

ADVISER
USE
ONLY

10 reasons why OneCare Life Cover leads the market

Innovative, flexible and customer-focused insurance

1) Choice of lump sum or instalments

OnePath Life Limited (OnePath Life) is the only insurer that gives your client the flexibility to receive a portion of their benefit as a lump sum (to cover debt and immediate expenses), and a portion as regular monthly instalments (to provide an ongoing income stream for dependants).

Instalments are especially beneficial for those providing for dependants, older clients, and those who require an income for a defined period.

Your client's premium will be reduced if they select instalment benefits.

2) Advance Assistance Benefit

To make sure your client's immediate expectations are met at the time of claim, OnePath Life will pay \$25,000 on receipt of the death certificate while we continue to finalise the claim. This means your client's dependants can take care of immediate expenses such as funeral costs.

OnePath Life's advance assistance benefit is among the highest in the market.

3) Financial Advice Benefit

To help your client's family maximise the value of their insurance, and your advice, OnePath Life will reimburse up to \$2,000 for the preparation of a financial plan when a Life Cover claim is paid.

OnePath Life financial advice benefit is among the highest in the market.

4) Accommodation Benefit

To give your client extra support if they are confined to a bed due to a terminal illness, OnePath Life will pay up to \$150 a day for a maximum of 14 days to help their immediate family pay for nearby accommodation.

5) Future Insurability

To help your advice keep up with your client's changing circumstances, OnePath Life will allow your client to increase their level of cover by up to \$200,000 per event (or up to \$1 million in total) – without having to supply medical evidence.

The comprehensive range of personal events includes:

- marriage
- the birth or adoption of a child
- new mortgage or increases to a mortgage
- salary increases of 15% or more
- a dependent child starting secondary school
- completing an undergraduate university degree
- becoming a carer
- divorce
- death of a spouse
- third policy anniversary
- change in tax dependent status.

Business events include:

- value of a key person increases
- value of a business increases.

6) Business Guarantee Option

OnePath Life makes it easier to protect the future of your client's business, by allowing them to increase their sum insured if there has been an increase in the value of their business – without having to supply further medical evidence.

7) Extra Care Cover

Available on any OneCare product, Extra Care allows you to top-up your client's cover with up to three additional benefits; Accidental Death, Terminal Illness and Extended Needle Stick.

The maximum sum insured per benefit is \$1 million, and the Extra Care sum insured can exceed the sum insured of the cover it is attached to – giving your client even greater flexibility.

8) Child Cover

OnePath Life's Child Cover helps you protect the whole family – with a lump sum of up to \$150,000 payable if a child dies or suffers from one of listed trauma conditions. This money can help pay for treatment, fund transport and accommodation, and allow your client to take time off work to care for their child.

9) Serious Disability Premium Waiver

If your client is aged 65 or under, and suffers an illness or injury that results in them being constantly and permanently unable to perform at least two activities of daily living, we will waive the premiums under this policy for two years, or until the date the cover ends – helping make their cover more affordable.

10) A range of other benefits, features and options

OnePath Life is one of only a few insurers that reward 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 Life Cover also offers a number of built-in benefits, features and options, as shown in the table below.

OneCare Life Cover		
Built-in benefits	Built-in features	Optional cover
<ul style="list-style-type: none"> • Death Benefit • Terminal Illness Benefit • Accommodation Benefit • Financial Advice Benefit • Advance Assist Benefit 	<ul style="list-style-type: none"> • Indexation • Future Insurability • Business Debt Protector • Premium Freeze • Serious Disability Premium waiver 	<ul style="list-style-type: none"> • TPD Cover • Trauma Cover • Extra Care Cover <p>Options available at extra cost</p> <ul style="list-style-type: none"> • Premium Waiver Disability Option • Business Guarantee Option

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.

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