

**You never  
know what's on  
the horizon.**

**But Fidelity Life will  
help you prepare for it.**

**Fidelity. It's what we stand for.**

Protecting New Zealanders and their way of life is something we really take pride in. It's in our name after all. 'Fidelity' expresses our promise to be faithful to our policyholders. A promise to you that we'll be there when you need us most.



## MADE IN NEW ZEALAND FOR NEW ZEALANDERS.

It all began during a rugby match at Eden Park in 1973, when top life insurance adviser Gordon Watson and his wife Shirley had an idea.

They shared a vision of forming a locally owned company that offered the very best insurance products specifically designed for New Zealanders, by New Zealanders. And so Fidelity Life was founded.

The rest, as the saying goes, is history.

### Protecting the NZ way of life



## A STRONG REPUTATION YOU CAN RELY ON.

We're a friendly local company with a hard-working team supported by a network of insurance advisers.

Over the years, we've earned a strong reputation, but you don't have to take our word for that.

A.M. Best Company has rated us A-, meaning 'Excellent' for financial strength. It's a rating we've held for 20 consecutive years and we intend to keep it that way.

### A- (Excellent)

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best.

#### SECURE

**A++**, **A+** (Superior)  
**A**, **A-** (Excellent)  
**B++**, **B+** (Good)

#### VULNERABLE

**B**, **B-** (Fair)  
**C++**, **C+** (Marginal)  
**C**, **C-** (Weak)  
**D** (Poor)  
**E** (Under Regulatory Supervision)  
**F** (In liquidation)  
**S** (Suspended)

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit [www.ambest.com](http://www.ambest.com). The rating should not be read as a recommendation.

## THE NEW ZEALAND WAY OF LIFE – PROTECTED.

Good insurance cover gives you peace of mind that you, your family, your people and your business can be looked after financially if things go wrong.

Through specialist advisers, comprehensive cover and a dedicated team, we are committed to protecting your way of life.

It's important to give you certainty in times of change. And it's important to us to give back to the community, so we support a variety of New Zealand charities like Leukaemia and Blood Cancer NZ, Multiple Sclerosis Auckland, Cancer Society of New Zealand, The Hearing House and Foundation for Youth Development.

## WE'RE HERE FOR YOU WHEN YOU NEED US.

From humble beginnings we've become the country's largest locally owned and operated life insurance company with shareholder funds of \$237 million and with total annual premiums of \$223 million\*.

In 2016 we paid out \$102 million – \$61.5 million in life claims, \$18.2 million income protection claims, \$20 million trauma claims and \$2.3 million total and permanent disability claims.

That means you can be confident we'll come through when you need us most – at claims time. And because it's a privilege to look after you, we do our best to make the claims process as quick and easy as possible.

\*As at 30 June 2016, Fidelity Life Annual Report.

<b>Largest locally owned and operated life insurance company with shareholder funds of</b>	<b>\$237 million</b>
<b>Total annual premiums</b>	<b>\$223 million</b>
<b>Total pay out 2016</b>	<b>\$102 million</b>
– Life claims	<b>\$61.5 million</b>
– Income protection claims	<b>\$18.2 million</b>
– Trauma claims	<b>\$20 million</b>
– Total & permanent disability claims	<b>\$2.3 million</b>

## A LITTLE BIT OF PROTECTION CAN GO A LONG WAY.

Our products are designed to give Kiwis comprehensive protection for life's most important things.

For that reason, we offer a variety of insurances across three areas – Personal Insurance, Business Insurance and Group Insurance. You can get the cover you need in every area you need it.

### Personal Insurance

Get peace of mind with Personal Insurance Cover. It ensures that you and your family's financial situation will be protected if the worst were to happen.

### Business Insurance

Insuring your business assets against theft or damage is one thing, but with Business Insurance Cover you can keep your business working as usual even if your key people can't.

### Group Insurance

Looking after your people makes your organisation stand out as a better place to work. With Group Insurance your employees and their families are covered in the event of the unexpected.

## COVER THE IMPORTANT THINGS YOU, YOUR FAMILY, YOUR BUSINESS.

Fidelity Life's range of personal and business insurances include Life, Trauma, Income Protection and Total & Permanent Disability (TPD) cover.

Should you die or be unable to work, these policies will provide financial support to help you meet your ongoing financial obligations and ensure you can protect your New Zealand way of life for you and your loved ones.

### Life Cover

Gives you and your family financial certainty when it's needed most.

### Income Protection

Protects your most important asset – your ability to work – if you experience illness or disability.

### Trauma Cover

Provides a lump-sum payment if you suffer a trauma event such as cancer, heart attack or stroke.

### TPD Cover

Provides a lump-sum payment if illness or a serious accident leaves you totally and permanently disabled.

Talk to your financial adviser about what's best for you.

If you don't have a financial adviser, please contact us and we'll put you in touch with one.

