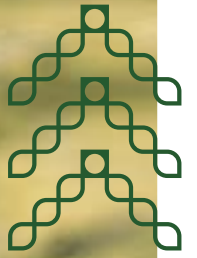


Personal



fidelity life

Life cover.

Welcome. Your journey to getting insured 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 cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Life cover?

What's the benefit?

Life cover (also known as Life insurance) helps to protect the financial needs of your loved ones, or people who rely on you after you die.

What does it do?

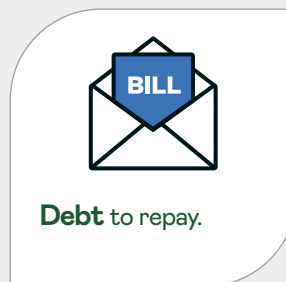
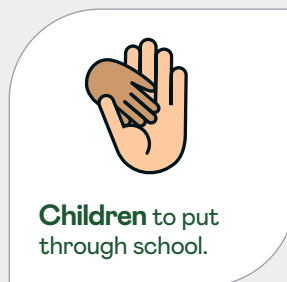
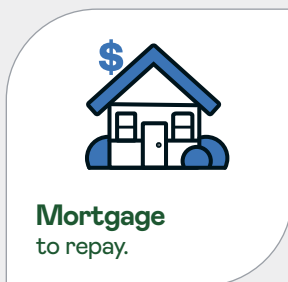
It pays out a lump sum that can be used to support your family who may rely on your income to: pay off a mortgage, cover household bills and expenses or pay-off any debts.

When does it pay?

Either when you die or have been diagnosed as terminally ill and given less than 12-months to live.

Make sure it's right for you.

Life cover can help if you've got any of the following:



02 Key facts you should know.



Available on its own or can be linked with other cover types.



No cap on the amount of cover subject to the checks made on the health and financial information you provide.



You can apply aged 16-75 and there's no expiry age, so it continues for life (or until you cancel or stop paying for it).



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.

What does it cost?

Here's an indication of the fortnightly cost of Life cover. This is based on choosing Life cover with a payment that increases each year as you get older.

Gender	Amount you are insured for	30 Yr old.	35 Yr old.	40 Yr old.	45 Yr old.	50 Yr old.
F	\$250,000	\$10.00	\$10.00	\$12.06	\$16.18	\$25.66
F	\$500,000	\$11.90	\$14.12	\$19.31	\$26.73	\$43.79
F	\$750,000	\$15.60	\$18.76	\$26.11	\$36.61	\$60.78
M	\$250,000	\$11.24	\$11.04	\$13.30	\$18.75	\$29.93
M	\$500,000	\$17.83	\$17.46	\$21.54	\$31.35	\$51.47
M	\$750,000	\$24.01	\$23.49	\$29.26	\$43.16	\$71.66

The costs above are:

- + Estimates only and are not promised.
- + For a non-smoker without health risks or risks associated with family history or pastimes. Your costs will be more if you have any of these.
- + What you would pay in the first year of your policy if you took it out on 1-November 2022. These costs are likely to change and should not be used as an estimate of what you may pay in future years.

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

- ✓ **Advanced payment** – When you die, your beneficiary may receive up to \$15,000 from your Life cover, which can be helpful for immediate requirements such as funeral costs.
- ✓ **Receiving a terminal diagnosis** – You may choose to receive payment for the total amount insured if you have been diagnosed with a terminal illness and been given less than 12-months to live.
- ✓ **A reduction in your life expectancy** – Sometimes a diagnosis, while not terminal will reduce your life expectancy. If you are diagnosed with one of the conditions named in the policy, you may receive an advance payment of 30% of your total amount insured.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.
- ✓ **Flexibility to put your cover on hold** – If you're finding it hard to meet your premium payments because you've been made redundant, declared bankrupt or have decided to undertake study or overseas travel you have the option to put up to \$500,000 of your Cover and premium on hold. No claims will be payable while your cover is on hold. This is only available if, when you take out the cover, you choose to have payments that increase every year

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to your Life cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Life cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Extra terminal payment.

If you're diagnosed as terminally ill with less than 12-months to live and survive 30 days after diagnosis without a life support system, this cover will provide an extra amount of money in addition to your Life cover. It can be up to 25% of your Life cover amount, to a maximum of \$500,000.



Link to other cover types.

Life cover can be taken out on its own, or you can choose to have other covers, like Trauma or Total and permanent disability linked to provide an advanced payment, that will be deducted from your Life cover.

05 Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit fidelitylife.co.nz/get-in-touch and we'll put you in touch with a friendly adviser.



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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Te Henga
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.