

ADVISER
USE
ONLY

10 reasons why OneCare Income Secure Cover leads the market

Innovative, flexible and customer-focused insurance

1) Choice of up to four products

To give your clients greater flexibility, OnePath Life Limited (OnePath Life) offers four different income protection covers; Income Secure Special Risk, Standard, Comprehensive and Professional.

Income Secure Special Risk. Protect your previously uninsurable clients, including miners and bricklayers, with highly competitive benefit period options. And unlike similar products in the market, OnePath Life will not reassess the cover annually or after a claim.

Income Secure Standard. Give your clients core protection at a highly competitive price.

Income Secure Comprehensive. Offer your clients additional protection, with a comprehensive list of features and benefits including special care, rehabilitation and child care assistance.

Income Secure Professional. Give your professional white collar clients the maximum number of benefits, features and options.

2) Choice of benefit payment type

OnePath Life offers the choice of a Guaranteed and Indemnity benefit payment type.

- **Guaranteed benefit.** In the event of a claim, the monthly benefit will be the amount agreed at the time of application – regardless of any change in your client's income. To secure this payment type, you can either supply financial evidence at the time of application, or at claim time.
- **Indemnity benefit.** The monthly benefit will depend on your client's income at the time of claim, and the monthly amount insured. This payment type will reduce your client's premium.

3) Allows clients to work up to 10 hours per week

Under total disability, OnePath Life allows your client to **work up to 10 hours per week, while still receiving their full monthly benefit.**

This gives your client the flexibility to go to meetings, or monitor their business, while on claim – without having to worry about losing their payments.

4) Priority Income Option

OnePath Life allows you to top-up your client's cover by **boosting their monthly benefit to up to 80%** of their income.

The additional 5% coverage can help your client fund their mortgage payments, and/or keep up with their superannuation contributions.

5) Increasing Income Benefit

OnePath Life will allow your client to increase their monthly amount insured at each policy anniversary – without having to supply medical evidence – by either **15% of the monthly amount insured or \$1,000**, whichever is less.

This gives you a valuable client review opportunity, and helps your client's cover keep up with their changing circumstances.

6) Trauma Recovery Benefit

If your client suffers a listed event, they will be entitled to benefits equivalent to the **monthly amount insured for six months** – regardless of whether they are totally disabled, in need of ongoing medical treatment, or working. This benefit is also payable during the waiting period.

OnePath Life's comprehensive list includes:

Events	
Alzheimer's disease	loss or paralysis of limb
aortic surgery	major head trauma
aplastic anaemia	major organ transplant
benign brain tumour	medically acquired HIV
benign tumour of the spine	meningitis and/or meningococcal disease
blindness	motor neurone disease
cancer	multiple sclerosis
cardiomyopathy	muscular dystrophy
chronic kidney failure	occupationally acquired HIV
chronic liver disease	open heart surgery
chronic lung disease	Parkinson's disease
cognitive loss	pneumonectomy
coma	primary pulmonary hypertension
coronary artery by-pass surgery	severe burns
deafness	severe diabetes
dementia	severe osteoporosis
encephalitis	severe rheumatoid arthritis
heart attack	stroke
heart valve surgery	systemic sclerosis
intensive care	terminal illness
loss of independent existence	triple vessel angioplasty
loss of speech	

7) Waiting Period Conversion Option

OnePath Life allows clients who have a group salary continuance policy with a 2 year benefit period to **convert their policy waiting period from 2 years to 90 days** without underwriting – making it an attractive and affordable option for your employee clients.

8) Unemployment Benefit

If your client is made involuntarily redundant, OnePath Life will **pay the minimum repayments** (up to \$5,000 per month for up to three months) on their ANZ home loans, personal loans and line of credit from their first day of unemployment – helping them stay on top of their debts.

