



Group



fidelity life

Life 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.



Largest
NZ owned
Life insurer

93%
of claims paid out
1/7/20 – 30/6/21



NZ
based
customer
service



Over
\$1.2B
paid out in claims
since 1973



Rated
A-
(Excellent)
for financial
strength



ANZILF Life
Insurance Company
of the Year

*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 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 insurance?

What's the benefit?

Your employees have their own plans for the future – but things don't always play out the way they'd hoped. And when things change, it can often lead to extra financial pressure for the people they care about most. Having Life insurance can take away that pressure.

What does it do?

Life insurance helps to protect the financial needs of your employees loved ones, or people who rely on them. It pays out a lump sum which can be used for whatever the employee or their loved ones decides.

When does it pay?

Your employee or their loved ones will receive a lump sum payment if they have been diagnosed as terminally ill and given less than 12-months to live, or when they die.

Make sure it's right for your employees.

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



Family that rely on their income.



Mortgage to repay.



Children to put through school.



Debt to repay.

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. For example - 'all permanent employees' or 'all employees with 3-months service'.



You decide the cover amount, commonly a multiple of salary or a fixed amount.



You only need to let us know of new hires and resignations once a year.



Cover can stay in place for up to 2-years, whilst on parental leave or with our approval for other unpaid leave.

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

- ✓ **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 insurance straight away (this will be deducted from their total sum insured). 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.
- ✓ **Continuation option** – When an employee leaves the company, they may be able to continue the same amount of cover direct with us. We won't ask any health questions or apply any terms. They have 60-days to apply and they remain covered during that period.

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 their mortgage or rent, and have money for general day-to-day living expenses. There are also benefits to assist them getting back to work.



Life and Total and permanent disability (TPD) insurance.

Packages together two specific types of insurance, Life and TPD. TPD insurance provides financial support if a total and permanent disability prevents your employee from ever working again. Their family may rely on their income but if they cannot return to work, this cover can help your employee get the care they need – and ensure their family is looked after. Any payment made from TPD insurance will be deducted from their Life insurance sum insured.



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?

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.

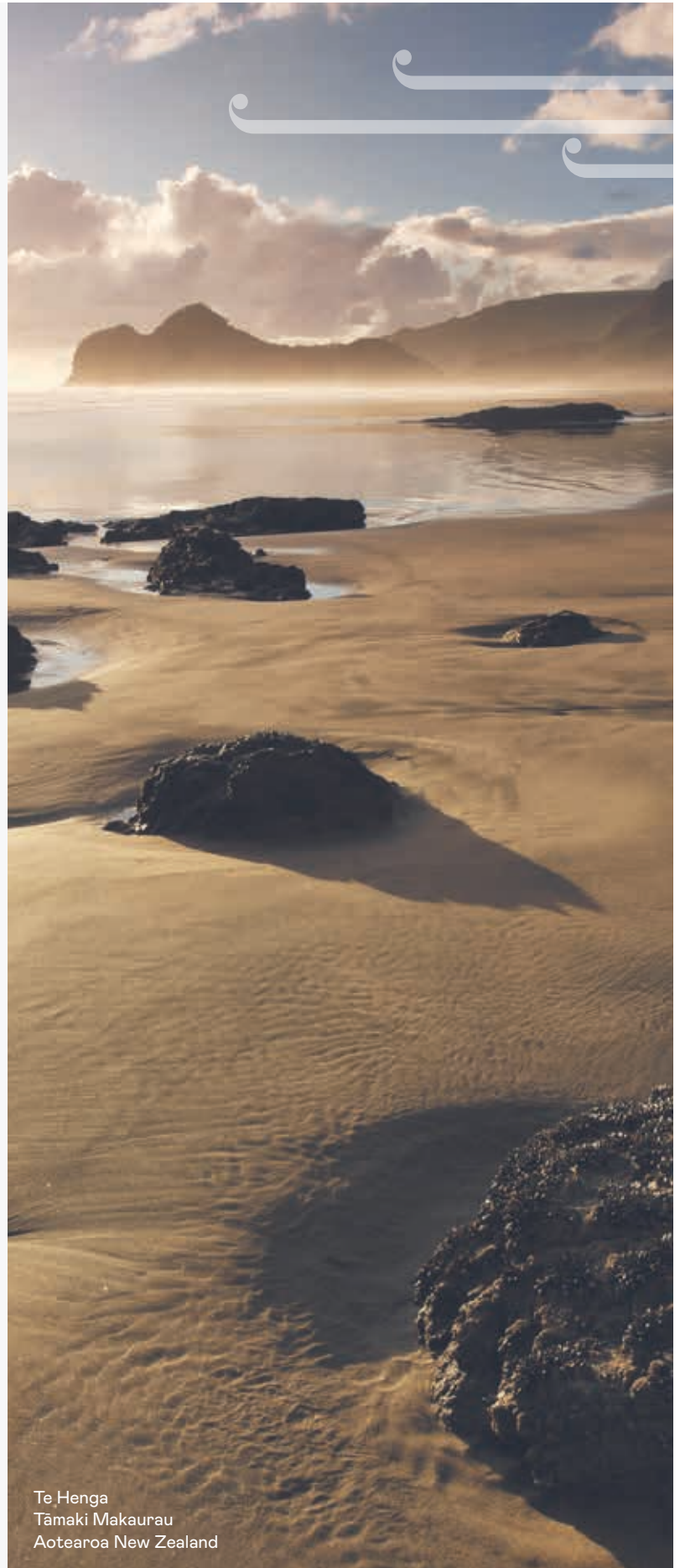


This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



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.

*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.



Te Henga
Tāmaki Makaurau
Aotearoa New Zealand

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