



Cover that starts with savings.

It's true! No insurance premiums for the first 3-months of your new Platinum Plus, Platinum Plus Level Term, Mortgage Protector and New Zealand Home Loan Life policy when the following criteria is met:

- If you receive a quote between 1-May until 31-December 2024; and
- your adviser submits your application within 30 days of the quote being generated; and
- your insurance policy is issued within the 6 months of the offer period end date.

How does this offer work?

The 3-month period will be calculated from the date your policy is issued and will be applied to the first 3-months of the policy's premium payments.

Depending on what payment option you choose, your first payment will not be due until your 3-month waiver has finished.

For example:

- For monthly payments, the first 3 regular premiums will be waived.
- For fortnightly payments, the first 6 and a half regular payments will be waived, which means the first payment you make will be reduced by half.
- For quarterly payments, the first payment will be waived.
- For half-yearly payments, half of the first payment will be waived.
- For annual payments, one quarter of the annual payment will be waived.

You'll also receive a welcome letter from us when your policy is issued clearly showing when your first premium payment will be due.

[*Terms and conditions](#) apply

Please note: This offer cannot be used in conjunction with other Fidelity Life premium price offer and excludes reinstatements and replacement policies.