

Life insurance designed by Advisers, just like you.

Integrity's Here for You - Product at a Glance



integrity.

integrity.



Who are we?

We're glad you asked. We're Integrity Life Australia Ltd (Integrity) and we're here to give Advisers and clients what they really need. Co-created with people just like you, we've blended our expertise with technology to design products for real life.

As for our name, we're not called Integrity just because it sounds nice. The truth is integrity is at the heart of everything we do - giving you a partner to trust when the unexpected happens to your clients.



What do we do?

At Integrity, we believe you deserve better. Better service. Better outcomes for your clients. And better products.

That's why ours are competitive and flexible, which can be customised to suit your clients' needs.

Income Insurance Cover.

Protects the Life Insured's income if they become Totally or Partially Disabled - making them unable to work.



Key features

Customise policies with the choice of Income Replacement Ratio (IRR), Waiting Period and Payment Period.

Ability to choose what percentage of the Monthly Earnings is insured - called an Income Replacement Ratio. Choice of replacing 50%, 60% or 70% of the Monthly Earnings.

Option to 'top up' the Life Insured's Total Disability Monthly Benefit for the first six months of their claim, where 50% or 60% IRR is chosen.

One Pre-Disability Income definition to apply to all eligible occupations and expiry ages.

Your client can attempt to work during the Waiting Period and still be eligible for a benefit.

Caters for instances where clients have a relapse of their condition - up to 12 months after a claim has ended.

Available both inside and outside super, with the ability to split cover.

Waiting period	30, 60, 90 or 180 days, or 1 year and 2 years
Payment period	2 or 5 years To Age 65
Entry age	18-59 years old (subject to Payment Period, Premium type & Occupation class)
Expiry age	65th birthday
Minimum Cover Amount	\$1,500 per month
Maximum Cover Amount	Up to \$30,000 per month, subject to the IRR selected Based on the chosen IRR, we'll calculate the Cover Amount as follows:

Monthly Earnings bracket	Cover provided on these earnings		
	IRR 50%	IRR 60%	IRR 70%
\$0 - \$16,667	50 cents for each dollar per month (\$0 - \$8,333 per month)	60 cents for each dollar per month (\$0 - \$10,000 per month)	70 cents for each dollar per month (\$0 - \$11,667 per month)
Plus			
\$16,667 - \$36,667	25 cents for each dollar per month (\$0 - \$5,000 per month)	45 cents for each dollar per month (\$0 - \$9,000 per month)	50 cents for each dollar per month (\$0 - \$10,000 per month)
Plus			
\$36,667 - \$78,333	10 cents for each dollar per month (\$0 - \$4,167 per month)	15 cents for each dollar per month (\$0 - \$6,250 per month)	20 cents for each dollar per month (\$0 - \$8,333 per month)
up to a maximum of			
	\$17,500 per month	\$25,250 per month	\$30,000 per month

Life Cover.

A lump sum payment should the Life Insured die or be diagnosed with a Terminal Illness and is likely to die within the next 24 months.



Key features

Available both inside and outside super.

Terminal Illness lump sum benefit where the Life Insured is likely to die within 24 months.

Advanced payment for immediate expenses at the time of death for policies owned outside super.

Continuation option allowing cover to continue outside super – up to 75th birthday.

Care Support Package (10 extra benefits) provided without premium when Life Cover is held and maintained.

Entry age	18-75 years old (stepped premium) 18-59 years old (level premium)
Expiry age	135th birthday or 100th birthday for a policy held under superannuation
Minimum Cover Amount	\$50,000
Maximum Cover Amount	No maximum Cover Amount
Premium waiver (Available for an additional cost)	Life Cover premiums may be waived if the insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months
Life Cover Reset (Available for an additional cost. Exclusions apply)	<ul style="list-style-type: none"> • Available when Life Cover is combined with Critical Illness and/or TPD • Reset can occur 12 months after Life Cover is reduced by combined cover • Life Cover Reset ends when the insured turns 65 • Life Cover can only be reset once

Critical Illness Cover.

