

Borrow Confidently

MAKE SURE YOUR HOME STAYS YOURS

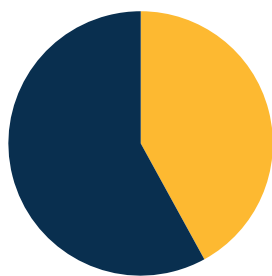
A broker's responsibility goes beyond helping you find the right loan. It's also about making sure you understand the risks, so you can best decide how you can protect against them and meet your loan obligations - whether you're buying or re-financing.



HAVE YOU CONSIDERED THE RISKS?

Almost 60% of Australians believe they would need to sell an asset within 3 months of losing their income¹.

But getting cover may be easier than you think. What's more, you might be surprised to know that most of the people who claim from us are under 40 years old.



**ALMOST 60% OF AUSTRALIANS BELIEVE
THEY WOULD NEED TO SELL AN ASSET WITHIN
3 MONTHS OF LOSING THEIR INCOME¹**

DID YOU KNOW?

- 380,000 jobs were lost in Australia in 2013 due to redundancy²
- Australians undergo treatment for serious medical conditions each year:
 - Over 130,000 new cases of cancer will be diagnosed³
 - Around 54,000 Australians will suffer a heart attack⁴
 - More than 1,000 Australians have a stroke every week⁵

WHAT WOULD YOU DO?

How would you (or your family) meet your loan repayments if you lost your job, suffered a serious illness, or even died?

- USE SAVINGS
- USE YOUR SUPER
- LEAN ON FAMILY AND FRIENDS
- SELL HOME OR OTHER ASSET
- OTHER

¹ Zurich (Feb 2014). Research whitepaper: Australians and life insurance: misinformed, misinsured?
² Australia Labour Market Statistics (2014)
³ Cancer Council (2016)
⁴ Heart Foundation (2017)
⁵ Deloitte Access Economics (2013). The economic impact of stroke in Australia (p.10)

Loan Protection Plan: Protects YOU



**30 DAYS
COMPLIMENTARY
COVER TO PROTECT
YOU THROUGH THE
LOAN PROCESS**

LIVING BENEFIT

Cover for 11 serious medical conditions:

- Cancer*
- Heart attack*
- Stroke*
- Coronary artery bypass*
- Alzheimer's and Dementia
- Kidney failure
- Paralysis
- Severe burns
- Loss of independent existence
- Total loss of sight
- Total loss of hearing

Financial support during time of medical crisis.

DEATH & TERMINAL ILLNESS BENEFIT

Operates independently of your loan.

Lump sum benefit can be used for any purpose - paid to joint owner or estate, not the lender.

Spare your family financial hardship.

INVOLUNTARY UNEMPLOYMENT BENEFIT

3 months benefits for involuntary unemployment occurring during the first five years of the policy.

A helping hand while you look for employment.

+ OPTIONAL EXTRA

ACCIDENTAL INJURY BENEFIT[‡]

3 months benefits where you cannot work for 30 days or more due to accidental injury.

Financial assistance while you are on the mend.

Key features[†]

ELIGIBILITY

You'll automatically be accepted for cover if you are:

- Aged 18 to 59 years
- An Australian or New Zealand citizen or permanent resident
- An approved applicant or borrower on a loan (or loan increase) taken in the last 12 months.

PRODUCT FLEXIBILITY

- Adjust your cover to suit your budget.
- Align your premium payments with your pay cycle or loan repayments.

BENEFITS

- **Involuntary Unemployment Benefit:** Pays a maximum of three monthly benefits, each being 1% of the Death and Terminal Illness Benefit⁶ (max. \$2,500 per month).
- **Living Benefit⁶:** Covers 11 serious medical conditions. Lump sum benefit equal to 30% of the Death and Terminal Illness Benefit.
- **Death and Terminal Illness Benefit⁶:** Pays a benefit to you or your estate based on the loan amount rounded to the next \$10,000 (min. \$50,000 and max. \$750,000).
- **Accidental Injury Benefit (Optional):** Pays a maximum of three monthly benefits, each being 1% of the Death and Terminal Illness Benefit⁷ (max. \$2,500 per month).

EXCLUSIONS

- Suicide/self-inflicted within 13 months (Death and Terminal Illness).
- Self-inflicted insured events (Living and Accidental Injury Benefits).
- Any insured condition or unemployment existing at policy commencement (or in first three months for the four insured conditions marked*).
- Insured events caused by certain prior conditions or adverse family medical history.
- Unemployment caused by certain events that effectively deem it 'voluntary'.

* A three month exclusion period applies to these conditions.

† Please refer to the PDS (available at www.aligroup.com.au) for all features and full terms and conditions.

‡ Accidental Injury Benefit cover may be added within 90 days of policy commencement. To organise, please contact the ALI Group Call Centre.

