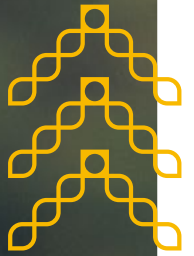


Group



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.



*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:



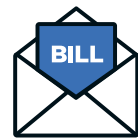
Family that rely on their income.



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 cover 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.



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?

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.

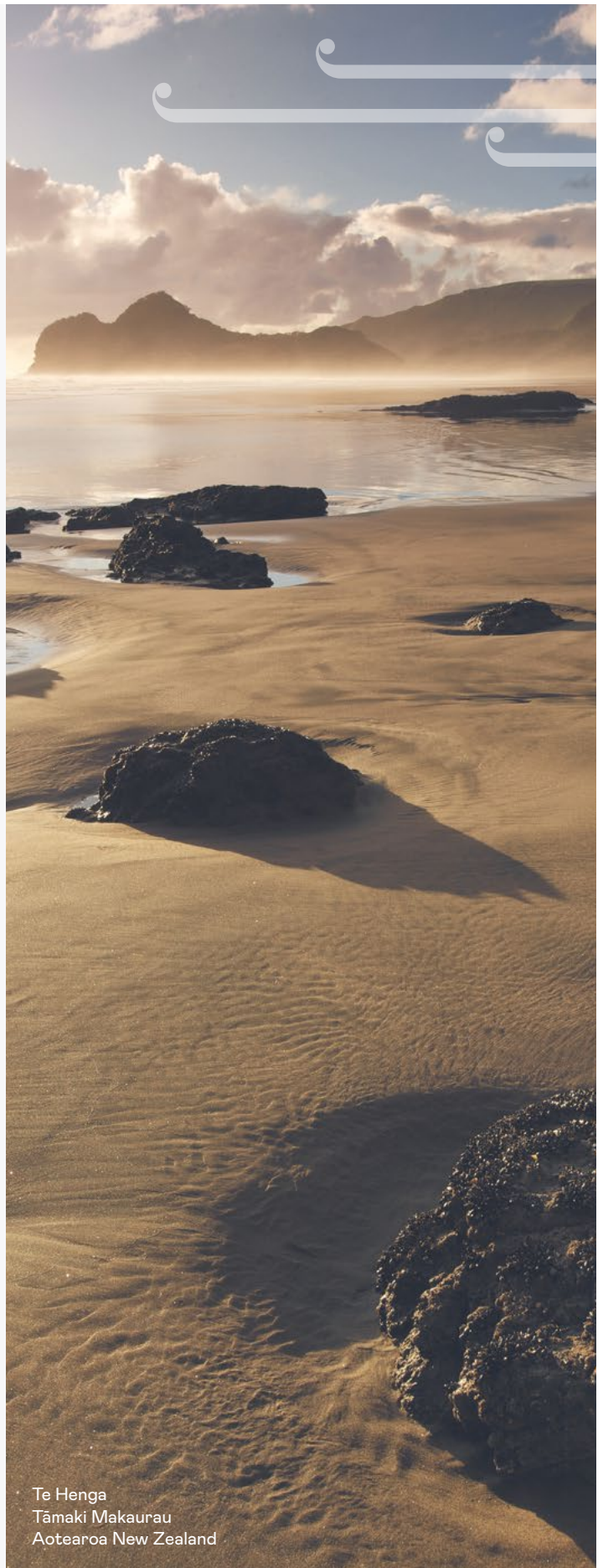
Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



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.