



fidelity life

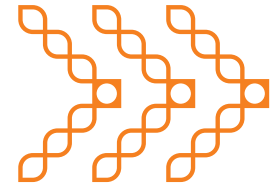
Life insurance from Fidelity Life.

Welcome. Your journey to getting insured starts here. We're here to give New Zealanders certainty to enjoy a more rewarding life.



*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale that this rating forms part of is available for inspection at our offices. For more information please visit Fidelity Life's [financial strength page](#).

Ngāi Tahu Holdings & Fidelity Life.



Ngāi Tahu Holdings has made a significant investment in Fidelity Life – the largest locally owned and operated life insurer in Aotearoa New Zealand.

We share the value that people's lives are worth protecting. Together, we'll work to make a lasting impact - **mō tātou, ā, mō kā uri ā muri ake nei** - for us and our children after us.

For Ngāi Tahu whānau one of the benefits of this investment is access to discounted life insurance. Life insurance can help make sure you or your loved ones are looked after financially in the event of sickness, injury or death.



NGĀI TAHU Holdings



A special discount for you.



To help you protect the financial future of you and your whānau, we've formed a special discount for Ngāi Tahu iwi members. Eligible iwi, who are also new customers of Fidelity Life, can access a 20% discount on Fidelity Life insurance premiums.

The discount is only available when an enquiry is made through fidelitylife.co.nz/ngai-tahu and you meet the eligibility requirements. See page-5 for terms and conditions, details on eligibility criteria and how to access your [Ngāi Tahu Whakapapa registration number](#).

What is Life insurance?

There are different types of life insurance that protect you for different things. Put simply, life insurance is a way to lighten financial pressures and ensure that your livelihood and whānau are taken care of at times when you're unable to due to sickness, injury or if the worst happens.

What does it do?

Life insurance is designed to help protect the financial needs of you and your whānau during times when your income may be disrupted.

When does it pay?

Depending on the type of life insurance you choose, it can pay:

- 1 If you are injured or have a sickness which leaves you unable to work for an extended period.
- 2 If you are diagnosed with a medical condition specified in your policy.
- 3 If you suffer a terminal illness and given less than 12-months to live, or when you die.

Life insurance can help:



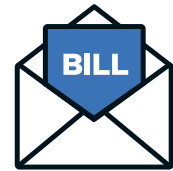
Whānau who may rely on your income.



Towards meeting your monthly rent or mortgage payments.



Fund tamariki through education.



Towards debt repayment.



You focus on getting better.



Towards paying for medical costs not covered by the health system.



Support day-to-day living costs.



Support rehabilitation.

What types of life insurance are there?

There are several types of life insurance. They each do different things to protect the financial needs of you and your whānau. Here are some of the common types.

Life cover.



If you die or are diagnosed with a terminal illness, **Life cover** can help towards taking care of long-term big-ticket items for your loved ones, like paying off a mortgage or funding education.

Income protection cover.



If you stop working due to sickness or injury for an extended period, **Income protection cover** can help you cover day-to-day living costs while you focus on getting better.

Mortgage protection cover.



If you were to get sick or injured and couldn't work for an extended period, **Mortgage protection cover** can help you cover your monthly mortgage payments, rent or other expenses.

Trauma cover.



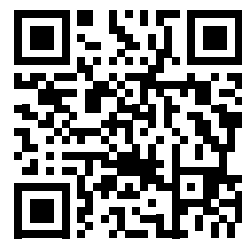
If you suffer 1 of 40+ serious medical conditions, such as cancer, heart attack or a stroke, **Trauma cover** can help you pay for your ongoing medical expenses and rehabilitation. It's important to note that these conditions do have medical definitions that are defined in the policy.

Ready to find out more?



This brochure gives you a snapshot of how life insurance can help. To request personalised advice from an expert visit fidelitylife.co.nz/ngai-tahu.

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Scan here.

Terms and conditions.

Ngāi Tahu iwi can access a 20% discount on Fidelity Life insurance premiums, if:

1. an enquiry is submitted through fidelitylife.co.nz/ngai-tahu and you work with a Fidelity Life Financial adviser.
2. you have a valid Ngāi Tahu Whakapapa registration number. Not registered? Register [here](#).
3. you are a new Fidelity Life customer and have applied for cover from 26 November 2022.

Fidelity Life reserves the right to discontinue it or amend the eligibility criteria at any time. Should you decide to take out a policy, a policy fee will be payable and is not included in the 20% discount.

FAQs.

Am I eligible for this 20% offer?

See the terms and conditions above for details on eligibility.

How do I find my Ngāi Tahu Whakapapa registration number?

To find your Ngāi Tahu Whakapapa registration number you can:

- visit webapps.ngaitahu.iwi.nz/find-registration-number and complete the simple form.
- call Ngāi Tahu on **0800 524 8248**.

What if I am not a registered whānau member?

Reach out to the Ngāi Tahu Whakapapa team who will be able to handle the registration process.

Learn more at: ngaitahu.iwi.nz/ngai-tahu/whakapapa/whakapapa-registration/

Who will I discuss my insurance needs and options with?

A Fidelity Life Financial adviser will help you understand your options and tailor an insurance plan to your needs.

What questions will I be asked?

