

integrity.

five

Group Income and Life Insurance
for businesses with 5-50 employees.





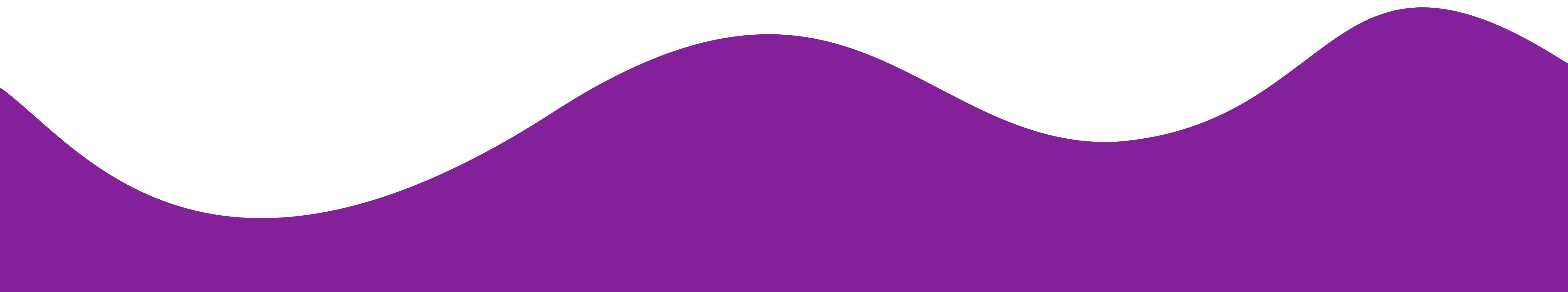
Who is Integrity?

Integrity was created out of a desire to fundamentally improve life insurance in Australia.

By blending our expertise with technology, we are creating products that are easy to understand and simple to use.

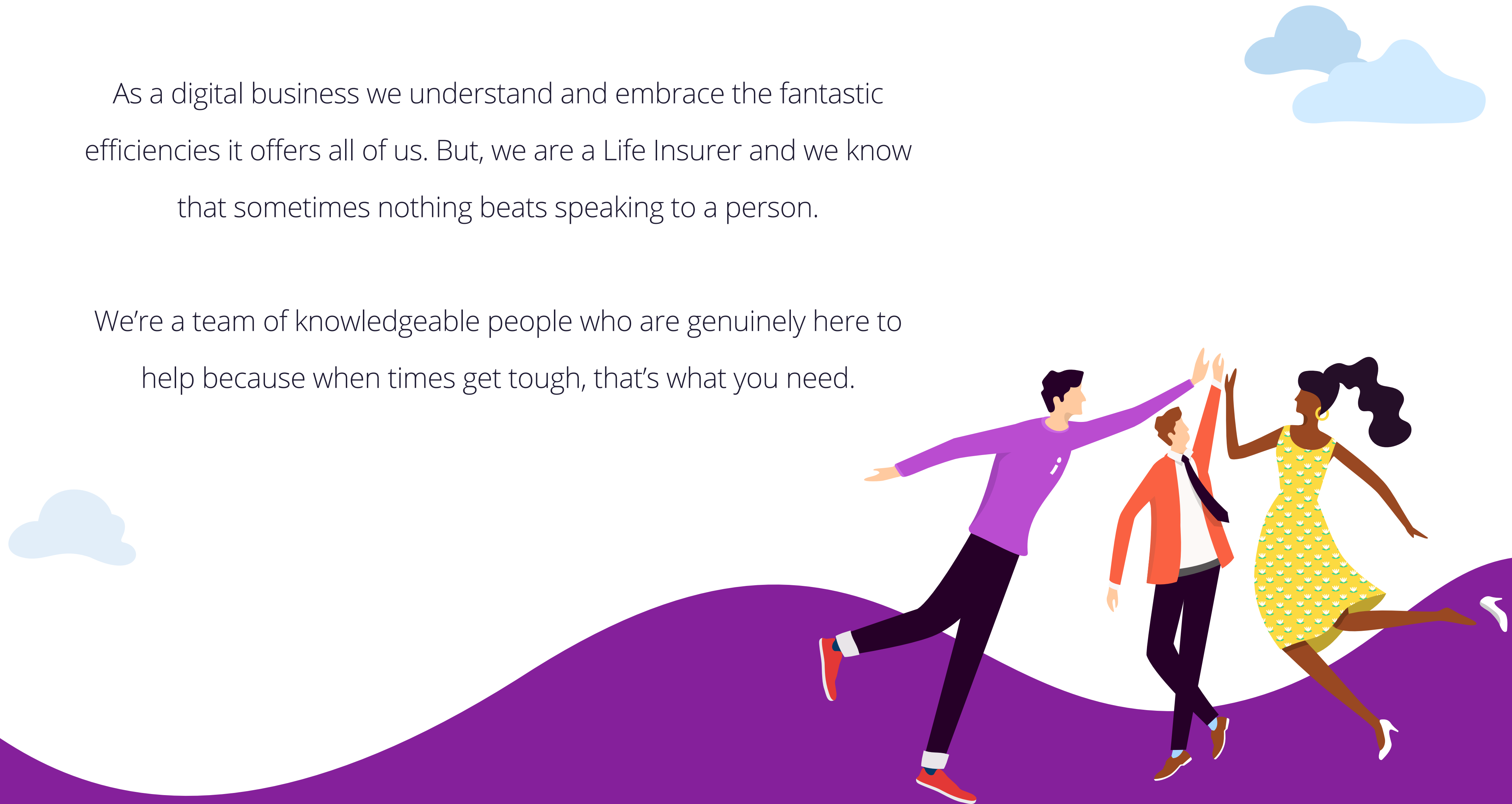
At Integrity Life, we have a saying. Well, it's more than a saying – it's our way of life.

