

Your Satisfaction is important.

Upon issue of your policy you will receive a policy document and a policy schedule. You should read these documents carefully and keep them together in a safe place. If at any time you have a dispute or complaint about your policy please contact the InsuranceLine Customer Service Centre in the first instance on 13 88 95 or in writing to Reply Paid 62, Carlton South VIC 3053.

Should you wish to escalate your complaint please ask to speak to the Complaints Officer who will handle your matter personally. InsuranceLine will be acting on behalf of TOWER in addressing any complaint relating to the policy. If you feel your complaint is not resolved within 45 days of reporting it to InsuranceLine, you may refer your complaint to an external dispute resolution service – the Financial Ombudsman Service– on 1300 780 808 or in writing to GPO Box 3, Melbourne VIC 3001. To use this external free service you must have first used the above internal dispute resolution service.

If you have further questions on the Guarantee of Acceptance or on anything else about the Final Expenses Plan, just give InsuranceLine a call on 13 55 35, 8am to 8pm, and they will be pleased to answer them for you. Or you can write to InsuranceLine, Reply Paid 62, Carlton South VIC 3053, fax them on 1800 730 099 or email them at insuranceline@insuranceline.com.au

The information in this PDS is general advice only. It does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this product having regard to your objectives, financial circumstances and needs.

Final Expenses Plan insured by: Final Expenses Plan promoted by:



The Final Expenses Plan is promoted by InsuranceLine Pty Ltd, Level 3, 4 Martin Place, Sydney, NSW 2000, ABN 39 084 666 017, AFSL 243260.

The Final Expenses Plan is insured by TOWER Australia Limited, 80 Alfred Street, Milsons Point, NSW 2061, ABN 70 050 109 450, AFSL 237848.

This PDS is issued by TOWER Australia Limited on 24/11/2008. From time to time updates about this product which are subject to change and which are not materially adverse to you may be found on the InsuranceLine website at www.insuranceline.com.au and if you request a paper copy of any updated information, this will be provided to you without charge.

www.insuranceline.com.au IL/FEP BR 0 14. 0 11/08 ISS1

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Frequently asked questions.

What's covered and what's not?

During the first 12 or 24 months, depending on your choice, you're covered for Accidental Death only. This period is known as the Accidental Death Period.

If, during the Accidental Death Period you die from any cause other than Accidental Death, you will not be covered, however we will refund 100% of your premiums paid.

After the Accidental Death Period you're covered for any cause of death and Terminal Illness.

Accidental Death means a death caused solely by violent, accidental, external and visible means. Accidental Death does not include death by illness or sickness.

Can I get cover at any age?

Permanent Australian residents aged 50 to 75 are guaranteed acceptance. You'll need to answer a few easy medical questions to determine how much your cover will cost.

If you wish to also cover someone younger than 50 on your plan, that's fine. Of course, we'll still need to ask them the same easy health questions.



Call 13 55 35 now



What is meant by Terminal Illness?

Terminal Illness means an illness or condition where, after having regard to the current treatment or such treatment as the person insured may reasonably be expected to receive, the person insured will not survive more than 3 months.

How much cover can I get?

Up to \$30,000 per person.

When does my cover stop?

Your plan will end when:

- you stop paying your premiums
- all benefits under your plan have been paid (whether for Accidental Death, death or Terminal Illness)
- you reach age 90 - your full cover amount will be paid out to you and no more premiums are payable. That's right; you receive the full cover amount on your 90th birthday no questions asked. You've earned it!

What is indexation?

To ensure your cover amount is not eroded by the rising costs of living, if you select the indexation option, your cover amount is increased every year by an amount equal to the change in the CPI (Consumer Price Index) or 5%, whichever is the greater. Naturally, a corresponding increase will apply to your premium.

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Will my premiums ever go up?

You'll never be singled out individually for a premium rate increase. However, it's important to note that the current premium rates aren't guaranteed. If there is an increase, it will apply on the next anniversary of your policy and it will apply to all policyholders on the same rates as you. You'll be given at least 30 days' notice of any increase.

