

Choose your Funeral Plan

InsuranceLine understand that everyone's budget and life stage is different, which is why the Funeral Plan has been developed to give you options – with the choice of either Option 1: Stepped Premiums or Option 2: Level Premiums.

Option 1: Stepped Premiums		Weekly cost for \$6,000 cover		
Example age each year	Single Plan	Family Plan		
17-44	\$3.41	\$4.87		
45	\$3.93	\$5.61		
50	\$4.32	\$6.30		
55	\$5.59	\$7.70		
60	\$6.91	\$9.79		
65	\$9.48	\$14.19		
70	\$12.03	\$19.22		
75	\$16.66	\$26.65		
80	\$25.08	\$40.86		
Example premiums (Renewal only)				
82	\$29.70	\$48.42		
85	\$38.28	\$61.23		
90	FREE	FREE		

Your premium rate is calculated each year based on your age at that time:

- Premiums **start lower** than Level premiums
- Premiums **go up** each year as you get older

If you want peace of mind knowing that you are always paying a premium that is relevant to your age at that time, this option may suit you.

Premiums increase each year according to age and continue until age 90. See other ways premiums can increase on page 9.

OR

Option 2: Level Premiums		Weekly cost for \$6,000 cover		
Example age at application	Single Plan	Family Plan		
17-44	\$4.57	\$6.50		
45	\$4.57	\$6.54		
50	\$4.81	\$7.01		
55	\$6.30	\$8.71		
60	\$8.37	\$11.90		
65	\$11.82	\$17.71		
70	\$16.11	\$25.77		
75	\$24.87	\$39.80		
80	\$41.13	\$67.05		

Your premium rate is calculated based on your age at the time of application:

- Premiums **start higher** than Stepped premiums
- Premiums **don't go up** each year as you get older

If you want peace of mind knowing that your premiums won't be re-calculated each year just because you get older, this option may suit you.

Premiums and cover remain level and continue to age 90. See information on how premiums can increase on page 9.

Remember, the premium you pay is based on your age at application and doesn't increase each year just because you get older.

The weekly costs quoted are for the 12 month Accidental Death period. Fortnightly, monthly and annual payment options are available. A discount applies for annual payments. Family Plan premiums are calculated based on the age of the eldest member of the nominated family. After age 90 cover continues for free. Inflation protection ceases at age 90 for Stepped premiums and age 80 for Level premiums. Minimum fortnightly premium is \$5.90 for ages 45-80. Minimum cover amount for ages 17 - 44 is \$5,000.

The ages quoted are examples only. Call for a personal quote.

CALL NOW **13 88 98**

About InsuranceLine

Whilst your policy is insured by TOWER, it is promoted and managed on an ongoing basis by InsuranceLine.

"We're just a phone call away" doesn't sound like it comes from the insurance industry. In fact, it's the sort of thing Mum or Dad, a brother or sister or a family member might say to you; and you know they really mean it. That's because InsuranceLine are more about people than premiums or policies; and about making it easier for you to take better control of your life and future well-being. InsuranceLine provide commonsense financial services you can afford, without confusing red tape and industry jargon. They try to speak in a language you can understand and feel comfortable with. Equally importantly, they believe in the old fashioned values of integrity, honesty and courtesy. InsuranceLine, are always 'just a phone call away'.

Providing security and peace of mind

It's important your policy is backed by a company with pedigree, which is why it's insured by TOWER Australia Limited (TOWER), one of Australia's leading life insurers. TOWER Australia has roots which go back more than a century and is trusted by hundreds of thousands of customers, so you'll be far from alone.



"If I hadn't had a Funeral Plan in place, I would be really battling financially. Thankyou for all the care and compassion you showed through the loss of my lovely wife"

Denis, InsuranceLine customer who claimed for his wife.

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Frequently asked questions

If I cancel my policy, do I get anything back?

If you cancel within 30 days of your policy being issued you will get a refund of any premiums paid. The Funeral Plan is not a savings plan and has no residual cash value, so if you cancel after the first 30 days you will not get anything back.

If I increase my cover or add another person to the policy, how does the Accidental Death restriction work?

The 12 or 24 month Accidental Death period applies to any new person added to your policy, or to the amount of any increase in cover you've requested (your existing cover is not affected). After the applicable 12 or 24 months, you are covered for any cause of death.

What happens if I stop paying my premiums?

The cover provided by the Funeral Plan will cease. You will be informed when your cover has ended. It is important to let InsuranceLine know immediately if you cannot pay a premium to help work out an alternative arrangement.