We are “**Digital when you want it and human when you need it.**”



As a digital business we understand and embrace the fantastic efficiencies it offers all of us. But, we are a Life Insurer and we know that sometimes nothing beats speaking to a person.

We're a team of knowledgeable people who are genuinely here to help because when times get tough, that's what you need.





We are a life insurer that is not only experienced and capable but also one that can be trusted to bring new levels of service to the industry.

We think the time has come to do things a little differently.

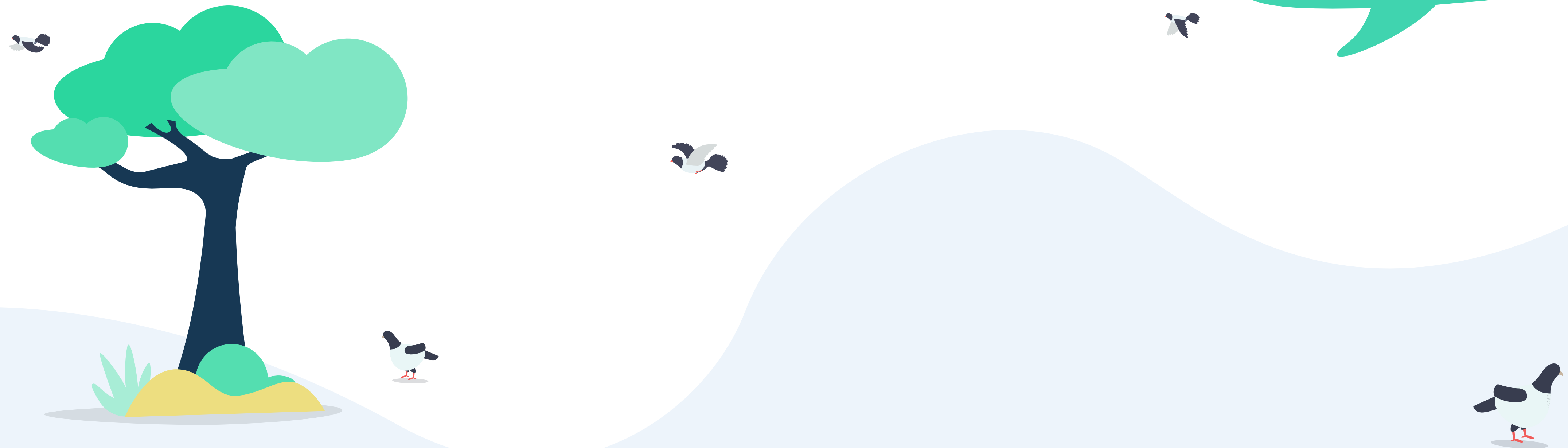
We are on a mission to transform the life insurance industry. At Integrity it's all about our customers. After all, isn't that the way it should be?