9) Conversion to Living Expense Cover

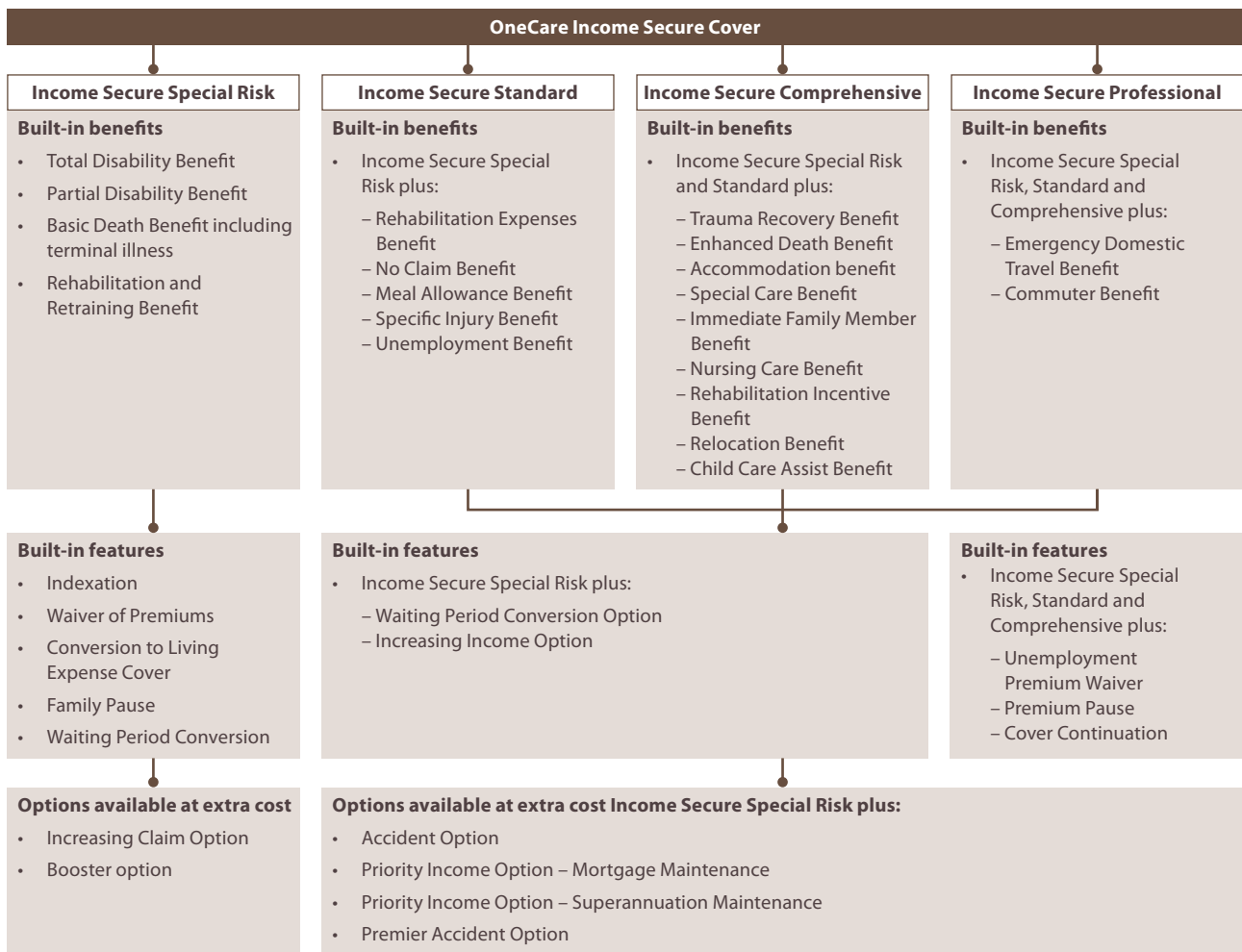
To help you **cover your over-65 clients**, OnePath Life will convert Income Secure Cover to a Living Expense Cover policy without any underwriting – giving your client basic coverage at an affordable price.

OnePath Life is one of the only insurers to offer Living Expense Cover, and the conversion option.

10) A range of other benefits, features and options

OnePath Life is one of only a few insurers that rewards your clients with premium discounts when they package all of their insurances. There are three key discounts; **size, multi-cover and multi-group** discounts.

OneCare Income Secure Cover also offers a number of built-in benefits, features and options, as shown in the diagram below.



For more information about **OneCare**, speak to your **Business Development Manager** or call 1800 222 066.

This information is current at November 2010 but is subject to change. Updated information will be available free of charge from onepath.com.au. OneCare is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). OnePath Life is owned by ANZ - it is the issuer of the product but it is not a Bank. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

Before acquiring a financial product or deciding whether to continue to hold a financial product, a customer should read the relevant Product Disclosure Statement (PDS) available at onepath.com.au and consider whether this product is right for them.