

Fortnightly Rates per \$100,000 cover

Age next Birthday	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
19-35	\$5.54	\$8.31	\$4.62	\$6.46
36	\$5.54	\$9.69	\$4.62	\$6.46
37	\$5.54	\$10.15	\$4.62	\$6.46
38	\$5.54	\$10.62	\$4.62	\$6.46
39	\$6.00	\$11.08	\$4.62	\$6.46
40	\$6.00	\$12.00	\$4.62	\$6.92
41	\$6.46	\$12.46	\$5.08	\$7.85
42	\$6.92	\$13.38	\$5.54	\$8.31
43	\$7.38	\$14.31	\$6.00	\$9.23
44	\$7.85	\$15.23	\$6.46	\$10.15
45	\$8.31	\$16.15	\$6.92	\$11.08
46	\$8.77	\$17.54	\$7.38	\$12.00
47	\$9.69	\$18.92	\$7.85	\$12.92
48	\$10.62	\$20.77	\$8.77	\$13.85
49	\$11.54	\$23.08	\$9.23	\$14.77
50	\$12.92	\$25.38	\$10.15	\$16.15
51	\$13.85	\$27.69	\$11.08	\$17.08
52	\$15.69	\$30.46	\$12.00	\$18.46
53	\$17.54	\$34.15	\$12.92	\$19.85
54	\$19.85	\$37.85	\$13.85	\$21.23
55	\$22.15	\$41.54	\$15.23	\$23.08
56	\$24.92	\$45.69	\$16.62	\$25.38
57	\$27.69	\$50.31	\$18.46	\$27.69
58	\$31.38	\$54.92	\$20.77	\$30.46
59	\$35.54	\$60.46	\$23.08	\$33.23
60	\$40.62	\$66.92	\$25.85	\$36.46

Monthly and Annual rates are also available.

After assessing your application, your premiums may increase depending on your health and lifestyle information.

Premiums increase each year with age and cover and continue to age 70 next birthday. Other ways they can also increase are explained on page 7. Discounts apply for joint policies and cover amounts over \$500,000. For more information, please call one of our life insurance representatives.

Frequently Asked Questions

Q: If I take out \$100,000 cover on a joint policy, how does that work?

A: Both you and your partner are insured for \$100,000 each. Effectively there is \$200,000 cover. Suicide or intentional self-injury is not covered in the first 13 months.

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

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

Q: Will my premiums ever increase?

A: The underlying premium rates are not guaranteed but, once your cover has started, you will never be singled out for a premium rate increase, and any increase will be applied to all policyholders to which the same premium rate table applies, with 30 days written notice. Premiums increase as the life insured moves to the next age band or if you increase cover. Unless otherwise requested, premiums also increase each year to allow for the automatic adjustment for inflation.

Q: Can I get a discount?

A: Yes! There are a few instances when discounts apply. 1. A 25% discount can apply to cover amounts over \$500,000. 2. Pay annually and receive one month free and 3. Cover your partner as well and your premiums will be discounted even further.

Q: Are my premiums tax deductible?

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

Q: What happens if I stop paying my premiums?

A: The cover provided by the Life Insurance Plan will cease. You will be informed in writing once 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.

Q: How do I find out the premium that applies to me?

A: Just give Insuranceline a call on 13 88 10. Answer a few simple questions over the phone to find out the premium that applies to you.

