



protect your loved ones /

## life protection

### how would your loved ones cope financially if you died?

AXA Life Protection can help ensure big debts are paid and immediate costs such as funeral expenses are covered.

It can also provide an on-going income for your loved ones when you are gone.

We all try to live a long healthy life, but no matter how careful we might be, we have to be realistic that things might not turn out how we planned. It's smart thinking to have Life Protection because New Zealand statistics show that:

- Cardiovascular disease (heart, stroke and blood vessel disease) is still the leading cause of death in New Zealand, accounting for 40% of deaths annually.<sup>1</sup>
- Every 90 minutes a New Zealander dies from coronary heart disease (16 deaths a day).<sup>1</sup>
- One in twenty adults have been diagnosed with coronary heart disease. That's 161,000 adults and 89,400 of these have had a heart attack resulting in them being hospitalised.<sup>2</sup>
- In 2007, 19,736 cancers were registered in New Zealand; 52.8 percent of the registrations were male.<sup>3</sup>
- Cancer was the leading cause of death for both males and females in New Zealand in 2007, accounting for 29.8 percent of all deaths.<sup>3</sup>

Sources:

<sup>1</sup> Hay, D. 2004. Cardiovascular Disease in New Zealand. 2004. A Summary of Recent Statistical Information. National Heart Foundation of New Zealand.

<sup>2</sup> Ministry of Health. 2008. Portrait of Health. Key Results of the 2006/07 New Zealand Health Survey. Wellington: Ministry of Health.

<sup>3</sup> Ministry of Health. Data and Statistics. Cancer New Registrations and Deaths 2007.

### key features

AXA Life Protection helps to ensure your loved ones won't be left struggling should something happen to you.

- You're covered for a cash lump sum amount you choose ranging from \$30,000 upwards;
- You're eligible to apply from age 15 up to age 70. Once insured, your cover can continue to age 100;
- You can choose premiums that increase as you get older, or you can choose a level premium option (which includes a 10 year level period or level to age 65, 70, 80, 90 or 100).

### the policy also includes:

- A Terminal Illness Benefit so if you are diagnosed with a terminal illness, and given 12 months or less to live, your cover amount may be paid immediately;
- A Funeral Expenses Benefit providing an advance payment of up to \$15,000 to cover immediate Funeral costs and associated expenses;
- A Financial Planning Benefit providing reimbursement for the costs incurred to obtain a financial plan (up to \$1,500) from a qualified financial adviser, when the full sum insured has been paid.

## you can choose to have extra protection

### future insurability option

This gives you the option to purchase extra Life Protection in the future to ensure your cover keeps pace with your changing needs. You can choose to bring the option dates forward if you marry, buy a home, have a child, or when certain other milestones happen in your life. Better still you don't have to provide any further health evidence.

### convertibility

A conversion option is automatically included with Life Protection. For example this option would allow you to switch from premiums that increase as you age to premiums that stay the same throughout the policy – without the need to supply additional health evidence.

### trauma and total and permanent disablement

For even more comprehensive cover, AXA Trauma and Disablement Protection can be combined with your Life Protection policy.

### premium waiver option

By taking this option, if you suffer an illness or injury and become Totally Disabled, your premiums will be covered at no cost to you until you can return to work.

## 14 day free look

To make sure you are absolutely satisfied with your AXA policy, you have a 14 day free look period to review your policy documents. If you are not completely satisfied, we'll alter or cancel your policy and refund any premiums you have paid.

[www.axa.co.nz](http://www.axa.co.nz)

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 ASK AXA (0800 275 292)**.

A disclosure statement is available on request and free of charge.

The National Mutual Life Association of Australasia Limited  
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**Important note:** This information provides a general summary of the key features of AXA Life Protection which is part of the AXA Risk Protection Plan. Full details including Definitions, Terms and Conditions and Exclusions are set out in the Policy Document, which is available on request. For a copy please ask your financial adviser or contact AXA. Applications will be subject to approval by AXA Underwriting.

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