Premiums will also rise if you:

- add another person to your policy,
- increase your level of cover,
- selected the Stepped or Five-Yearly-Stepped premium type, or
- selected indexation.

What are Stepped, Five-Yearly-Stepped and Level premiums?

If you choose a Stepped or Five-Yearly-Stepped premium, your premium will be linked directly to your age. Yearly Stepped premiums will increase each year as you get older. Stepped premiums make your Plan even more affordable to start.

Five-Yearly-Stepped premiums will remain set for each five year period at a time. Five-Yearly-Stepped premiums enable you to tailor your premiums to your specific personal needs.

If you choose a Level premium, your premium will be set for the duration of your Plan. Level premiums can help with budgeting, as you know in advance how much you will be paying.

Are my premiums tax deductible?

Generally, premiums are not tax deductible nor will the payout be assessable for tax purposes. The taxation information in this document is based on the continuation of present laws and their current interpretation and is a general statement only.

Call 13 55 35 now

What happens if I stop paying my premiums?

You will lose your valuable cover.

The cover provided by the Final Expenses Plan will stop. We will inform you in writing that your cover has ceased. It is important to let InsuranceLine know immediately if you cannot pay a premium to help work out an alternative arrangement.

If I cancel my policy, will I get a refund?

If you cancel within the first 30 days of your policy being issued you will get a refund of all premiums paid. The Final Expenses Plan is a life insurance policy (not a savings plan). It's intended to primarily cover funeral and other expenses.



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8 great reasons to help tie up loose ends with the Final Expenses Plan:

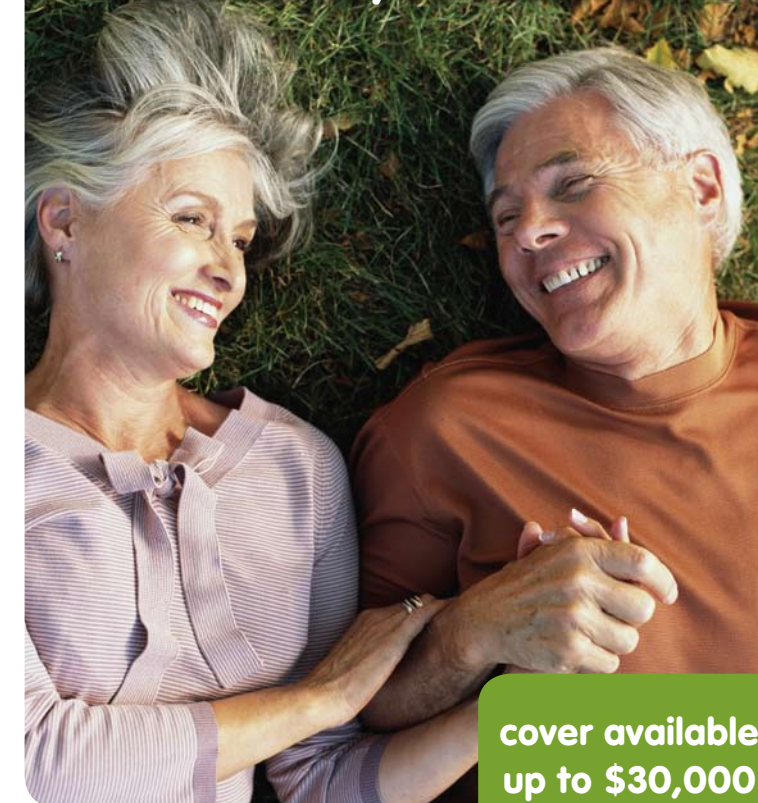
- 1. Pays out of the first \$4,000** when your family needs it most - Usually within 48 hours of receiving completed claim requirements.
- 2. Cover up to \$30,000.** You choose the level of cover that suits your needs and your budget. \$15,000 limit will apply for level premiums.
- 3. Acceptance is GUARANTEED** for permanent Australian residents aged 50-75. No medical exam. No blood tests. The Final Expenses Plan is designed to take the hassle out of getting cover after age 50.
- 4. It's easy as.** Answer a few simple health questions over the phone and you can be covered in minutes from as little as \$2.95 a week.
- 5. Double payout for Accidental Death.** Whatever the level of cover you choose, the Final Expenses Plan pays out double if you die as a result of an Accidental Death whilst covered. That's up to \$60,000!
- 6. Cover your partner and get a 10% discount** off your total premium. It doesn't even have to be your partner – cover a relative, friend or neighbour.
- 7. No risk.** If you die within the first 12 or 24 months of any cause other than Accidental Death, we'll refund 100% of your premiums.
- 8. 30 day money back guarantee.** You can be sure you've made the right decision.