12 reasons to say "Yes" to the Life Insurance Plan

- 1. NO Medical Tests** - there is no embarrassing medical test and no painful blood tests required to apply. You simply have to answer a few health and pastime questions to apply.
- 2. Availability** - all Australian residents aged between 19 and 60 on their next birthday are eligible to apply for the Life Insurance Plan and the application process is identical for all, regardless of age.
- 3. NO Complicated Forms** - if you wish, you can do everything over the phone without having to fill in a single form! It's convenient and easy. Call 13 88 10.
- 4. Flexible payment options** - you have the flexibility to pay premiums on a day of your choice every fortnight, month or year. This allows you the convenience of paying premiums in line with the days you get paid giving you complete flexibility and control.
- 5. Flexible Cover** - Cover is available for any amount between \$100,000 and \$1,000,000, meaning you can choose a level of cover that is suitable for your budget and circumstances.
- 6. Cover to age 70 next birthday** - once accepted, you can continue your cover right up to age 70 next birthday. So you can be assured of cover well into your retirement years should you require it.
- 7. NO management or exit fees** - your payout will NOT be eroded by any ongoing management or exit fees.
- 8. Satisfaction Guaranteed** - if you are not completely satisfied, return your policy within 30 days for a full refund of any premiums paid.
- 9. Discounts for non-smokers** - if you're a non-smoker, you qualify for a premium discount to reflect your healthy lifestyle.
- 10. Guaranteed worldwide cover** - you are covered 24 hours a day, 7 days a week, worldwide.
- 11. Control** - with the Life Insurance Plan you are always in control. At any time you can apply to increase or decrease your cover within the acceptable policy limits, or you can apply to add or remove a partner to your policy if your circumstances change.
- 12. Early payout** - if diagnosed with a terminal illness with less than twelve months life expectancy, you can make a claim immediately. The money can be used to help manage your financial affairs or to make the most of the time you have with family or friends.

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 10 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 (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.

If you have further questions on the Application Form or on anything else about the Life Insurance Plan, just give Insuranceline a call on 13 88 10, 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.

Life Insurance Plan is insured by: Life Insurance Plan is promoted by:



Life Insurance Plan is promoted by Insuranceline Pty Limited, Level 3, 4 Martin Place, Sydney, NSW 2000, ABN 39 084 666 017, AFSL 243260
Life Insurance Plan policy 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 1/1/2010. 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 Life Insurance Plan is a trademark of Insuranceline Pty Limited.

Low-cost financial protection for you and your family

A low cost Life Insurance Plan to protect your family with a payout of \$100,000 from just \$2.31 a week*

Promoted by:





How would your family cope financially if you or your partner were to die unexpectedly?

It goes without saying that losing you or your partner would be absolutely devastating for your family emotionally. But have you ever stopped and thought about how they'd cope financially if either of you weren't around to take care of them?

Every year, thousands of families are left financially devastated by the loss of a husband or wife. Consider this - if you're an income earner, how would your family cope if their income were suddenly reduced or completely cut off? How would they find the money to pay the mortgage or rent, the car payments, the household bills, the kids education and so on?

And if you have children, is the surviving partner going to be able to replace the lost income? Would they struggle to earn the money needed and also find the time to care for your children alone? Being a single parent would be hard enough, without the strain of replacing a lost income.

*Based on \$100,000 cover for a female non-smoker, on standard premium rates, aged 19 to 40 next birthday

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It could mean losing the family home, the car, and re-thinking their lifestyle and even the kids' education and so on. Everything you've worked so hard for could be lost.

It's a sad fact that a regular income is an essential ingredient for most families. Without it, even the most carefully planned hopes and dreams can be destroyed forever.

There's so much at stake, it makes sense to have financial protection so your family can live as you'd hoped and planned, and have the future they deserve.

A simple solution for working families

You can help secure your family's future and relieve the worry with a low cost Life Insurance Plan, insured by TOWER. Put simply, it's an affordable, simple to understand life insurance policy that can cover either or both partners. It helps ensure that if either of you were to die unexpectedly or were diagnosed with a terminal illness, your family can have the money they need to help maintain their lifestyle and standard of living.

\$100,000 cover from only \$2.31 a week*

It's important that every Australian family can afford this vital protection - so the cover has been kept as affordable as possible. Cover starts from just \$2.31 per week* for \$100,000 cover.

Pays out up to \$1,000,000 to your family

You can choose how much your family would receive - from \$100,000 up to \$1,000,000. \$100,000 cover costs from just \$2.31 per week*.

There are substantial discounts for cover amounts over \$500,000, non-smokers and for covering both partners. For example, a non-smoking standard 34 year old couple that each chooses \$100,000 cover on the same policy costs just \$4.27 per week in total - **that's just \$2.14 each per week!** You can pay more than that for a cup of coffee! Check the table on page 6 to find out how affordable cover can be for you and page 7 to see how your premiums can increase.