6 Benefit amounts are flexible and coverage amounts can be varied to suit your circumstances.

6 A one month waiting period applies. Available the first five years of the policy only.

7 A one month waiting period applies.

The benefits are all yours

WE PAY YOU, NOT YOUR LENDER

Most loan protection insurances pay the lender – not you. ALI Group pays you (or your estate). What this means is that you can choose how you use your payout. For instance, you may use it to cover large debts or urgent medical bills. Whatever works best for you and your situation.

YOU'LL BE WELL-LOOKED-AFTER

Our claims team will maintain one-to-one contact to make things as easy as possible. There are no lengthy forms and we'll keep you informed every step of the way.

YOU'RE ALWAYS PROTECTED

A Loan Protection Plan policy is not linked to your loan like bank protection products. So if you change lenders or pay out your loan, you're still protected (for the life of the policy).

BORROWERS WHO HAVE BENEFITED FROM LOAN PROTECTION⁸



LINA, 31, HOME LOAN

At just 31 years of age, first-time borrower Lina suffered a stroke. Following emergency surgery, she underwent three months of rehabilitation. With an ALI Group Loan Protection Plan, Lina could focus on her health without worrying about her property.



CHERYL, 54, REFINANCE LOAN

Fit and healthy Cheryl was a little blasé about loan protection cover. But within six months of taking it out, she was diagnosed with breast cancer. Being paid quickly by ALI Group allowed Cheryl to focus on her year-long rehabilitation without additional financial stress.

IT'S TIME TO DECIDE

If you haven't got a clear plan, you're not alone. Most people don't even like to think about it – even though we all should. The good news is that covering yourself is easy.

WHAT'S YOUR DECISION?

- Protect yourself with Loan Protection Plan and get **complimentary cover for the first 30 days so you can consider the right level of cover for you** without paying a single dollar.
- Do not protect yourself with Loan Protection Plan (you will receive a confirmation email).



ABOUT ALI GROUP

ALI Group is a market leader in providing loan and mortgage protection to Australian home and property buyers. In the 13 years since 2003 we've protected more than 163,000 Australians and provided almost \$44 billion in cover. With ALI Group, rest assured you'll get the best of both worlds – while we may offer a 'boutique' service, we're backed by Hannover and QBE Australia, two of the world's largest insurers and reinsurers.

 1800 006 776

 service@aligroup.com.au

 aligroup.com.au

⁸ These are real life ALI Group policyholders.

Loan Protection Plan premium rates

To calculate the monthly premium for Loan Protection Plan at the start of the cover, multiply the premium rate applicable to you by each \$100,000 of the death benefit. Then add the monthly policy fee of \$7 (Note: there is only one policy fee per policy, irrespective of whether one or two persons obtain cover).

CURRENT AGE	MALE NON-SMOKER	MALE SMOKER	FEMALE NON-SMOKER	FEMALE SMOKER
18 to 20	12.74	19.97	8.83	12.11
21	12.89	20.24	8.98	12.33
22	13.04	20.54	9.15	12.56
23	13.22	20.84	9.33	12.81
24	13.39	21.17	9.50	13.11
25	13.59	21.54	9.78	13.48
26	13.79	21.94	10.05	13.93
27	14.02	22.39	10.35	14.41
28	14.24	22.89	10.68	14.93
29	14.49	23.47	11.00	15.48
30	14.74	24.09	11.38	16.13
31	15.02	24.79	11.70	16.73
32	15.32	25.52	12.03	17.33
33	15.72	26.42	12.43	18.01
34	16.24	27.57	13.01	18.88
35	16.72	29.03	13.98	20.42
36	17.19	30.67	14.83	21.98
37	17.67	32.63	15.78	23.58
38	18.65	34.99	16.82	25.43
39	19.89	37.95	18.04	27.64
40	21.28	41.11	19.14	29.58
41	22.69	44.62	20.33	31.76
42	24.24	48.36	21.56	33.97
43	26.28	53.38	23.20	36.75
44	29.01	59.77	25.24	40.27
45	31.73	66.06	27.06	43.47
46	34.66	72.24	29.18	46.88
47	37.98	79.14	31.39	50.32
48	42.40	88.27	34.13	54.65
49	47.97	99.88	37.48	59.93
50	53.73	111.70	40.66	64.73
51	59.14	122.22	43.73	69.15
52	65.26	133.43	47.00	73.82
53	73.83	149.05	51.87	80.84
54	84.97	168.81	58.60	90.58
55	95.31	185.45	64.82	98.94
56	105.03	199.10	69.68	104.77
57	115.83	213.48	74.84	110.81
58	128.37	229.80	81.10	117.78
59	143.23	249.55	88.38	126.11

This document is prepared by Australian Life Insurance Distribution Pty Ltd ABN 31 103 157 811 AFSL 226403. Loan Protection Plan is jointly issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484 (Death, Terminal Illness, Living and Accidental Injury Benefits) and QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (Involuntary Unemployment Benefit). ALI receives commission for each policy sold. Any advice provided is of a general nature only and does not take into consideration your objectives, financial situation or needs. You should consider the PDS (available at www.aligroup.com.au) when deciding if this product is appropriate for you.