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ONLY

# 10 reasons why OneCare Living Expense Cover leads the market

## Innovative, flexible and customer-focused insurance

### 1) It's a guaranteed amount

Living Expense Cover pays a **guaranteed monthly benefit** if your client becomes significantly disabled – helping them to cover the day-to-day living expenses, and the additional costs associated with their condition.

OnePath Life Limited (OnePath Life) guarantees the monthly amount insured will not be reassessed at the time of claim.

### 2) Protection for those who don't qualify for income protection

Living Expense Cover gives you the ability to protect your clients who are in **high-risk occupations, part-time employment, retirees or home-makers** that otherwise wouldn't qualify for income protection.

### 3) High entry age

Living Expense Cover gives your client the option of taking up this insurance **until age 75**. This is the highest entry age in the market.

### 4) Benefit period to age 80

Living Expense Cover provides three options for benefit period – one of those being **to age 80**.

A benefit to age 80 gives you the opportunity to protect your clients for a longer period than most products on the market.

### 5) An option when Income Secure Cover is due to expire

Unlike most companies, OnePath Life allows clients who have Income Secure Cover with us to convert to Living Expense Cover – without going through underwriting.

Living Expense Cover recognises the need for clients to continue their cover, and rewards them by **allowing a conversion without adding health exclusions**.

### 6) Death benefit including terminal illness

If your client dies or is diagnosed with a terminal illness, OnePath Life will pay their beneficiaries **three times the monthly amount insured** – helping them cover immediate expenses such as funeral costs.

### 7) Indexation

OnePath Life will **increase your client's cover every year** by the indexation factor, which is based on the change in the Consumer Price Index (CPI).

### 8) An affordable product offering

Living Expense Cover provides an affordable cover option. A 45 year old male or female home-maker (non-smoker) can obtain a \$3,000 monthly benefit (with a 30 day wait period and a benefit period to age 80) for **under a \$1 per day**. (Source: OnePath Life)

### 9) 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.

### 10) A range of other benefits, features and options

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

OneCare Living Expense Cover		
Built-in benefits	Built-in features	Optional cover
<ul style="list-style-type: none"> <li>Living Expense Benefit</li> <li>Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Indexation</li> <li>Waiver of premiums</li> </ul>	<ul style="list-style-type: none"> <li>Extra Care Cover</li> </ul>

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

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