Will my premiums ever increase?

The underlying premium rates for both Stepped and Level premium options are not guaranteed, but you will never be singled out for a premium rate increase, and any increase will be applied to all policyholders using the same table of rates, with 30 days written notice.

- Stepped premiums increase annually according to age and unless otherwise requested, they also increase each year to allow for inflation.
- Level premiums remain level unless you have selected inflation protection (see page 6).
- For both premium options, additional premiums are charged if you add additional adult lives to your policy or increase your cover.

Will I get a discount if I pay my premiums annually?

Yes, if you pay annually you will be paying the equivalent of 11 months' premiums.

Are my premiums tax deductible?

Generally, the premiums paid will not be tax deductible nor will the benefits be assessable for income tax purposes. The taxation information in this Product Disclosure Statement is based on the continuation of present laws and their current interpretation and is a general statement only.

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7 Good reasons to make the Funeral Plan part of your family's future

1. Your acceptance is guaranteed

If you're a new InsuranceLine customer aged 17 to 80 and a permanent Australian resident, your application will simply not be refused. So your cover can start immediately.

2. No medical exams or history required

By limiting cover to Accidental Death only in the first 12 or 24 months you avoid the hassle of medical exams or questions about your family history. If you die of any other cause during this time we will refund your premiums paid. After that time, you are covered for all causes of death, including pre-existing medical conditions!

3. Pays out in 48 hours

It pays out fast – generally within 48 hours of receiving your completed claim requirements.

4. Pays out double for Accidental Death

Whatever your level of cover, the Funeral Plan pays out double if you die as a result of an accident.

5. Cover for your whole family

Cover your partner and all financially dependent children under 18 from just \$1.46* a week extra. Plus, there's at least a 10% discount for other adult relatives or friends added to your plan who are aged 80 and under.

6. Flexible payment options

You have the flexibility to pay premiums on a day of your choice every fortnight, month or year – so you can line up premium payments with your own pay days! Now that's convenient.

7. 30-day money back guarantee

You have 30 days to examine the policy document carefully. Discuss it with your family. Make sure it's right for you - or get your money back. So there's no risk to you - apply today.

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 98 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 Ombudsmen Service (FOS) - 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.

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.

Funeral Plan is insured by



Funeral Plan is promoted by



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

The Funeral 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 01/12/2006. 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.

The InsuranceLine Funeral Plan is a trademark of InsuranceLine Pty Ltd.

Insured by TOWER Australia Limited (AFSL 237848, ABN 70 050 109 450)
Promoted by InsuranceLine Pty Ltd (AFSL 243260, ABN 39 084 666 017)

CALL NOW **13 88 98**

FUNERAL PLAN | Product Disclosure Statement



Give your family peace of mind from about the cost of a cup of coffee

Call now for a \$6,000 Funeral Plan from just \$3.41* a week

Insured by TOWER Australia Limited (AFSL 237848, ABN 70 050 109 450)
Promoted by InsuranceLine Pty Ltd (AFSL 243260, ABN 39 084 666 017)

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"I'd never want to leave my family with the burden of my funeral bill..."



Give your family one less thing to worry about during the worst time of their lives

Your unexpected death would leave your family emotionally devastated. But how would it leave them financially? Would you want to add to their pain by forcing them to worry about your funeral costs at such an emotionally stressful time?

At a time when they'll be hurt, confused and barely able to cope with the daily routine of their lives, they could easily face funeral expenses of \$6,000 or more.

To make matters worse they may need the money quickly – often before or on the day of the funeral – and although you may have other life insurance, this could take months to pay, sometimes longer.

Example Funeral Costs	
Funeral Director	\$843
Hearse	\$425
Casket	\$783
Memorial Book	\$115
Doctors Certificate	\$143
Flowers	\$145
Professional Fees	\$883
Burial Plot	\$3,233
TOTAL	\$6,570
Cremation	\$625

A Funeral Plan that protects your family with a quick payout of up to \$15,000 when they need it most

The low-cost Funeral Plan, insured by TOWER, is the answer. It pays out fast when the money's needed – generally within 48 hours of our receiving all completed claim requirements.

*Premium based on \$6,000 cover for 44 year old, Single Plan, Stepped Premiums, 12 month Accidental Death period.

"A Funeral Plan gives us choices and peace of mind..."