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Why it's worth covering both partners

If both partners are working full time, or even part time, will the remaining partner be able to work harder to replace the lost income? If you have children, will your partner cope with single parenting as well as the strain of the lost income, and managing the home?



While the financial impact of losing an income earner is obvious, the cost involved with losing a stay-at-home parent can also be a huge financial strain. In addition to what you're paying for now, could you find the money - without being able to do overtime or shift work - to pay for childcare, transportation, a cleaner, and everything else? It can be very expensive.

You can see from this chart that the cost of hiring people to do the daily tasks of the stay-at-home carer or part-time worker, can be roughly equivalent to a \$20,000 annual wage. That's money needed in addition to what the main earner is bringing home now. Can you afford not to cover both partners?

Childcare	\$125.00 PW
Cleaner	\$75.00 PW
Laundry	\$60.00 PW
Ironing	\$55.00 PW
Transport	\$120.00 PW
Part time job	\$350.00 PW
Total	\$785.00 PW

Example contribution of stay-at-home parent

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Applying is easy – no medical tests required means cover can be taken out immediately over the phone or online

Everyone aged 19 to 60 next birthday can apply without a medical exam, and once accepted you are guaranteed cover right up to age 70 next birthday. You're covered worldwide, 24 hours a day, 7 days a week, for any cause of death, except for suicide or intentional self-injury in the first 13 months.

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 - there's no risk to you! It is guaranteed.

Automatic protection against inflation

To ensure your payout remains relevant in relation to rising costs, unless you request otherwise your cover is automatically increased every year by an amount equal to the change in CPI or 5%, whichever is the greater. Naturally, a corresponding increase will apply to your premium. So as the cost of day to day living increases, your cover increases as well.

Flexible payment options

You have the flexibility to pay premiums on a day of your choice every fortnight, month or year. This allows you the convenience of paying premiums in line with the days you get paid giving you complete flexibility and control.

Providing security and peace of mind

It's important that your policy is provided by a company with pedigree, which is why it's insured by TOWER Australia Limited (TOWER), one of Australia's leading Life Insurers. TOWER has been operating for over 20 years and has a history that goes back more than a century, so you know you're in safe hands.

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About 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 products; 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'.



Take out a policy now and get a FREE Will Kit – Call 13 88 10

Most people understand the importance of having a Will yet many Australians never get around to organising one. Now it's easy to write your own with this valuable Will Kit, which could save you hundreds of dollars in legal fees.

A low cost Life Insurance Plan that protects your family with a pay out of up to \$1,000,000

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Life Insurance Plan is promoted by InsuranceLine Pty Ltd. ABN 39 084 666 017. AFSL 243260. Life Insurance Plan is insured by TOWER Australia Limited. ABN 70 050 109 450 AFSL 237848.
When you complete this application form and until it is accepted, you are required to disclose all information relevant to TOWER's decision to provide you with insurance cover. This also applies if you vary, or re-instate your policy. Failure to apply with this duty of disclosure may prejudice your rights under this policy. Before signing this application, please read the Product Disclosure Statement. It will help you understand the product.

Personal Details

Your Details (Policy owner)

Mr Mrs Miss Ms Other

First name Surname

Postal address Postcode

Telephone work () home () Birth Date / / Email

Have you smoked in the last 12 months? Yes No If yes, how many per day? What is your height? What is your weight?

What is your Occupation? What is your Industry?
(use your new Occupation and Industry if changing in the next 3 months.)

Are you a permanent resident of Australia? Yes No What is your gross annual income?

Partner Details (If to be insured)

Mr Mrs Miss Ms Other Birth Date / /

First name Surname

Have you smoked in the last 12 months? Yes No If yes, how many per day? What is your height? What is your weight?

What is your Occupation? What is your Industry?
(use your new Occupation and Industry if changing in the next 3 months.)

Are you a permanent resident of Australia? Yes No What is your gross annual income?

