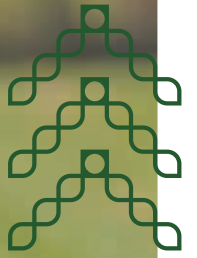


Personal



Survivor's income 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 Survivor's income 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 Survivor's income cover?

What's the benefit?

Provides a financial safety net and ongoing monthly income to those you leave behind, after you've died.

What does it do?

Survivor's income cover helps reduce the financial burden by providing a regular monthly payment to your loved ones for a period-of-time chosen by you.

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.

Survivor's income cover can help if you've got any of the following:



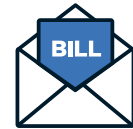
Family that rely on your income.



Mortgage repayments to make.



Children to put through school or university.



Monthly utility and household bills.

02 Key facts you should know.



Entry age 16-75.



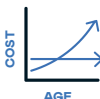
You are insured for life – there is no expiry age.



Monthly payment can range from \$500 to \$50,000 depending on what you choose.



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



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



You can choose a set benefit amount for a set period-of-time.

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

- ✓ **Receiving a terminal diagnosis** – If you are diagnosed as terminally ill and given less than 12-months to live, the monthly payment will begin.
- ✓ **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 \$1,500 of your cover and premium on hold. No claims will be payable while your cover is on hold.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Survivor's income cover that may require payment of an additional premium.



Trauma cover.

If you were to suffer one of the specified conditions on page-4, the monthly payment would begin, which is an early payment of the survivor's income benefit. It's worth noting that with some conditions cover starts 3-months after you've taken out your policy.



Total and permanent disability cover.

If you are totally and permanently disabled and unable to work again, the monthly cover would begin, which is an early payment of the survivor's income benefit.



Increase your claim amount.

To grow the amount of your Survivor's income cover whilst you're on claim, you can have your monthly benefit payments increase during a claim period by a preset amount, up to 5% each year.

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.



Trauma cover conditions.

Full benefit conditions.	Partial benefit conditions.
Accidentally acquired HIV	Adult onset type 1 insulin dependent diabetes mellitus
Alzheimer's disease	Alzheimer's disease diagnosis
Angioplasty – triple vessel*	Aneurysm
Aorta surgery*	Angioplasty – two vessels or less*
Aplastic anaemia	Carcinoma in situ – without major treatment*
Benign brain tumour or benign spinal tumour	Chronic lymphocytic leukaemia*
Cancer*	Colostomy and/or ileostomy
Carcinoma in situ – major treatment*	Dementia diagnosis
Cardiomyopathy	Early stage prostate cancer*
Chronic kidney failure (renal failure)	Hydrocephalus
Chronic liver failure	Loss of one limb
Chronic lung disease	Loss of sight in one eye
Cognitive impairment	Major burns
Coma	Malignant melanoma diagnosis*
Coronary artery bypass surgery*	Multiple sclerosis diagnosis
Creutzfeldt-Jakob disease (CJD)	Parkinson's disease diagnosis
Dementia	Severe osteoporosis
Encephalitis	Severe rheumatoid arthritis
Heart attack*	Systemic lupus erythematosus
Heart valve surgery*	Total deafness in one ear
Intensive care	
Loss of independent existence	
Loss of limb and eye	
Loss of limbs	
Loss of sight in both eyes	
Loss of speech	
Major head trauma	
Major organ transplant	
Meningitis and/or meningococcal disease	
Motor neurone disease	
Multiple sclerosis	
Muscular dystrophy	
Occupationally acquired HIV	
Open heart surgery	
Out of hospital cardiac arrest*	
Paralysis	
Parkinson's disease	
Peripheral neuropathy	
Pneumonectomy	
Primary pulmonary hypertension	
Severe burns	
Severe diabetes	
Severe inflammatory bowel disease	
Stroke*	
Systemic sclerosis	
Total deafness in both ears	

* Cover starts 3-months after you've taken out a policy.

Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, the monthly benefit will start and you'll be paid for your selected term.

Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 25% of the present-day value of the monthly benefit up to a maximum of \$25,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.



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.

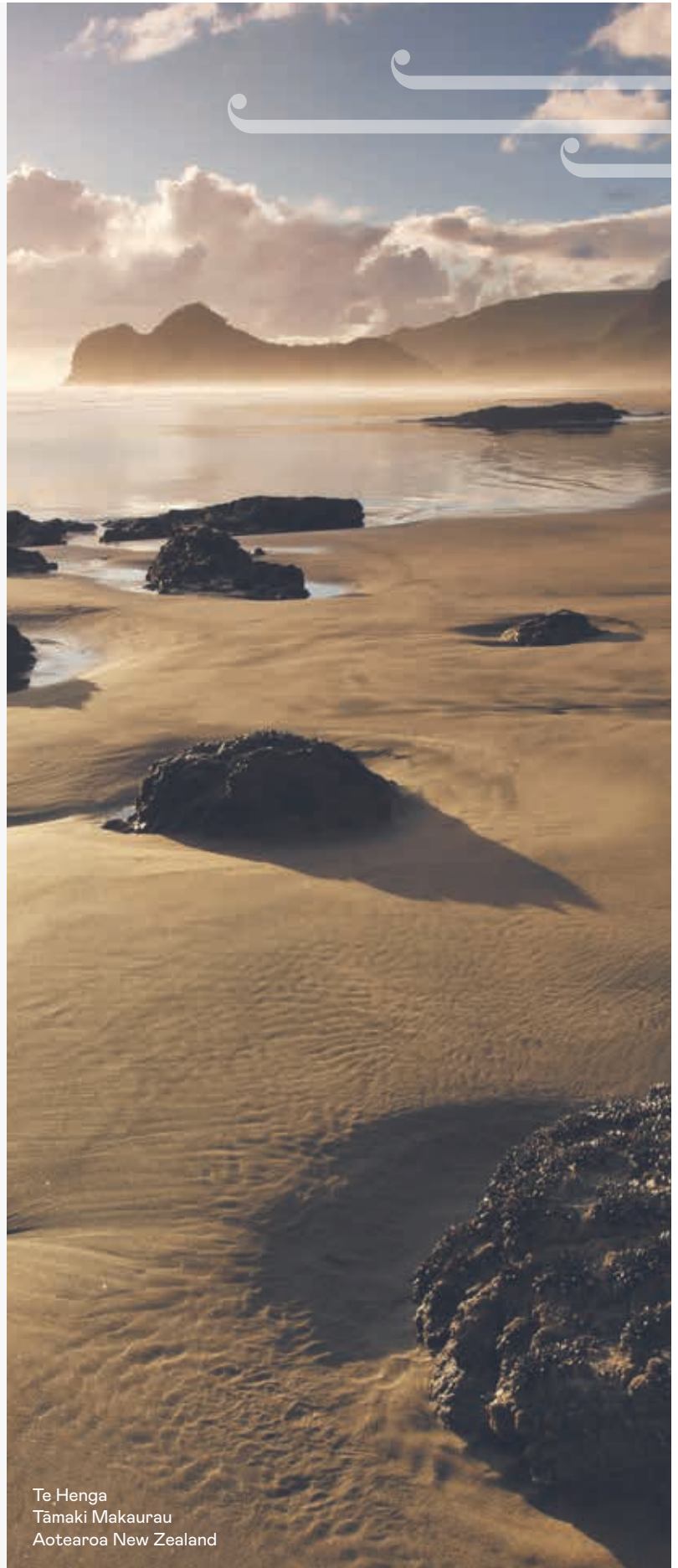


This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



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.



Te Henga
Tāmaki Makaurau
Aotearoa New Zealand