You'll be asked personal questions about your lifestyle, employment, medical history, family history, pastimes and what or who you're looking to protect – your answers to these questions will help to shape a full picture of you and your insurance needs. You'll be presented with insurance options and pricing indications.

How will I be contacted?

A Fidelity Life Financial adviser will contact you to arrange a time to discuss your insurance options – this conversation can be held over the phone or video call. Typically, you'll be contacted within 2-business days.

What happens if I want to proceed?

Once you've decided on insurance options to suit your needs and affordability, your Fidelity Life Financial adviser will guide you through your policy application. You'll be required to provide additional health, occupation, financial, family history or pastimes information.

What if I'm not interested?

There's no cost involved to find out your insurance options and there's no obligation to purchase. If you're not interested in the options presented to you, just let your Fidelity Life Financial adviser know.



For more information and answers to other FAQs visit fidelitylife.co.nz/ngai-tahu.



Why choose Fidelity Life?

Since 1973, we've helped people live with more certainty, knowing that tomorrow's taken care of. Important to us, is our ability to stay relevant to you throughout your life. We'll be here as you change and grow, to celebrate your successes and support you when life doesn't quite go to plan.



Protecting your New Zealand way of life.

It's our promise to you. We love our place in the world and exist to look after New Zealanders like you.



Here when you need us.

Life doesn't always go to plan. Rest assured we want to pay your claim.



Like you, we're local.

Our friendly New Zealand based customer care team are here for you come rain or shine.



You're in safe hands.

Chances are we've helped a New Zealander near you. You can rely on us to be here for you when it matters most.



Our financial strength rating.

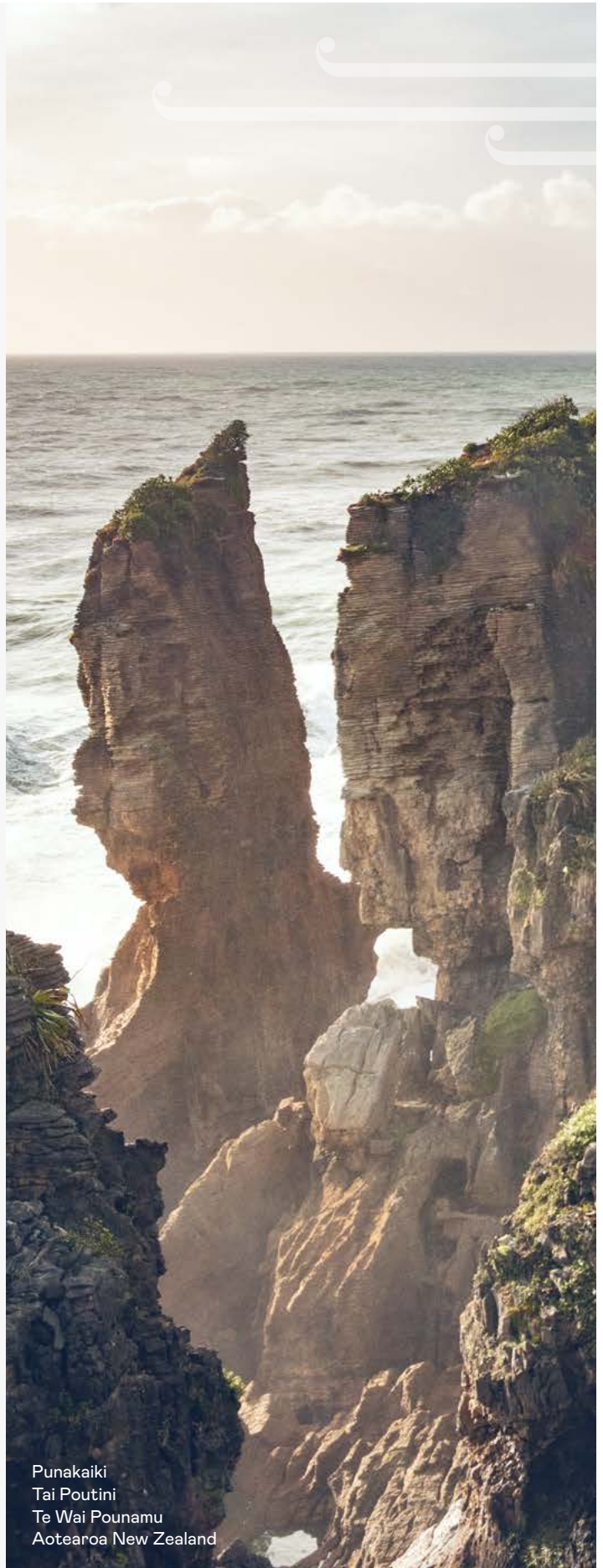
Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



Doing right by New Zealanders.

Every day we work to protect our environment, make a real difference to people, act responsibly and operate with transparency.

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Punakaiki
Tai Poutini
Te Wai Pounamu
Aotearoa New Zealand

The information contained in this brochure is a summary of the key points of the insurance cover(s) and is general in nature. It is not, and is not intended to be, a policy document. Details of definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the full policy documentation which is available from your financial adviser or Fidelity Life. Please refer to current policy documents for specific details. This brochure does not provide a financial advice service.