Cover Required

You: \$100,000 \$250,000 \$500,000 \$750,000 \$1,000,000 Other (up to \$1,000,000) \$

Partner: \$100,000 \$250,000 \$500,000 \$750,000 \$1,000,000 Other (up to \$1,000,000) \$

Medical History and Lifestyle History

Personal Details (of lives to be insured)

Disclosure of your personal details and lifestyle may not automatically disqualify you. We may ask for further information.

Q1 Do you currently engage, or intend to engage, in any of the following pursuits? Please tick for each pursuit

- Aviation (except as a fare paying passenger on a recognised airline) You: Yes No Partner: Yes No
- Other sky activities (such as skydiving, parachuting, hang gliding) You: Yes No Partner: Yes No
- Motor sports, diving, climbing or caving You: Yes No Partner: Yes No

Q2 Have you ever had any of the following medical conditions? Please tick for each condition

- Chest pain, high blood pressure, high cholesterol, heart attack, stroke, any heart or blood vessel disorder You: Yes No Partner: Yes No
- Cancer, tumor, lump, sun lesion, cyst, polyp (or) growth that you are aware of, or for which you have sought medical advice or treatment You: Yes No Partner: Yes No
- Diabetes, hepatitis or any disease or disorder of the kidney, liver, bowel, stomach You: Yes No Partner: Yes No
- Asthma, or any other respiratory disease You: Yes No Partner: Yes No

Q3a Apart from the conditions listed in Q2, have you in the past 3 years been in hospital (or) seen a doctor or other health professional, or been prescribed medication for any other condition which has lasted more than 14 days? You: Yes No Partner: Yes No

Q3b Have you in the past 3 years had any mental or nervous condition, depression or anxiety? You: Yes No Partner: Yes No

Q3c Other than what you've already disclosed, do you have any ongoing medical conditions, or do you intend seeking or have you been advised to seek, medical advice or treatment for any current medical concern, or are you awaiting the results of any medical tests or investigations? You: Yes No Partner: Yes No

If you answered "Yes" to any question, please provide full details below. For injuries, illnesses or conditions this should include all treatments, medications and the names of all health professionals consulted. You may wish to attach additional information which will assist in your application being processed promptly.

Medical History and Lifestyle History (continued)

Lifestyle Declaration (by each Life to be Insured)

To the best of my knowledge, I am not infected with HIV (the virus that can lead to AIDS) nor am I carrying the antibodies to HIV. Also in the last 10 years I have not:

- had sex with someone I know or suspect to be HIV positive,
- (males only) engaged in male to male anal sexual intercourse,
- worked as, nor engaged in sex with, a prostitute,
- received medical advice or treatment for drug abuse or alcohol dependency, or
- taken any drug other than as medically directed.

You: I agree I disagree

Partner: I agree I disagree

Your Banking Details

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

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

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

Annually (All cheques are to be made payable to: Tower Australia Limited)

*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)

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/We hereby apply for the Life Insurance Plan. I/We have received a Financial Services Guide from Insuranceline and have read the Product Disclosure Statement issued by TOWER Australia Limited. I/We understand that neither Insuranceline nor TOWER have considered my/our financial situation, needs or objectives and I/we have taken this and the Product Disclosure Statement provided into consideration before acting on their advice about acquiring or holding the Life Insurance Plan.

I/We declare that I/we have read and understood all the questions I/we have been asked, and that my/our answers and statements are true and complete to the best of my/our knowledge and belief. I/We also understand that TOWER is entitled to rely on the information I/we have provided when issuing a policy. I/We further understand that my/our failure to provide or disclose any material information may prejudice my/our rights, or the rights of any other person under this policy, and that the effect of non-disclosure or misrepresentation may be that the Policy is voided or cover adjusted. I/We authorise TOWER Australia Limited (user number 245397) to debit my/our premiums from either my credit card or through the direct debit system, according to whichever authorisation is completed above. If using the direct debit system, I/we confirm that I/we have read the Direct Debit Request Summary and that I/we 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 all lives insured, the policy owner and the necessary account signatory(ies), sign here;

Sign here Date:

Sign here Date:

INSURED BY



how to return your application form

mail FREE post
Reply Paid 62
Carlton South VIC 3053

FREE fax
1800 730 099

local phone
13 88 10
complete your policy over the phone