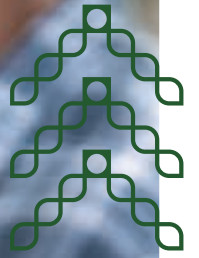


Personal



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 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 cover?

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.

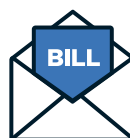
Income protection cover can help you:



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.



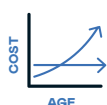
You can pay fortnightly, monthly, quarterly, half-yearly or yearly.



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?

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 financial strength page.



Piha
Tāmaki Makaurau
Aotearoa New Zealand