Introducing Integrity's Five+ Group Income and Life Insurance product.

We heard from many different sources that small businesses wanted to provide insurance for their staff but there was nothing out there for them.

"Everybody gets sick
some time and for that to
be taken care of by your
employer is pretty great.

- Employer A



Why did Integrity develop a brand new to Australia, **Five+ Group Income and Life Insurance product?**

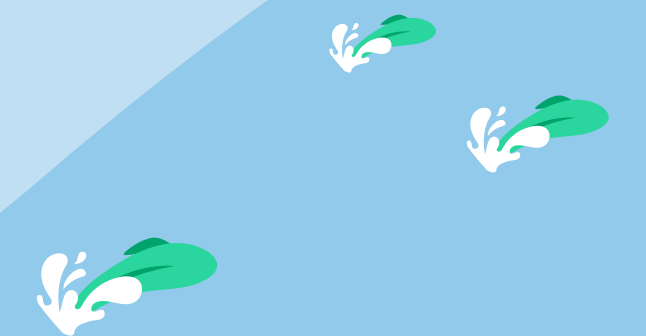
We were told that Income and Life insurance is especially important to small businesses because:

“It’s very hard for them to manage business and financial risks when staff are off work due to illness or injury.”

“Given the relationship they have with staff, it’s very hard for them to say they will no longer pay their salary, should the worst happen.”

“They’re often tight knit ‘like a family’ businesses, who want to offer a relevant benefit to their staff.”

“They are often competing against larger organisations for great staff and want an affordable and meaningful way to attract the best.”



Say hello to...

Five+, a group insurance product that offers Income and Life cover for businesses with 5-50 employees. The cover is available without having to provide health information and it's only distributed through Advisers.

Tell me more... what exactly is it?



Income cover

A monthly benefit payable whilst a member (employee) is Totally or Partially Disabled. The member receives a benefit amount of 80% of their salary so they are looked after. Plus, the employer also receives a benefit of 20% of the member's salary, to cover temporary staff hiring costs. Benefits are payable for up to 1 year, after a 30 day waiting period.



Life cover

A Death benefit lump sum of \$200,000 will be paid if a member dies or is declared Terminally Ill.



What else do you **need to know?**

- It's affordable.
- Amazingly simple to understand - but it cannot be tailored or changed in any way.
- Cover is for New Events only – which means one that occurred after cover started or one that happened some time ago and is no longer being treated.
- Very straightforward to administer, online.
- All employees must be included (apart from those that fall outside our eligibility criteria).
- We'll insure business owners too.
- Casual staff are included.
- We cover any industry!



