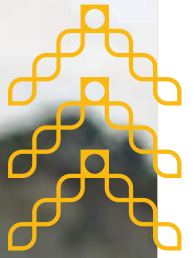


Group



fidelity life

Life and 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.



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



2017
2018
2019
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 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.

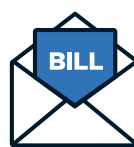
Life and TPD insurance can help your employees who have any of the following:



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?

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.



Piha
Tāmaki Makaurau
Aotearoa New Zealand