

ONECARE'S 10% LIFETIME DISCOUNT

Until 31 December 2016, there is a limited time upgrade to the OneCare Large Case Discount Service to help you offer even more outstanding deals on OneCare.

WHAT IS THE ONECARE LARGE CASE DISCOUNT SERVICE?

This service can provide a discounted premium rate in a competitive pricing situation for large OneCare Life Cover (and linked TPD/Trauma) applications. We're now making it possible for more clients to qualify for a larger discount.

The table below outlines this special offer and how it compares to the Large Case Discount Service offer.

	Large Case Discount Service	Upgraded Large Case Discount Service available until 31 December
Minimum amount insured of new OneCare Life Cover to be eligible	\$2.5 million	\$1.5 million
Premium discount	Up to 5%	10%
Competitor quote requirement	Provide a current, cheaper competitor quote for a comparable cover and remuneration structure.	Not required

WHEN IS THE DISCOUNT APPLIED AND HOW IS IT CALCULATED?

This 10% premium discount applies at a life insured level:

- to new applications for Life Cover under OneCare or OneCare Super and any TPD and/or Trauma covers linked to that Life Cover
- for the life of the policy, and is in addition to any existing OneCare size, packaging, and multi-cover discounts.

The discount is calculated before any applicable taxes and policy fee are applied.

Please note that the commission payable is based on the premium after the 10% Large Case Discount has been applied and level commission may apply to the discounted covers where the Life Cover amount insured is \$10 million and over or to all covers where the total annual premium is \$40,000 and over.

HOW IS THE DISCOUNT CALCULATED?

OneCare's Illustrator software is being updated to automatically calculate this discount for eligible applications. This software update will automatically download and update Illustrator the next time you open Illustrator on or after 25 July 2017. You need to be connected to the internet for the software update to download.

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OneCare is issued by OnePath Life. OneCare Super is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673).