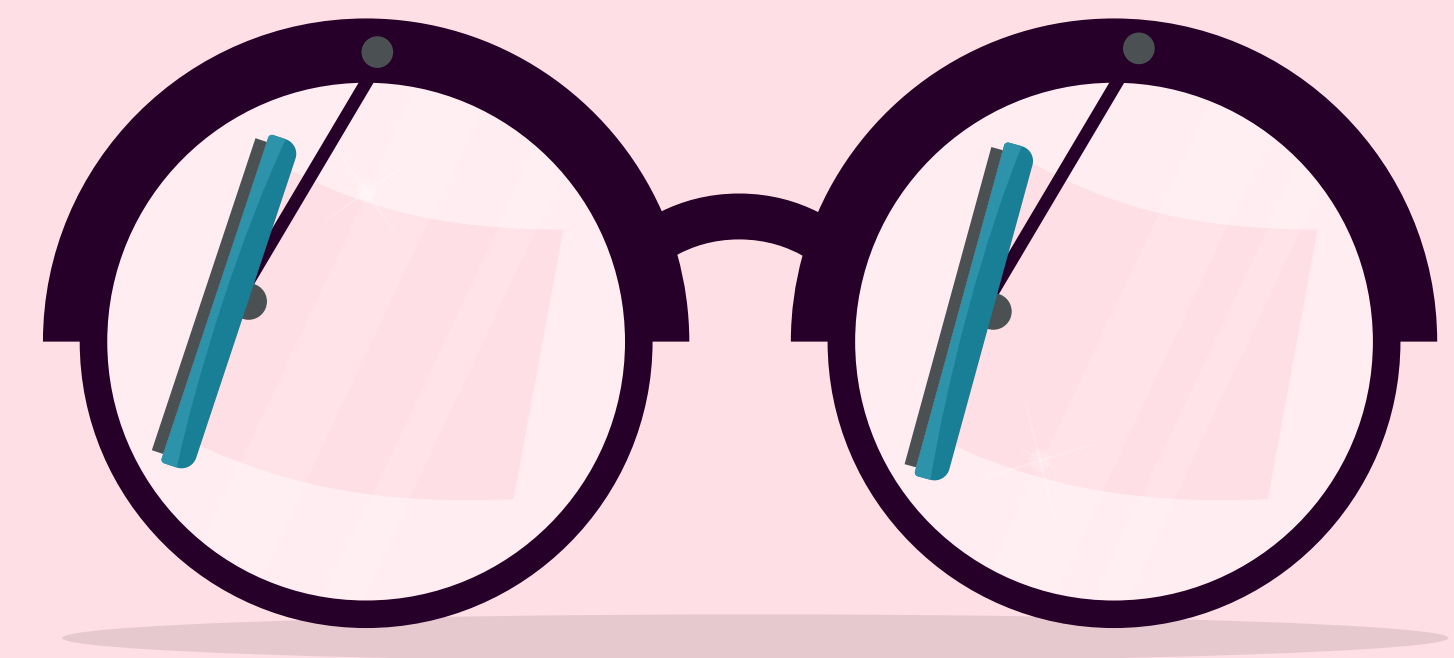
What else should you know about?

You can choose to receive a level commission of up to 27.5% including GST of the premiums, to cover the costs of your advice.

You'll be able to choose your commission amount when you do a quote – it will be shown separately to the premium rates on both the quote summary and the employer's monthly invoices.

To get a quote and set up the Policy, you'll just need to provide us with a few client details, including, employee name, date of birth, sex, state, occupation type and salary. There's a few easy ways to do this online.

A little reminder that when you sell this product to a business of under 20 staff it's considered a retail product so conduct and disclosure obligations apply.



Keeping us updated is pretty important.

