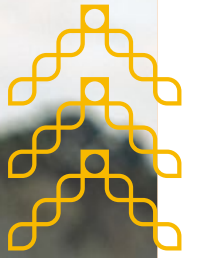


Group



fidelity life

Life & Total and permanent disability insurance.

Welcome. Your journey to protecting your employees 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's [financial strength page](#).

5 simple steps:

01

What is Life and TPD insurance and make sure it's right for your employees.

02

Check the key facts.

03

Understand what's included.

04

Consider additional types of insurance.

05

Ready to find out more?

01 What is Life and Total and permanent disability insurance?

What's the benefit and what does it do?

Life insurance protects the financial needs of your employees loved ones, or people who rely on them if they are diagnosed as terminally ill or when they die. It can, depending on the level of cover, support their family who may rely on their income, the advanced payment of the funeral benefit can cover immediate costs or it can be used for whatever the employee or their family choose.

TPD insurance provides financial support if a total and permanent disability prevents your employee from returning to their existing role or any other role that they are reasonably suited for. It can help provide the funds to cover medical care, adjust life accordingly and manage the change.

When does it pay?

Life insurance pays a lump sum if an employee dies or is diagnosed as terminally ill.

TPD insurance pays a lump sum to employees who experience permanent disabilities that leaves them unable to work. Any payment made from TPD insurance will be deducted from their life insurance sum insured.

Make sure it's right for your employees.

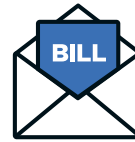
Life and TPD insurance can help your employees who have any of the following:



Family that rely on their income.



Mortgage to repay.



Monthly utilities to pay for.



Ongoing medical costs to pay for.

02 Key facts you should know.



Automatic acceptance for eligible employees up to age 65 if they are at work when their cover starts.



Your employee's insurance ends at age 70.



You decide the entry eligibility and cover amount. For example - 'all permanent employees' or 'all employees with 3-months service' receive a multiple of salary or fixed amount.



You only need to let us know of employee movements once a year.



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



Any payment made from TPD insurance will be deducted from their Life insurance sum insured.

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

Life insurance:

- ✓ **Advanced payment** – To help lighten the load and reduce financial strain, if your employee passes away, their family or nominated loved ones can request up to \$15,000 from the Life cover straight away (this will be deducted from the life cover). This can be helpful for immediate payments such as funeral costs.
- ✓ **Receiving a terminal diagnosis** – In a situation where your employee is diagnosed with a terminal illness and been given less than 12-months to live, we will pay the total amount insured. This earlier payment can offer some solace and peace of mind enabling your employee and their loved ones to put a plan in place together.

TPD insurance:

- ✓ **Full payment** – In a situation where your employee is unable to return to work because they have been diagnosed as totally and permanently disabled, we will pay the full amount of their TPD insurance sum insured.
- ✓ **Protection for accidents** – if this option is chosen, this can protect your employee against accidents that result in a loss of sight or limb. In these situations, we will pay a lump sum payment (up to \$50,000), that is specified in the policy document. This is an option that requires payment of an additional premium.

04 Consider additional types of insurance for your employees.



Income protection insurance.

In the event your employee is unable to work due to sickness or injury, they can be supported with a monthly payment during this period. At what can be a stressful time, your employee can receive up to 75% of their income, which can help in paying mortgage or rent, and have money for general day-to-day living expenses. There're also benefits to assist them getting back to work.



Trauma insurance.

Being diagnosed with a serious illness like cancer or having something like a stroke or heart attack can be life changing. Not just for your employee, but for their family and friends. But either way, it could mean your employee can't work, or may need significant time off. Trauma insurance provides protection and pays out a lump sum if they experience sickness or injuries specified in the policy.

05 Ready to find out more?



This is just a snapshot of what's available. For more information talk to our dedicated group risk team: grouprisk@fidelitylife.co.nz 0800 88 22 88 ext 596 who can work with your financial adviser or put you in touch with one.

We're here to help.



Why choose Fidelity Life?

Since 1973, we've helped people live with more certainty, knowing that tomorrow's taken care of. Important to us, is our ability to stay relevant to you throughout your life. We'll be here as you change and grow, to celebrate your successes and support you when life doesn't quite go to plan.



Protecting your New Zealand way of life.

It's our promise to you. We love our place in the world and exist to look after New Zealanders like you.



Here when you need us.

Life doesn't always go to plan. Rest assured we want to pay your claim.



Like you, we're local.

Our friendly New Zealand based customer care team are here for you come rain or shine.



You're in safe hands.

Chances are we've helped a New Zealander near you. You can rely on us to be here for you when it matters most.



Our financial strength rating.

Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



Doing right by New Zealanders.

Every day we work to protect our environment, make a real difference to people, act responsibly and operate with transparency.

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Piha
Tāmaki Makaurau
Aotearoa New Zealand

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.