

integrity.



# Discounts...that last the life of the Policy!



We believe your clients deserve better from their life insurance - starting with a range of discounts off our base premium rates. Our discounts are designed to support Advisers and clients for the long term, last the life of the Policy and don't cancel each other out. Because that's how life insurance should be.

## Multi-Cover Discount

Rewards clients who combine more than one kind of Cover.

- **7.5%** discount on the total Policy premium.
- Just combine and maintain Income Insurance with at least one Lump Sum Cover (Life, Critical Illness or TPD).
- Available for clients 50 years or under, with a stepped premium only.

## Bonus Multi-Cover Discount.

An EXTRA discount for clients who combine more than one kind of Cover.

- EXTRA **7.5%** discount on the total Policy premium.
- Just qualify for our existing Multi-Cover Discount and have at least \$500,000 Life Cover and \$500,000 TPD Cover.
- Available for new clients only.

## Life+ Discount

Rewards clients that live a healthy lifestyle.

- **10.5%** discount on Life Cover.
- **5%** discount on Critical Illness Cover.
- **5%** discount on TPD Cover.

Available for clients: with a BMI between 18.5 and 27; with no loadings or exclusions; and are lifelong non smokers (less than 100 cigarettes in their lifetime).

- ✓ Eligible clients could get **15%** off the total Policy premium when the bonus Multi-Cover Discount is combined with our existing Multi-Cover Discount.



Psst, if you package our Income Insurance Cover with Lump Sum Cover, your client could access our **Multi-Cover Discount(s)** – and **Care Support Package** (for no extra cost).



All discounts are applied where the client is eligible and apply for the life of the Policy.

### The Fine Print (but nothing tricky).

Minimum sums insured: Life Cover: \$50,000 | TPD Cover: \$50,000 | Critical Illness Cover: \$30,000  
Income Insurance Cover: \$1,500 | This information is accurate as at 30 January 2023.

### Adviser use only

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Distribution Rep.