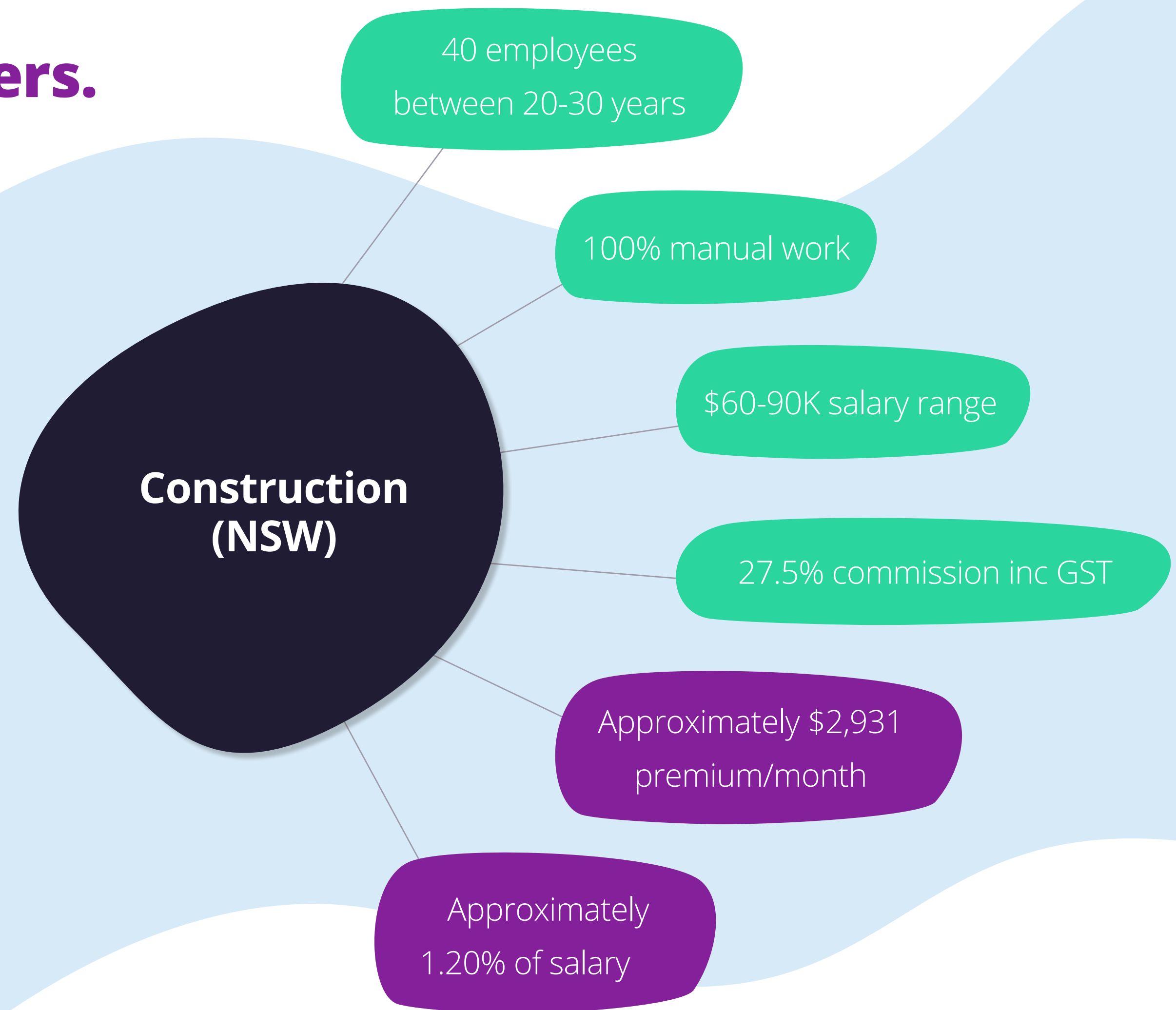
It is important we're always kept up to date with the most recent information about employees, to make sure they have the correct cover. The employer just needs to drop us an email when employees start or leave the business – or if there's any changes to their details or role. In the future, this will be done online.

And what about claims?

