carcinoma in situ – major treatment*	Dementia diagnosis
Cardiomyopathy	Early stage prostate cancer*
Chronic kidney failure (renal failure)	Hydrocephalus
Chronic liver failure	Loss of one limb
Chronic lung disease	Loss of sight in one eye
Cognitive impairment	Major burns
Coma	Malignant melanoma diagnosis*
Coronary artery bypass surgery*	Multiple sclerosis diagnosis
Creutzfeldt-Jakob disease (CJD)	Parkinson's disease diagnosis
Dementia	Severe osteoporosis
Encephalitis	Severe rheumatoid arthritis
Heart attack*	Systemic lupus erythematosus
Heart valve surgery*	Total deafness in one ear
Intensive care	
Loss of independent existence	
Loss of limb and eye	
Loss of limbs	
Loss of sight in both eyes	
Loss of speech	
Major head trauma	
Major organ transplant	
Meningitis and/or meningococcal disease	
Motor neurone disease	
Multiple sclerosis	
Muscular dystrophy	
Occupationally acquired HIV	
Open heart surgery	
Out of hospital cardiac arrest*	
Paralysis	
Parkinson's disease	
Peripheral neuropathy	
Pneumonectomy	
Primary pulmonary hypertension	
Severe burns	
Severe diabetes	
Severe inflammatory bowel disease	
Stroke*	
Systemic sclerosis	
Total deafness in both ears	

* Cover starts 3-months after you've taken out a policy.

Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment, for the full amount you are insured for.

Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment for a percentage of the amount you are covered for. Depending on the condition, this ranges from 10-25% and is capped at \$25,000 or \$50,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.



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