Freedom and financial flexibility for your family

The Funeral Plan gives your family the freedom and flexibility to use the payout however they choose. They can use it to meet direct costs such as funeral and final medical expenses or to pay the many household bills that can pile up when someone dies unexpectedly.

The Funeral Plan provides 24 hours-a-day, 7 days-a-week, worldwide cover to a maximum of \$15,000 (plus any indexation) per life insured, under all TOWER policies with similar benefits and conditions.

\$6,000 cover from just \$3.41* a week – a small price to pay for peace of mind

\$6,000 cover starts from only \$3.41* a week – that's around the cost of a cup of coffee! And because Insuranceline provide you with choices, you can **personalise a Funeral Plan** to suit your needs:

- ✓ **Single Plan or Family Plan** – whether you're single or have a partner and financially dependent children under 18 - there's a Funeral Plan for you!
- ✓ **Stepped Premiums or Level Premiums** – whether you're more comfortable with premiums which start lower and go up each year, or premiums which start higher but don't go up just because you get older – there's a Funeral Plan for you! See page 7 for details.

- ✓ **Fortnightly or Monthly Premiums** – whether you're paid fortnightly or monthly, you can line up your premiums with your pay-days for convenient billing. So no matter what – there's a Funeral Plan for you!
- ✓ **12 month or 24 month Accidental Death period** – pay a slightly lower premium by choosing the 24 month Accidental Death period. Of course no matter which you choose, after the Accidental Death period you're covered for any cause of death.

The choice is yours, personalise your Funeral Plan today.

Guaranteed Acceptance – without a medical – regardless of your health or history

Great news! It's so easy to apply for the low-cost Funeral Plan – whether it's for you, or your partner and family too.

If you're a new Insuranceline customer aged between 17 and 80 and a permanent Australian resident, your application for cover will not be refused, no matter what.

It's so easy – there are no medical exams, no blood tests and we don't even ask you to provide your medical history. And once started, your cover can continue for life, and after age 90 it continues for free! That's right, no premiums after age 90!

To help keep your premiums as low as possible and to provide you guaranteed acceptance regardless of your health, you are only covered for Accidental Death (which means a death caused by violent, accidental, external and visible means) during the first 12 or 24 months depending on your choice. Of course after the Accidental Death period, you're covered for any cause of death, with no exceptions.

There's absolutely no risk – 100% refund of premiums

If within the Accidental Death period you die of any cause other than Accidental Death, you won't receive your cover amount but we will refund 100% of your premiums paid. So there's no risk of being out of pocket.

It's so easy to apply – there's no need to delay...

"I can sleep easy knowing my whole family is covered..."



Include your partner and children from only \$1.46* a week extra

At the very least you should consider cover for yourself. But the burden would be just as great if your partner or a child were to pass away, and you were the one left behind.

So from just \$1.46* a week more than the Single Plan, you can take out a Family Plan and also cover your partner and all financially dependent children under 18.

Plus you receive at least a 10% premium discount for other relatives added to your plan who are aged 80 and under, such as parents, grandparents, aunts and uncles. But you don't have to be related, you can even cover friends!

Pays out double if you die in an accident!

An Accidental Death can be extremely traumatic for those left behind. That's why, if at any time anyone covered by the Funeral Plan dies as the result of an accident, we will pay out double the amount of the cover. Yes, that's up to \$30,000!

Protection against inflation

Just like everything else – funeral costs are affected by inflation. So to ensure your payout remains relevant as funeral costs go up, you can protect yourself against inflation.

With inflation protection your cover will increase each year by the change in the CPI or 5%, whichever is greater. As you'd expect, your premium will also increase.

For Stepped premium policies inflation protection is automatically included.

For Level premium policies, inflation protection is optional and you can request it to be added to your plan. Ask us how.

30-day money back guarantee

You get 30 days to make sure you are 100% happy with the policy. If not, simply return it for a full refund! It's risk free for you.

Call 13 88 98 now for immediate cover

Remember last night's TV news? Remember this morning's paper? Unexpected tragedies happen to families just like yours every day. Don't leave your family exposed to the additional stress of funeral costs because taking out the Funeral Plan couldn't be easier...



FREE Will Kit with your policy



CALL NOW **13 88 98**



CALL NOW **13 88 98**



CALL NOW **13 88 98**





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insuranceLine
We're just a phone call away

FUNERAL PLAN

Guarantee of Acceptance. This policy will always be owned by one person alone.

Need any help completing this form?