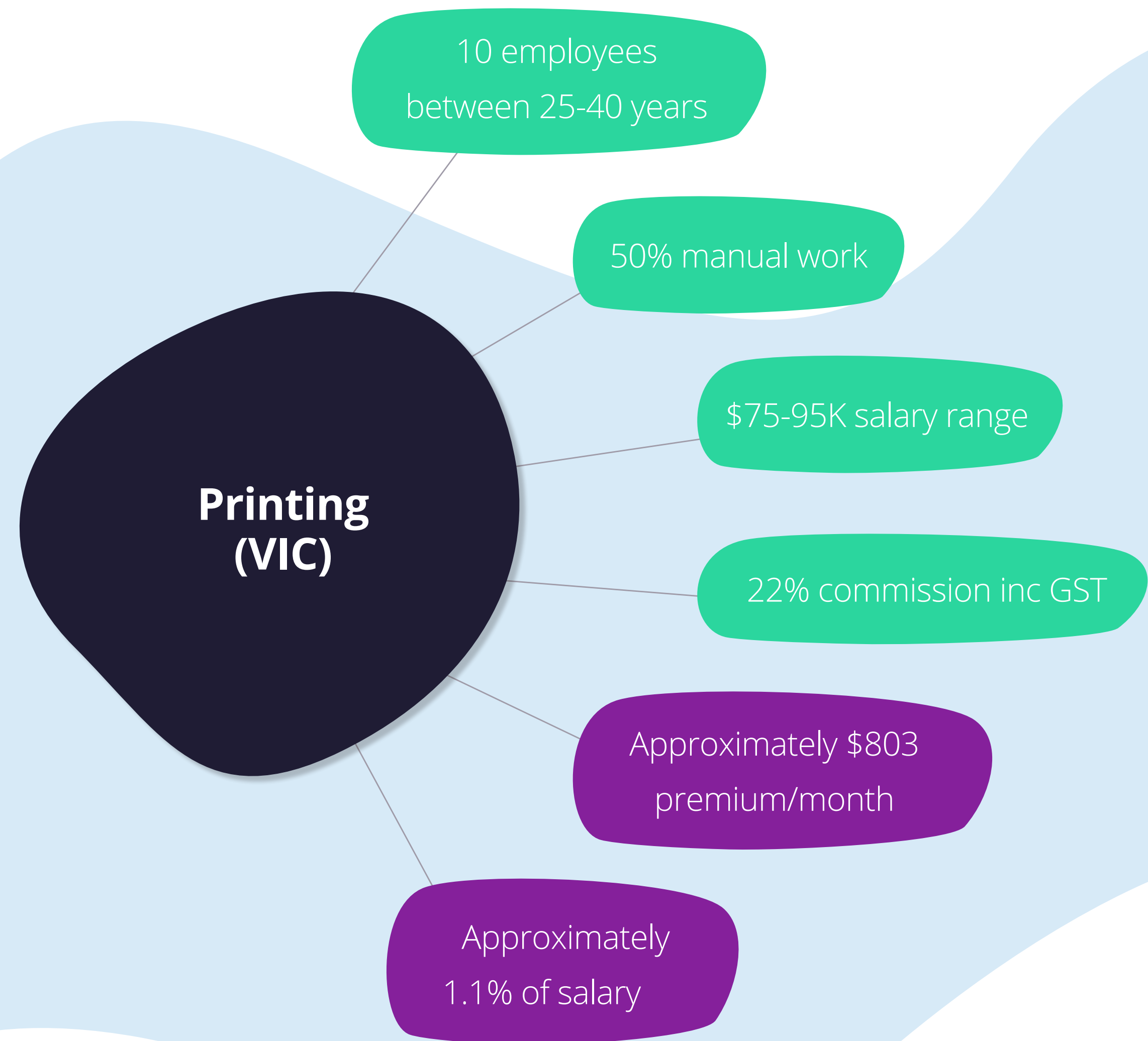
If a claim needs to be made, the employer or employee can contact us or you. We're happy to discuss their needs and walk them through the claims process, making it as easy as possible for them.