A lump sum payment in the event the Life Insured is diagnosed with a specified Medical Condition.



Key features

Provides a lump sum benefit for 42 Medical Conditions – with the ability to add 16 Extra Medical Conditions.

Available outside super only.

Two costed options to reset Critical Illness Cover 12 months once after 100% of Critical Illness Cover has been paid.

Care Support Package (10 extra benefits) provided without a premium when Critical Illness Cover is held and maintained.

Entry age 18-59 years old

Expiry age 75th birthday

Between 70-75, Critical Illness Cover changes. A benefit will only be payable if the Life Insured is totally and permanently unable to perform 2 of 6 Activities of Daily Living or suffers a Severe cognitive loss (total and permanent) - requiring permanent caregiving

Minimum Cover Amount \$30,000

Maximum Cover Amount \$2,000,000

Critical Illness Reset Option

(Available for an additional cost. Exclusions apply)

- Resets Critical Illness Cover 12 months after a full benefit has been paid. No medical underwriting required
- Once Critical Illness Cover is reset – Life Insured isn't eligible to make a claim for the same or a related condition
- If Critical Illness combined with Life Cover, both will be reset at the end of the 12-month period

Critical Illness Relapse Option

(Available for an additional cost. Exclusions apply)

- Similar to Critical Illness Reset Option in that Critical Illness Cover is reset 12 months after full benefit has been paid without new medical underwriting. When Critical Illness is combined with Life Cover, both are reset at the end of the 12-month period
- Under this option, the reset Critical Illness cover will pay a partial benefit of 10%, up to \$50,000, where a subsequent event causes a relapse of the same or for a related condition to occur. This only applies for Heart and Vessels or Cancer and Tumours conditions
- Additionally, if your clients initial claim was for a Cancer or Tumours condition and they are diagnosed with a second primary cancer (an unrelated Cancer and Tumour condition), an additional 100% benefit may be payable to you client under their reset Critical Illness cover
- The Critical Illness Relapse Option provides reassurance that Integrity will be there to support them through the additional impact to their overall health and finances should your client suffer a relapse or recurrence of certain conditions

Critical Illness Cover Extra Medical Conditions

(Available for an
additional cost)

- Allows for a partial benefit to be paid on 16 extra medical conditions
- Full benefit for early-stage breast cancer, requiring lumpectomy and adjuvant therapy (chemo/radiotherapy)
- Partial benefit for early-stage cancers including:
 - Prostate (T1 with Gleason score of less than 6)
 - Melanoma (T1a)

Premium waiver

(Available for an
additional cost)

Critical Illness premiums may be waived if the insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months

Total Permanent Disability (TPD) Cover.

A lump sum payment in the event the Life Insured becomes Totally and Permanently Disabled.



Key features

No waiting period or qualification period following accident or claimable event occurring.

Available both inside and outside super, with ability to split cover.

Choice between inbuilt Any Occupation TPD definition or Own Occupation TPD definition (outside super policies only).

Can be held on standalone basis under all ownership types.

Advance payment of 25% of TPD Cover Amount up to a maximum of \$250,000 if the Life Insured suffers total and permanent loss of one arm, one leg or sight in one eye. Only available when held outside super.

Care Support Package (10 extra benefits) provided without a premium when TPD Cover is held and maintained.

Entry age	18-59 years old
Expiry age	75th birthday or 65th birthday (for split TPD) Between 65 and 75, a TPD cover changes. A benefit will only be payable if the Life Insured is totally and permanently unable to perform 2 of 6 Activities of Daily Living or suffers a Severe cognitive loss (total and permanent) - requiring permanent caregiving
Minimum Cover Amount	\$50,000
Maximum Cover Amount	\$5,000,000
Premium waiver (Available for an additional cost)	TPD premiums may be waived if the insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months

Care Support Package.

