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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 medical 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** (while not on claim) by the indexation factor, helping your client's cover to keep up with the cost of living.

### 8) Specific Injury Benefit

If your client sustains a specific injury prior to age 65, OnePath Life will pay the monthly amount insured for the following payment periods.

Specific Injury	Payment Period
Paralysis	6 months
Loss of limb	3 months
Loss of sight	3 months

### 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 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 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> <li>Specific Injury 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.

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.