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# 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 the Special Care, Rehabilitation and Retraining, and Child Care Assistance Benefits.

**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 is generally more affordable than the Guaranteed benefit payment type.

### 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 or earn up to 20% of their pre-claim earnings.**

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	out of hospital cardiac arrest
cognitive loss	Parkinson's disease
coma	pneumonectomy
coronary artery by-pass surgery	primary pulmonary hypertension
deafness	severe burns
dementia	severe diabetes
encephalitis	severe osteoporosis
heart attack	severe rheumatoid arthritis
heart valve surgery	stroke
intensive care	systemic sclerosis
loss of independent existence	terminal illness
loss of speech	triple vessel angioplasty

## 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 unemployed, OnePath Life will **pay the minimum monthly repayments** (up to \$5,000 per month or the monthly amount insured, whichever is less, 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.

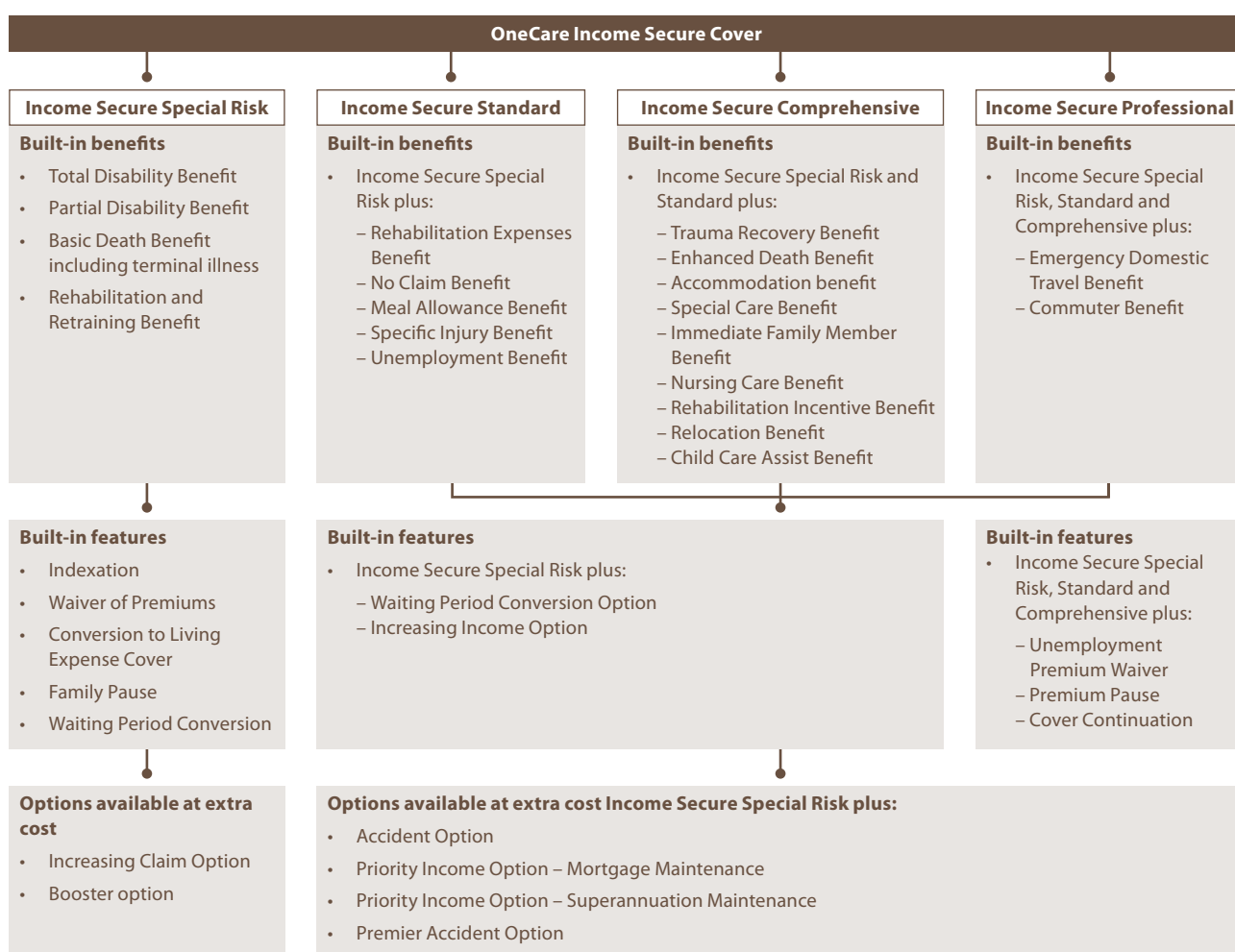
## 9) Conversion to Living Expense Cover

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

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

OnePath Life 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 May 2012 but is subject to change. OneCare is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. This document includes a summary of the benefits and features offered by OneCare. Please refer to the OneCare product disclosure statement (PDS) for full terms and conditions. Before acquiring a financial product or deciding whether to continue to hold a financial product, a customer should read the relevant PDS available at [onepath.com.au](http://onepath.com.au) and consider whether this product is right for them.