10 extra benefits that provide support and reimbursement to the Life Insured and the ones they love.



Key features

Care Support Package automatically provided when any lump sum cover held and maintained (Life, TPD or Critical Illness) - at no extra cost.

Reimbursements must be claimed within 90 days of the cost being incurred, with notification of Occupationally Acquired Needlestick notified within 30 days of Accident.

Only available to be held outside super as the benefits do not meet SIS condition of release.

Entry age	18-59 years old (stepped only)
Expiry age	65 years old
Accommodation benefit (bedside attendance)	<ul style="list-style-type: none"> • If the Life Insured is confined to bed, reimbursement of one Immediate Family Member's accommodation costs to be with the Life Insured • Immediate Family Member must travel over 100kms to be eligible • Up to \$250 per day for a maximum of 30 days
Accommodation benefit (funeral attendance)	<ul style="list-style-type: none"> • If the Life Insured dies, reimbursement of one Immediate Family Member's accommodation costs to attend the funeral • Immediate Family Member must travel over 100kms to be eligible • Up to \$250 per day for a maximum of 7 days
Grief Support	<ul style="list-style-type: none"> • Paid for grief counselling sessions for either the Life Insured or any Immediate Family Members • Must be with an accredited counsellor or psychologist and incurred within 12 months of the Care Support Event • Up to \$1,000 lump sum payment
Occupationally Acquired Needlestick	<ul style="list-style-type: none"> • Paid where the Life Insured suffers a needlestick injury while performing their health or medical Occupation which results in them acquiring Hepatitis B or C, or HIV • Must be required to cease work in compliance with their obligations under policies of their authorising peak body • Must be unable to work in own Occupation for 90 days • Maximum benefit amount is \$500,000 lump sum • Limits and restrictions: <ul style="list-style-type: none"> – Must notify Integrity within 30 days of accidental needlestick injury occurring – 13-month qualifying period

Child Support

- Paid where a dependent child suffers from one of the Critical Illness Medical Conditions or is diagnosed with a Terminal Illness or dies
- Child must be aged between 2 and 19 at date of Critical Illness event, certification of Terminal Illness or death
- 1 claim per child (no maximum number of children)
- Does not provide ability to convert to an Integrity Policy when the child turns 18
- Maximum of \$10,000 lump sum payment

Overseas Assistance

- Reimbursement of the Life Insured's airfare costs back to Australia (including if the Life Insured dies)
- Up to \$15,000 lump sum payment

Bed Confinement

- Paid if the insured is confined to a bed for at least 3 days or is under continuous care by a registered nurse
- \$250 per day for a maximum of 30 days

Family Support

- Reimbursement of an Immediate Family Member's income if their income is reduced as a result of becoming the Life Insured's carer
- Up to \$100 per day (or the amount the family member's income is reduced – if less than \$100) for a maximum of 90 days

Terminal Illness Care

- Paid if the Life Insured is diagnosed with a terminal illness and requires palliative care
- Can be for any service used to prevent, reduce, manage, or ease any pain or suffering before death
- Reimbursement of \$500 per day for a maximum of 30 days

Home Care

- Reimbursement of the following costs if the Life Insured is unable to perform all Home Duties for at least 7 days:
 - Professional housekeeper
 - Childcare
 - Travel costs if the insured needs to attend medical appointments and cannot drive
- Reimbursement not available if services provided by an Immediate Family Member. \$250 or the actual cost of the service (whichever is lesser)
- Maximum of 90 days or until the total payments reach \$5,000

Premium Relief Options.