Call 13 55 35 now

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Final Expenses Plan | Product Disclosure Statement

Take care of life's loose ends and relax ... you deserve it.



cover available up to \$30,000

Designed specially for the needs of the over 50s

- ▶ **Flexible** - premium and cover options put you in control
- ▶ **Fast Payout** - first \$4,000 generally within 48 hours
- ▶ **Easy as** - cover in minutes over the phone
- ▶ **Guaranteed Acceptance** - for ages 50-75 - everyone deserves some level of protection

Promoted by InsuranceLine

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“When my time’s up I don’t want my family to foot the bill.”

Sadly, what you leave behind for your family to face is something you can’t ignore.

Naturally, if you died they’d be devastated, but there are money matters that need to be sorted out during this painful time. Imagine the extra pain of worrying about money during a time of grief? The funeral itself can cost well over \$6,000 and what about any medical bills if you’ve been sick for a while?

Where would your family find the money? A loan? Would they have to sell something? Imagine the stress! It’s the last thing you’d want to leave behind for your loved ones.

Plus, as you get older and your health changes, protecting your family is more difficult. Cover becomes more complicated and harder to find. With Guaranteed Acceptance, the Final Expenses Plan has been developed to help put you back in control. You’ve worked hard to provide for those you love and it’s only fair your family has access to a plan that provides money when it’s needed. Get easy, affordable peace of mind knowing you have helped plan for financial loose ends.



Cover up to \$30,000.

The Final Expenses Plan has been developed after listening to the needs of over 50s. You can apply for cover up to \$30,000 with flexible premium options to suit all budgets. The money can be used to take care of your funeral expenses, help cover any small loans or even leave a parting gift for your grandkids. And you can get on with enjoying the rest of your life. Easy as.

Guaranteed Acceptance

Getting insurance once you’re over 50 can be very hard, but it’s often the time when you think about increasing your family’s protection. InsuranceLine believes you should be entitled to provide protection for your family with the easy, guaranteed cover of the Final Expenses Plan. There are no inconvenient medical tests and if you’re a permanent Australian resident aged 50 – 75 you won’t be refused cover.

Call 13 55 35 now

Protection when it’s needed most.

The Final Expenses Plan provides a **payout of the first \$4,000 generally within 48 hours** of your completed claim. Your family can use this initial payout to help cover costs such as the funeral which are often due up front. The quick pay out can help reduce a huge amount of stress and worry at one of the worst times for those you love.

Choose your level of cover

With cover available up to \$30,000 you can choose the level that’s right for you. The cost of a funeral, unpaid medical bills or simply tidying up loose ends – it all adds up. The Final Expenses Plan can help put you in control of any final costs with an easy phone call.

Protection from \$2.95 per week

It’s a small price to pay for peace of mind. You can get on with life knowing that your partner or family won’t have to shoulder the financial burden of a funeral, and other expenses, as well as dealing with the loss of a loved one. And, because we all have different needs there are different levels of cover. For example, a healthy 60-year old female non-smoker can get \$15,000 cover for around \$14 a week! Think of the difference that would make for your family - a chance to say goodbye properly rather than struggling with a financial burden on top of their grief.



Flexible payment options for your convenience.

Choose to pay fortnightly or monthly to help make payments even more manageable. You can also choose to pay any day of the week, to align payments with your pension or pay day to make budgeting easier.

