

If you had an accident or illness that seriously affected your ability to work, what would happen to your partner, children, business, home or lifestyle?

FOOD FOR THOUGHT

One in eight people will have a stroke. It is the leading cause of major disability in New Zealand and the third most common cause of death. Every year, about 7,000 people in New Zealand have a stroke (20 people per day).¹

The University of Auckland has revealed a 40% decline in the number of deaths after stroke in the total population of Auckland, New Zealand over the past 25 years. However, as the death rate declines, there has been a significant increase in the number of patients with an impaired level of consciousness and mobility following a stroke.²

Twenty-nine per cent of New Zealanders have a diagnosed long-term illness or disability.³

Sovereign has paid a total of \$4,550,000 in Total Permanent Disablement claims.⁴

Males have a two in five chance of suffering a critical illness between the ages of 30 and 64.⁵

Females have a one in four chance of suffering a critical illness between the ages of 30 and 64.⁵

Sources:

- 1 The Stroke Foundation of New Zealand, 2007
- 2 The George Institute for International Health, in collaboration with Auckland City Hospital and The University of Auckland, 2007
- 3 Statistics New Zealand, 2004
- 4 Sovereign Limited Claims, 2007
- 5 General Cologne Life Re Australia, 2002

There are two types of TPD cover available, depending on your occupation: 'Any Occupation' and 'Own Occupation' (your adviser can explain how these apply).

Definition of 'total disability'

Total Permanent Disablement is defined where, as a result of accident or illness you are so incapacitated that you:

- a) Cannot do your own job or another job which your skills may be suited to; or
- b) Suffer loss of limbs or sight; or
- c) Cannot perform at least two of the following activities without the physical assistance of someone else:
 - Bathing and showering
 - Dressing and undressing
 - Eating and drinking
 - Using a toilet
 - Moving from place to place by walking, in a wheelchair, or with a walking aid.

Or, alternatively, you are unable to perform one of the activities noted above and your intellectual capacity has reduced or deteriorated to such an extent that you require permanent and constant supervision.

TotalCareMax TPD can be set up in one of two ways...

Type of cover	How it works	Why it's important
TPD Accelerated	The TPD sum insured is treated as an early or, in other words, 'accelerated' payment of any life cover the life assured has with TotalCareMax .	This effectively reduces the life cover sum assured and is an affordable way to ensure you get the cover you need.
TPD Standalone	The TPD sum insured when paid as a claim is in no way linked to any life cover the insured has with TotalCareMax . Your TPD claim is regarded as a standalone payment.	You don't need to have life cover to still get the protection TPD provides. You may have life cover with Sovereign or another insurer and its value can be preserved in the event of a claim.

TotalCareMax TPD has a built-in feature...

Type of cover	How it works	Why it's important
Financial Advice	If Sovereign pays a claim under this benefit, then Sovereign could reimburse you for fees up to \$1,500 including GST. This is a one-off payment.	Where needed, this benefit can provide a small sum to help fund some of the costs of obtaining professional advice.

TOTAL PERMANENT DISABLEMENT

Are you taking your good health for granted?

Life doesn't always turn out the way we plan. Sometimes we become ill, or have an accident and, if it's serious, we might be left unable to work. How would you and your family cope if you were permanently disabled?

WHAT IS IT?

Total Permanent Disablement (TPD) cover provides a lump sum and financial peace of mind, in the event of total permanent disablement through accident or illness.

GOOD REASONS TO HAVE TPD COVER

- **THE UNEXPECTED**

Accidents do happen. Four out of 10 New Zealanders suffer some type of disability or long-term illness before age 65.*
- **PAY OFF YOUR MORTGAGE**

Whatever happens, you'll have resources to contribute to your home loan or other debts, helping to safeguard your family's future.
- **MEDICAL EXPENSES**

The cost of ongoing medical treatment and possible modifications to your home or work environment, can put a significant strain on your finances.
- **MAINTAINING YOUR LIFESTYLE**

Without the ability to earn, you'll still need to pay the bills and everyday living expenses.
- **BEST AVAILABLE CARE**

Employing a full-time caregiver is often necessary, but can be expensive. A lump sum can assist with the cost.

* Davies Financial and Actuarial Limited

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 (Excellent)' 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 professionals 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.

Sovereign Services Limited

Sovereign House
74 Taharoto Road
Takapuna
North Shore City 0622

Private Bag Sovereign
Auckland Mail Centre
Auckland 1142

Telephone +64 9 487 9000
Facsimile +64 9 487 8003
Freephone 0800 500 108
Freefax 0800 329 768

enquire@sovereign.co.nz
www.sovereign.co.nz

Exclusions

Sovereign will not pay a Total Permanent Disablement benefit where any of the following (and, in each case, either directly or indirectly) causes or contributes to the disablement:

- The life assured deliberately injuring himself or herself or attempting to do so
- The life assured participating in any criminal act
- The life assured deliberately taking or using non-prescribed drugs, other than for proper therapeutic or medical purpose and in accordance with the manufacturer's directions for use, or the deliberate misuse by the life assured of prescribed drugs.

Sovereign will also not pay a Total Permanent Disablement benefit if the life assured dies within six months of the date that the life assured became totally permanently disabled.

These exclusions apply to any subsequent benefit increase you make.

Legal

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

All applications are subject to individual consideration. Special conditions, exclusions and premium loading 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.



TotalCareMax
PERSONAL

YOU AND YOUR FAMILY COVERED