Premium freeze

Applies to all Core Covers

For stepped premiums only

- Notification to freeze (and unfreeze) needed 45 days prior to next Policy anniversary
- Premium will be fixed at the level applied prior to the next Policy anniversary
- Cover amount reduces each year to align with the frozen premium amount
- If the Cover Amount is reduced to less than \$50,000 for Life Cover, Critical Illness Cover or TPD Cover, or \$1,500 per month for Income Insurance Cover, the premium freeze will cease at the Policy Anniversary and Cover will end if the required premium isn't paid

Suspend cover

Applies to all Covers, including Care Support Package

- Notification to suspend at any time – goes into effect from the next premium due date
- Must have had Cover for at least 12 months
- Can be suspended for up to 12 months
- Not covered for a claim during this time

Involuntary unemployment and parental leave waiver

Applies to all Covers, including Care Support Package

- Notification to waive at any time – goes into effect from the next premium due date (or agreed upon date)
- Must have had Cover for at least 12 months
- Future premiums will be waived – overdue or past premiums will not be waived under this feature
- Life Insured will remain covered during this time

Shared Product Features.



Interim Accident Cover

Applies for any new type of cover or an increase in cover where valid payment details have been provided, up to the date we accept the application

Guaranteed renewable

Policy renews every year without providing health or financial information

Guaranteed Upgrade

Where an improvement is made to cover held under an Integrity policy which doesn't change or adjust the base premium rates, we will make these improvements to the policy

Professional Services benefit

- Paid for engaging a financial adviser, accountant or lawyer to assist with preparing a financial plan, following the payment of 100% of the Cover Amount of Life Cover, Critical Illness Cover or TPD Cover
- Up to \$3,000 lump sum payment
- Not available with Income Insurance Cover

Increases for Life Events

- Provides ability to increase cover amount when certain life events occur without additional underwriting
- Increases for Income Insurance:
 - Up to 15% of the Cover Amount at the Cover Start Date or 50%, 60% or 70% of the increase in Monthly Earnings depending on the Income Replacement Ratio chosen
 - The total of all Life Event Increases for each Life Insured cannot exceed the maximum Income Insurance Cover Amount for the Income Replacement Ratio selected at the Cover Start Date
- Increases for Life, Critical Illness and TPD:
 - Lowest of \$200,000 and 25% of Cover at the Cover Start Date.
Note: where the increase is requested due to an increase in annual salary of more than 15%, the increase in Cover is limited to 10 times the amount of the increase
 - The total of all Life Event Increases for each Life Insured cannot exceed the less of the original Cover Amount of Cover at the Cover Start Date and \$100,000

Increases for Business Events

- Provides ability to increase cover amount when certain business events occur, without additional underwriting
- Must apply within 90 days of the event or 30 days prior to the next policy anniversary

Increases for Business Events

- Not available where:
 - The insured is 60 or older;
 - Loadings or exclusions have been applied; or
 - The insured has made or is eligible to make a claim under the cover being increased.

24 hour Worldwide Protection

Protection 24 hours a day, 7 days a week – worldwide

CPI Increases

- Cover amount adjusted in line with the CPI rate (unless policy owner contacts us to decline the CPI increase)
- Keeps cover in line with the cost of living
- Not available on Income Insurance Cover

Policy Discounts.



Life+ Healthy Living Discount

- A program that rewards clients for living a healthy lifestyle
- For clients with no loadings or exclusions
- That are lifelong non-smokers (less than 100 cigarettes in their life)
- With a BMI between 18.5 and 27
- 10.5% off Life Cover, 5% off Critical Illness Cover and 5% off TPD Cover

Multi-Cover Discount

- A discount for clients who combine more than one kind of cover
- 7.5% discount off the total policy premium when you combine and maintain Income Insurance with at least one lump sum cover (Life, Critical Illness or TPD) over the life of the policy
- Where client is aged 50 years and under and has a stepped premium

integrity.



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For full benefit details, terms, conditions and exclusions refer to the Integrity's Here for You Product Disclosure Statement (PDS).
To understand who this product has been designed for refer to the Integrity's Here for You Target Market Determination (TMD).
Both the PDS and TMD are available on our website at www.integritylife.com.au/products/pds-forms