You can also choose to pay either by Credit Card or from your bank account, whichever is more convenient for you.

Example weekly cost of \$5,000 cover.

Example Age	Male Non-smoker	Male smoker	Female Non-smoker	Female smoker
50	\$2.97	\$3.31	\$2.95	\$3.08
55	\$3.48	\$3.90	\$3.36	\$3.59
60	\$4.89	\$5.41	\$4.68	\$4.96
65	\$6.59	\$7.25	\$6.30	\$6.61
70	\$8.55	\$9.45	\$8.10	\$8.55
75	\$11.63	\$12.84	\$10.87	\$11.61

These are indicative costs based on standard rates for a Yearly Stepped premium plan with a 24 month Accidental Death period. Costs indicated are subject to change based on the health information you provide.

The plan that’s ‘easy as’ for you

- **Quick** - No complicated forms to fill out
- **Hassle-free** - No medical examinations or blood tests
- **Convenient** - One phone call and you can be covered
- **Straightforward** - The policy explained in plain English

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No risk - 100% refund of premiums in the Accidental Death period.

For the first 12 or 24 months (whichever you choose), you are covered for Accidental Death only. But we think it’s only fair that should you die of any other cause during this time, we’ll refund 100% of your premiums paid so your family won’t be out of pocket. Of course, after 12 or 24 months you’ll be covered for any cause of death and have protected your loved ones from a financial burden.

Double Accidental Death pay out

Whilst covered under this plan, if you die as the result of Accidental Death (explained on page 9) at any time, we’ll double your payout. It could mean a payout of up to \$60,000 for your family. Accidents are unexpected so often more money is needed because we are less prepared.

Act now! 30 day money back guarantee.

You get 30 days to go over the policy. At your own pace in the comfort of your own home you can make sure you’re 100% happy with your choice. If you’re not happy, we encourage you to talk to us first. Should you remain unsure you can cancel your policy in the first 30 days without being out of pocket.



Cover your partner and save 10%.

If you cover a partner, any other family members, or even a friend or neighbour, you’ll get 10% off the total premium. That’s more cover at great value! And did you know that after you reach age 90 your cover amount is paid out regardless? That’s right, when you reach 90 you pay no further premiums and your cover is paid in full! Of course your policy must be up to date and in force at this time.

Terminal Illness Benefit - pays out early

After your chosen Accidental Death period, if you are diagnosed with a Terminal Illness (explained on page 10) you can make a claim straight away. You could use the money to make the most of the time you have left with family and friends.

Applying is easy as

We’ve taken the stress out of applying for cover. Just one easy phone call from the comfort of your home provides guaranteed protection. You can enjoy peace of mind knowing your partner and family will have help clearing final expenses.

Provide security and peace of mind

This policy is insured by TOWER Australia Limited, one of Australia’s leading insurers. TOWER has been operating for over 20 years and has roots that go back more than a century, so you know you’re in safe hands. It’s also comforting to know that when you take out a policy through InsuranceLine, you will join hundreds of thousands of other Australians who enjoy peace of mind with Australia’s leading direct life insurance provider.

Call 13 55 35 now



FREE Will Kit.

Get covered with the Final Expenses Plan and receive a FREE Will Kit – it could save you paying costly legal fees and help ensure your money goes where you wish.

About InsuranceLine

Your policy is promoted and managed on an ongoing basis by InsuranceLine.

“Easy for you now, easy for your family later. Easy as.”

We’re not what you’d expect from the insurance industry and that’s fine by us. We’re happy to do things differently to help everyday Australians provide financial security and peace of mind for their loved ones. We believe in getting rid of the jargon, complicated forms, medical tests and restrictions that make insurance seem so hard. And we’ve replaced them with affordable, flexible, hassle-free protection that’s easy to apply for and easy to manage.

Peace of mind is a phone call away 13 55 35

It’s easy as. A few simple health questions over the phone is all it takes. No medical tests or complicated forms – just simple affordable and hassle-free peace of mind for over 50s. Call 13 55 35 today and we’ll organise cover straight away.

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