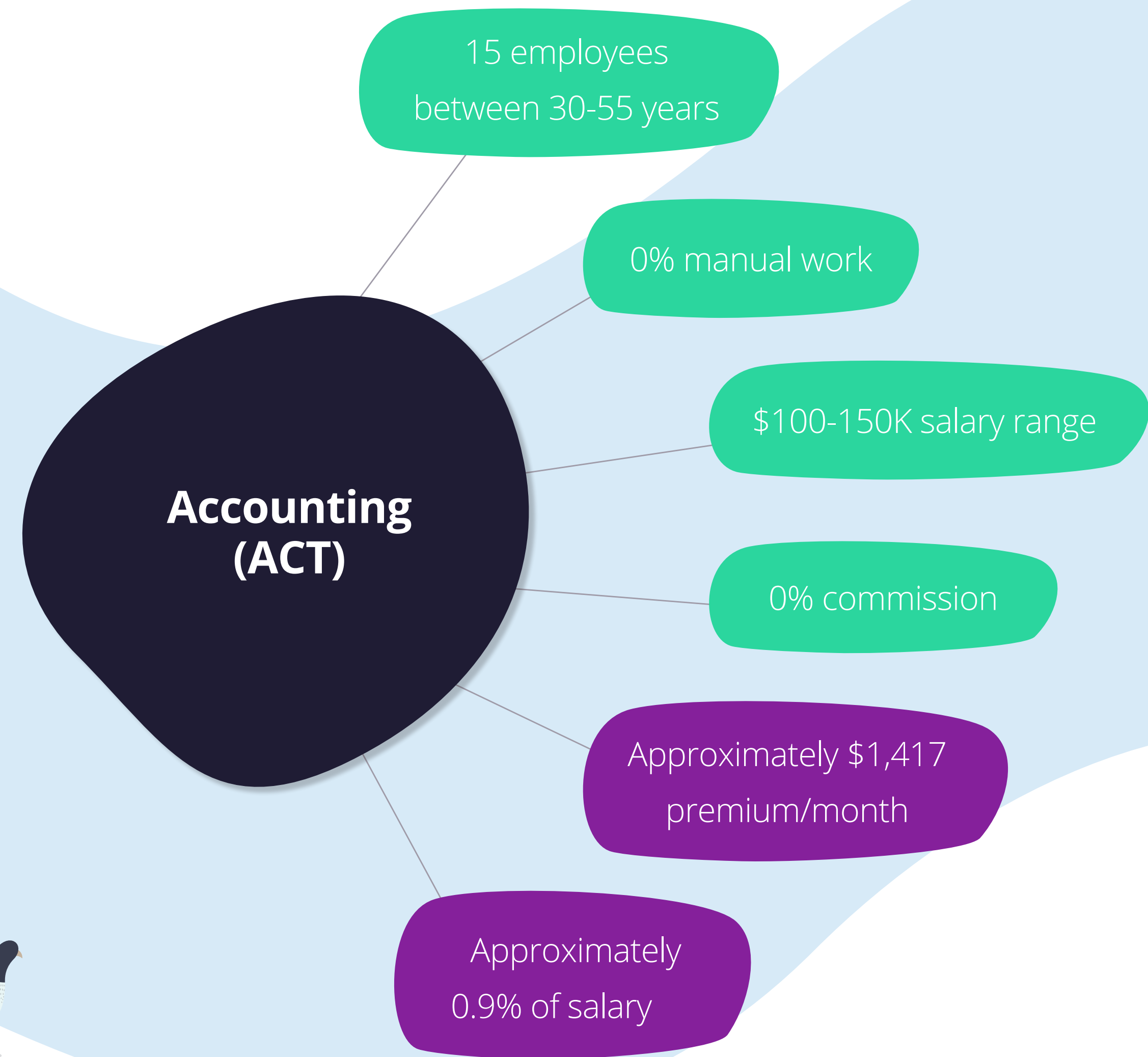
**Words are great, but let's dive
into some approximate numbers.**



Rates effective as at 8th October, 2019.



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Our research says that the ideal audience for Five+ looks like...

Independently owned/Founder run.

Are a mature business that's been operating for 3 or more years.

5-50 employees - majority of which are full time staff.

Experience a competitive market for good talent.

Their payroll is automated.

Value employee benefits:

- Have existing benefits or want to invest in some.
- Thinks their employees would value this benefit.
- They know about different benefit models.

"The main thing for me is that it is a differentiation tool as a business owner"
- Employer B



What are the steps you need to take to get a Policy?

1

Step 1

Discuss the Five+ product with your clients – and show how it will benefit their business.

2

Step 2

Start an application in our online Adviser portal.

3

Step 3

Upload all the employee details, including name, date of birth, sex, salary, occupation type and state of residence.

4

Step 4

Check out the instant quote.

5

Step 5

Once the client is happy with the quote, provide the payment and contact details. Then select 'buy'.

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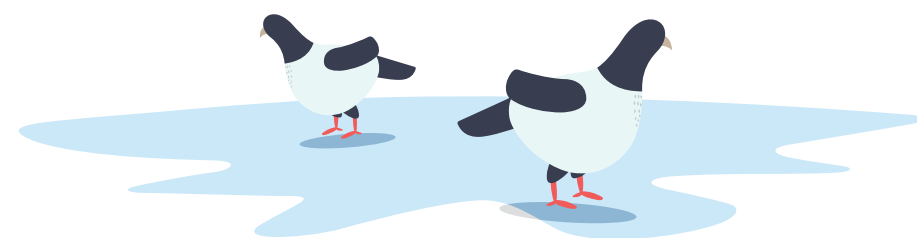
Step 6

Share the documents with your client - remind them to share the PDS with their staff.

7

Step 7

That's it, we're all done. Your client is now covered!



We're here to help.

At Integrity, we pride ourselves on being exactly what you need
– our experience is for the digital era, but our people are always on hand.

We're in the process of building a library of collateral and information.
Let one of us know and we can share these with you.



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