



# LifeCover Plus

Life Insurance that protects what's important to you.

**Ray White**<sup>TM</sup> Insurance

## Don't risk what you've worked so hard for.

Most people think about insuring their car or home but may not think about protecting what's more important – **their family's financial future.**

It's not a nice thought, but it's important to consider what would happen if you or your partner passed away, suffered a critical illness or was permanently unable to work due to sickness or injury – the mortgage, credit card payments and day to day living expenses continue. That's why Ray White Insurance have joined forces with Allianz to introduce Allianz LifeCover Plus. With affordable life insurance options LifeCover Plus can help safeguard your family's future.

Having the right level of cover in place can help to:

- **Ensure your family's lifestyle** – life insurance can help you to continue to make mortgage, rent and other payments. More than this, it enables your family to keep on doing everyday things such as spending precious time together during what is an otherwise difficult time.
- **Let's you stay in control and enjoy freedom of choice** – some of the biggest benefits of life insurance cannot be seen and touched. It can mean you and/or your family is in the financial position to be in control during difficult times allowing you to make choices that are based on what's best for you – and not on cost.
- **Allow you to focus on just getting well or adjusting to change** – a serious illness can be made even more stressful if you're struggling to meet your financial commitments. Life insurance can reduce your stress so you can focus on recovery.

## Why choose Allianz for your life insurance?

- **Quick** – you can get a quote in less than one minute online and apply for cover in just 12 minutes.
- **Inexpensive** – LifeCover Plus costs up to 30% less than our competitors.\*
- **Comprehensive** – unlike some other Life insurance companies, Allianz have taken out the complexity, not the benefits.
- **Simple** – no blood tests or medicals are required to apply for cover; simply call us or apply online.
- **Flexible** – you decide what level of cover you want from \$100,000 to \$1.5 million.\*\*

## So what's covered?

At a glance, life insurance can appear overwhelming and complicated. Allianz LifeCover Plus is a simple and effective insurance policy that offers three different types of insurance cover:

1. Life cover up to \$1.5 million
2. Critical Illness cover up to \$500,000
3. Permanently Unable to Work cover up to \$1.25 million

These covers can be taken individually, or in any combination and you can insure up to two people under an Allianz LifeCover Plus policy.

You can apply for cover if you are a holder of Australian or New Zealand Citizenship or hold an Australian Permanent Residency Visa. You also need to be permanently residing within Australia at the time of your application.

You are required to complete the application on your own behalf so your partner needs to be present if you are both applying together.



## Policy features.

- You receive an immediate decision on your application.
- No medical check-ups are required to apply for cover.
- Affordable cover – get a quote in under one minute.
- 30 day cooling off period.
- 24 hour world wide cover (but you must be an Australian resident and residing in Australia to apply for cover).
- Inflation proofing.
- Plain English Product Disclosure Statements and Policy documents so you know exactly what you are covered for.

## How much cover can I apply for?

The maximum Cover Amounts you can apply for are based on your current age (if you are applying for combined cover the Cover Amount of any Critical Illness or Permanently Unable to Work cover cannot exceed the Life Cover Amount). The minimum Cover Amount is \$50,000 for Critical Illness cover; \$100,000 for Life cover and Permanently Unable to Work cover.

## Maximum Cover Amounts

Your Age	Maximum LifePlus cover	Maximum Critical Illness cover	Maximum Permanently Unable To Work cover
16-45	\$1,500,000	\$500,000	\$1,250,000
46-55	\$1,000,000	\$500,000	\$750,000
56-65	\$500,000	N/A	N/A

## How much will it cost?

To illustrate how affordable it can be, Allianz has provided an indicative table of premiums for a 35 year old non-smoker.<sup>^</sup>

Life Cover Amount	Cost Per Month For Males	Cost Per Month For Females
\$100,000	\$10.13	\$8.92
\$300,000	\$22.39	\$18.76
\$500,000	\$29.45	\$24.31

## Need more information?

For more information on LifeCover Plus, please call:

# 1800 221 773

# **Ray White**<sup>TM</sup> Insurance

Representative



Insurer

### **Disclaimer:**

Insurance is provided by Allianz Australia Life Insurance Limited (Allianz Life) ABN 27 076 033 782, AFS Licence No. 296559. REVA Insurance Pty Ltd ABN 95 105 230 046 trading as Ray White Insurance acts as an authorised representative of Allianz Life not as your representative. REVA Insurance Pty Ltd receives commission on this insurance product as a percentage of the premium paid for each policy ranging from 10% to 20%. The Product Disclosure Statement (PDS) and Policy Document for this insurance product can be requested by calling Allianz Life on 1300 362 108. You should read and consider the PDS before deciding whether to acquire this product. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before deciding whether to acquire this product. \*Premiums of relevant direct insurers taken from their websites as at 21 January 2009, based on ages 30, 35, 40, 45 and 50 years cumulative premiums. \*\* Maximum Cover Amount depends on cover type and age. ^ Indicative premium for a non-smoker based on a 35 year old age and gender on 11 May 2009. Premiums will vary by Cover Amount, age, gender and smoking status.