Just the facts

Partners Legacy Gift Plan

Allowing your clients the ability to gift an amount to charity on death.

partners life

Premium Review Periods	Minimum Entry Age	Maximum Entry Age	Expiry Age	Minimum Sum Insured	Maximum Sum Insured	GST	Worldwide Cover
• Level to Age 80 Guaranteed, then yearly stepped	10	70	Life	$1,000	$5 million	Not applicable (nor commissions thereon)	Yes

Exclusions

- Death, by self-inflicted means within the first 13 months of commencement, increase or reinstatement date
- Refusal to provide relevant information to support a claim

Base Benefits	Criteria	Benefit
Legacy Gift Cover	Paid upon death	100% of sum insured
Charitable Donation	After 12 months of premiums have been collected Partners life will make an ongoing donation to the Perpetual Guardian Foundation	5% of premiums

Underwriting

- Use the Partners Legacy Gift Plan Application Form
- PMAR requested for each life assured

Key Features

- 1 life assured per policy
- Policy fee applies
- No indexation applies

Partners Legacy Gift Plan Process

Perpetual Guardian are always the listed policy owner for the Partners Legacy Gift Plan. When the life assured dies, claim proceeds are paid directly to the Perpetual Guardian Foundation to be managed in line with the life assured's wishes. This means that any claim paid will not form part of the life assured's estate and cannot be contested by survivors

Following underwriting, policy issued by Partners Life

Perpetual Guardian meet with the client to confirm 'your wishes'

Relevant deeds and fund established by Perpetual Guardian, if required

Perpetual Guardian keep contact with the client to ensure 'your wishes' are up to date

This is a summary of Partners Legacy Gift Plan Cover — Refer to the Partners Life Protection Benefit Sheet for full details. All information correct as at 12th of July 2021.

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