

Financial protection

# AXA's Elevate SuperLink

Providing your clients with more ways to structure their insurance



## Did you know?

SuperLink provides you with the ability to structure your insurance policies in the most effective and affordable way for your clients. You have the flexibility to link non-superannuation trauma and/or TPD plans to your Life Insurance Self Managed Superannuation Fund (SMSF) or Superannuation Plan.

## Benefits of SuperLink

- Lower premiums – SuperLink plans are priced similarly to options rather than stand-alone plans.
- Flexible policy ownership – policies are held within the most appropriate structure, inside and outside superannuation.
- The ability to bypass superannuation legislation for own occupation TPD and Trauma cover.
- The ability to split TPD both in (any occupation) and out (own occupation) of superannuation.
- Life Buyback options are now available on SuperLink TPD and SuperLink Trauma.
- SMSF clients will now be able to attach SuperLink TPD and/or Trauma to their SMSF owned life cover.
- Potential to claim a tax deduction for premiums paid in relation to insurances held within superannuation.

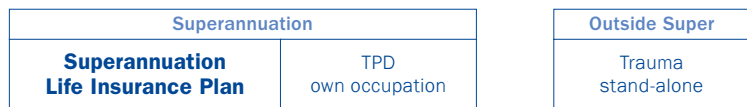
## SuperLink options available

- SuperLink TPD (any occupation)
- SuperLink TPD (own occupation)
- SuperLink Trauma
- SuperLink Trauma Plus

## Case study

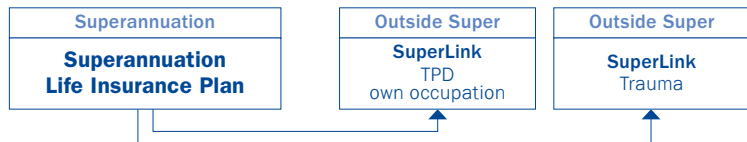
- John is a self-employed CPA qualified accountant. He is 40 years old, a non-smoker and earns \$120,000 a year.
- He requires \$2 million life insurance, \$1 million TPD (own) and \$1 million trauma.
- His financial adviser Barry gives him the following advice:

### Strategy A



By using SuperLink, Barry now has two additional strategies to reduce the overall cost to John:

### Strategy B



### Strategy C



## Pricing

Pricing	Premiums before tax	Premiums after tax	Tax savings	SuperLink savings	Total savings
Strategy A	\$4,179.00	\$3,733.26	\$445.74	-	\$445.74
Strategy B	\$3,569.76	\$3,124.02	\$445.74	\$163.50	\$609.24
Strategy C	\$3,466.56	\$2,942.39	\$524.17	\$266.70	\$790.87

SuperLink provides Barry with significant flexibility to structure John's insurance in the most cost effective manner. The flexibility of SuperLink also provides Barry with the option to structure his TPD both in and/or out of the super environment to ensure John can either:

- receive the funds directly so he does not have to meet the super legislation's conditions of release
- claim a tax deduction for insurances held within super for premiums paid as super contribution.



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## Important information about how SuperLink works

The Life Insurance Superannuation Plan provides life insurance within the superannuation environment which pays a lump sum to the trustee if the insured dies, or is diagnosed with a terminal illness. **The trustee will then pay the benefit to the insured only when they have met a superannuation condition of release.**

In contrast, the SuperLink Trauma and SuperLink TPD Plans are held by the policy owner outside the superannuation environment. As such, in the event of a claim on the SuperLink plans, the benefit is payable directly to the policy owner.

Life Insurance Superannuation Plan premiums are paid as superannuation contributions (direct from the client or from AXA's North, Summit or Generations products). The SuperLink TPD and/or SuperLink Trauma Plan premiums are paid via deductions from your bank account, credit card, BPAY, or cheque.\*

SuperLink plans are priced identically to trauma and TPD options and work in a similar manner to these options. Furthermore, clients only pay a single plan fee, no matter how many plans they have with us (this includes SuperLink plans).

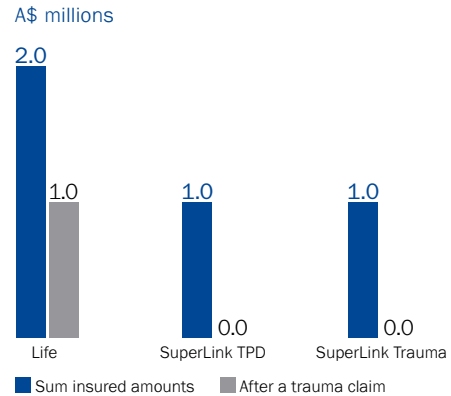
In the event of a claim being paid for a SuperLink Trauma or SuperLink TPD Plan, the benefit of the Life Insurance Superannuation Plan to which the SuperLink plan is attached, (and any other options or SuperLink plans) will be reduced by the amount of the benefit paid.

SuperLink is available with SMSF owned life cover, Life Insurance Superannuation Plans where the plan is held by NM Superannuation Pty Ltd as Trustee of the Super Directions Fund or through AXA's North, Summit or Generations Personal Superannuation and Pension products.

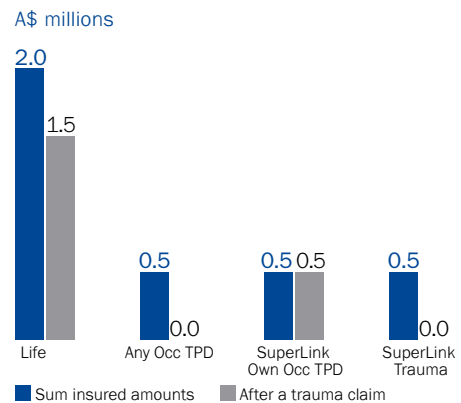
\* Availability of options differs based on frequency of payments.

## How SuperLink works when a claim occurs

A client has the following sum insured amounts. They have a trauma claim which is paid; their remaining insurance is shown below:



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For more information on AXA's Elevate Insurance please visit [www.axa.com.au/adviserinsurance](http://www.axa.com.au/adviserinsurance)

**Looking for more details?** If you have any queries or require additional information, please contact your AXA business development representative on 1800 655 655.

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