

## The Level To Age 65 option is available with the following benefits:

- Life Cover
- Family Protection Benefit
- Total Permanent Disablement
- Living Assurance
- Disability Income Protection
- Waiver of Premium
- Business Income Support

The Level To Age 80 option is available only on the Life Cover – Personal benefit.

The Level Premium options for Life Cover and the Family Protection Benefit are guaranteed for the selected period.

## Long-term peace of mind...

Are you looking for a simpler life insurance solution?

### WHAT IS IT?

Most life insurance premiums increase with age, however, with a TotalCareMax level premium policy, you pay a fixed premium for the life of the policy.\* This gives you certainty, and long term affordability.

\* Premiums may still change if Sovereign changes its underlying premium rates or if you choose to have your benefits linked to the Consumer Price Index (CPI). Once you reach 65 or 80 your premiums will then increase with your age.

### GOOD REASONS TO HAVE LEVEL PREMIUM COVER:

#### ■ NO PREMIUM INCREASE

Knowing that your premiums will not increase with age allows you to budget more easily for the future.

#### ■ LONG-TERM AFFORDABILITY

Although a level premium option will cost you more initially, the total cost over the life of the policy is considerably less.

#### ■ SIMPLICITY

With a level premium policy you are required to undergo one health check only, at the policy's inception.

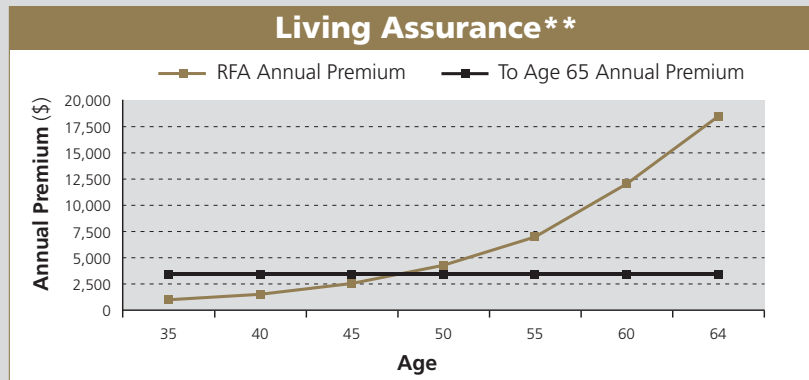
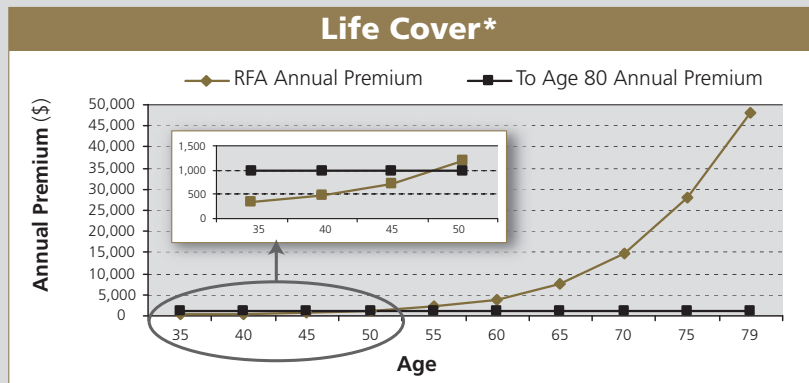
## Level Premium v Rate for Age – how do they compare?

\* Life Cover figures are based on a 35 year old male, non-smoker, insured for \$500,000.

\*\* Living Assurance figures are based on a Comprehensive, Standalone policy for a 35 year old male, non-smoker, insured for \$500,000.

The figures above are for comparative purposes only. The premiums are not guaranteed. The actual premium rates for Level and Rate for Age will vary as Sovereign changes its underlying premium rates and with inflation (if the CPI indexed option is selected), the exception being Life Cover and Family Protection Benefit where premiums are guaranteed. At the end of the selected period the premium type will revert to Rate for Age.

The availability of any insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, maximums, exclusions or premium loadings may apply. For full details, refer to the Policy Document which is available on request from Sovereign Assurance Company Limited, the policy insurer.



## There when you need us...

With Sovereign, you can be confident that we'll be there when you need us.

We pay out more in claims than any other life insurer, providing our customers with financial support in their times of need. Our claims history has earned us an 'A+' rating (Superior) from the leading worldwide rating agency for the insurance industry, A.M. Best.

We're dedicated to working closely with our customers to achieve the best possible outcome when the unexpected happens. Our philosophy on all claims is to make the process easy for you.

Our team of experienced claims and rehabilitation specialists is ready to assist should you need to make a claim.

## Sovereign – Leaders in life

Sovereign has been a part of New Zealanders' lives since 1989, and today provides life and health insurance, home loan, investment and superannuation products to over 650,000 customers. One in 10 New Zealanders over the age of 15 has a relationship with Sovereign.

Our products are carefully designed to meet the specific needs of our many and varied customers, helping them to build or regain independence and financial freedom.

### We are:

- The country's leading life insurance company
- The country's largest non-bank home loan provider
- New Zealand's third-largest health insurance provider on the basis of premiums and memberships
- The sixth largest in the retail managed fund market, managing over \$1.3 billion.

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### Legal

Please note that conditions apply; please refer to the policy document.

All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply to individual applications.

Sovereign Assurance Company Limited, the policy insurer, is part of the Commonwealth Bank of Australia Group and is a related company of ASB Bank Limited and its subsidiaries (the 'Banking Group'). Neither the Banking Group, the Commonwealth Bank of Australia, nor any of their directors, nor any other person, guarantees Sovereign Assurance Company Limited or its subsidiaries, nor any of the products issued by Sovereign Assurance Company Limited or its subsidiaries.