13 88 98 8am ~ 8pm (EST)

Funeral Plan is promoted by InsuranceLine Pty Ltd. ABN 39 084 666 017, AFSL 243260. Funeral Plan is insured by TOWER Australia Limited. ABN 70 050 109 450 AFSL 237848. My decision to apply for this insurance is based on the material received and my understanding of the information, including the Product Disclosure Statement.

Personal Details (Policy owner)

Mr Mrs Miss Ms Other D.O.B. / /

First name Surname

Postal address Postcode

Email Are you a permanent Australian resident? Yes No

Telephone: Day () Night () Mobile

Choose your Funeral Plan Step 1 **Step 2** **Step 3** **Step 4**

Tick **one** box from **each Step**

Step 1: Select your plan
 Single Plan **OR** Family Plan

Step 2: Select your Premium type
 Stepped **OR** Level

Step 3: Select an Accidental Death period
 12 months **OR** 24 months

Step 4: Select Inflation Protection
 Yes **OR** No

If you have selected the Family Plan please provide the name & details of other family members you would like to cover:

1) Name: <input type="text"/>	D.O.B. <input type="text"/>	3) Name: <input type="text"/>	D.O.B. <input type="text"/>
Relationship: <input type="text"/>	Sex: <input type="text"/>	Relationship: <input type="text"/>	Sex: <input type="text"/>
2) Name: <input type="text"/>	D.O.B. <input type="text"/>	4) Name: <input type="text"/>	D.O.B. <input type="text"/>
Relationship: <input type="text"/>	Sex: <input type="text"/>	Relationship: <input type="text"/>	Sex: <input type="text"/>

How much cover would you like? (please tick)

\$5,000 \$7,000 \$10,000 \$12,000 \$15,000 Other amount up to \$15,000 \$

Nominated Beneficiary

If you nominate a beneficiary TOWER will pay the claim proceeds to that person in accordance with S48A of the Insurance Contracts Act.

Name	Postal Address	Postcode	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your Banking Details

Payment Frequency (Tick one payment frequency and provide relevant details)

Fortnightly on Mon Tues Wed Thu Fri with 1st payment starting from / / (enter a date within the next 14 days)*

Monthly on (enter 1st to 28th) of each month*

Annually

* When your application is processed, if your 1st nominated payment date has passed, we will select the next available date for the first payment only.

Payment Method (Tick one box and provide relevant details)

Direct Debit Credit Card Cheque (Annual payment only. All cheques are to be made payable to: TOWER Australia Limited)

Credit Card Payments

I authorise the debit of my premiums from my: Visa Mastercard Expiry: /

Account name: Card number:

Direct Debit Request

I request and authorise National Australia Bank Limited (BSB: 082057) to directly debit my premiums from my account detailed below, in favour of TOWER Australia Limited (User Number: 245397) using the direct debit system. BSB number: (Your branch number)

Name and address of Bank/Financial Institution:

Account name: Account number:



Declarations (Please sign below)

I hereby apply for the Funeral Plan and understand that only new InsuranceLine customers aged between 17 and 80 who are permanent Australian residents are guaranteed acceptance. I have received a Financial Services Guide from InsuranceLine and have read the Product Disclosure Statement issued by TOWER Australia Limited. I understand that neither InsuranceLine nor TOWER have considered my financial situation, needs or objectives and I have taken this and the Product Disclosure Statement provided into consideration before acting on their advice about acquiring or holding the Funeral Plan. **I understand that the Funeral Plan provides Accidental Death cover only during the Accidental Death period, depending on the option I choose in Step 3 and, thereafter all types of death are covered.** I authorise TOWER Australia Limited (user number 245397) to debit my premiums from either my credit card or through the Direct Debit system, according to whichever authorisation I have completed above. If using the Direct Debit system, I confirm that I have read the Direct Debit Request Summary and that I have the authority to make these payments. By completing this application form, you agree to allow InsuranceLine to contact you from time to time, in relation to the products we offer until you tell us otherwise. If you do not want to receive any further information on other products or services offered by InsuranceLine or TOWER, please call 1800 999 234 or write to InsuranceLine, Reply Paid 62, Carlton South Vic 3053 (no postage required).

Please ensure the policy owner and the necessary account signatory(ies) sign here;

Sign here Date / /

how to return your guarantee of acceptance

mail FREE post
Reply Paid 62
Carlton South VIC 3053

FREE fax
1800 730 099

local phone
13 88 98
complete your policy over the phone

INSURED BY

