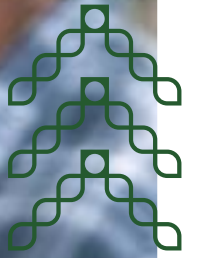


Personal



Income protection 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 Income protection 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 Income protection?

What's the benefit?

Income protection cover provides you a regular monthly payment if you were to get sick or injured and were unable to work.

What does it do?

It pays up to 75% of your usual gross income per month (maximum amount applies). You also choose how long you'd like your payments to last for: 2 years, 5 years, to age 65 or age 70, depending on your occupation.

When does it pay?

When you are injured or have a sickness which leaves you unable to work. This inability to work needs to continue past a waiting period (from 2-weeks to 2-years), chosen by you, before you receive any payment.

Make sure it's right for you.

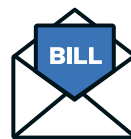
Income protection cover can help you:



Provide an income for you and your family.



Pay rent or your mortgage.



Pay monthly utility and household bills.



Focus on your health.

02 Key facts you should know.



You can apply aged 16-59.



You can pay fortnightly, monthly, quarterly, half-yearly or yearly.



The max level of cover is up to 75% of your usual gross income per month. (maximum amount applies).



You'll be asked to supply personal details about you; like occupation, health and finances.



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



Select how long you want to wait before receiving payment. Choose from 7-options, ranging from 2 weeks to 2 years.

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

- ✓ **Additional family member payment** – If your illness or injury means under medical advice you are confined to bed and requiring full time care, we will pay the income of one immediate family member who stops working, to provide care.
- ✓ **Help while under nursing care** – This provides additional financial support for hospitalisation or medically supervised bed care during the waiting period for up to 90-days.
- ✓ **Rehabilitation and retraining** – If you undertake an approved rehabilitation programme for the purpose of retraining or re-education to help you return to work you may receive additional financial support, on top of the regular monthly payment.
- ✓ **Recovery support** – This is payable in addition to the monthly benefit, to assist in recovery and rehabilitation costs such as buying a wheelchair, prosthetic devices, or house and car modifications should they be required.
- ✓ **Earlier payment with relapse** – If you suffered a recurrence of the same or related sickness or injury within 12-months of returning to work, the waiting period will be waived meaning you will receive payment earlier.

04 Consider adding options to suit your personal needs.

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



Inflation protection.

To help the amount of your Income protection 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.



Increase your claim with inflation.

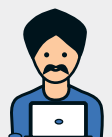
To help the amount of your monthly payment keep up with inflation, when you're receiving payment for your claim, it will be linked to the Consumer Price Index (CPI) and adjusted every quarter.



Extra benefits.

This packages together a range of additional protection where additional payment could be made if; **1.** You were to die. **2.** You suffer from one of the specified medical conditions covered by the policy. **3.** You suffered a specific injury named in the policy, whether you're working or not. **4.** You're considered to be totally and permanently disabled and have been paid a monthly benefit for 12-consecutive months.

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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Piha
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.