



A lot can happen over your lifetime

# MAKE SURE YOUR HOME STAYS YOURS

Your broker's services extend beyond just helping you find the right loan. It's also about helping you understand the risks of borrowing - whether you're buying or refinancing. My Protection Plan is a product we offer that can assist with managing these risks. You should, however, read the Product Disclosure Statement (PDS) and consider whether this product meets your needs (available at [www.aligroup.com.au](http://www.aligroup.com.au)).

## WHAT'S YOUR BACKUP PLAN?

### Financial hardship can happen to anyone

It's safe to assume that our standard of living, health and family are important to us. However, there are certain events, such as serious illness or injury, which can put your home, lifestyle and future plans at risk.

In Australia, this is what a year is estimated to look like<sup>^</sup>:



**145,500**  
people diagnosed with cancer



**61,800**  
people suffer a heart attack



**38,000**  
people suffer a stroke



**5,100**  
people newly diagnosed with end-stage kidney disease



**532,500**  
people hospitalised due to an injury

1800 006 776 | [service@aligroup.com.au](mailto:service@aligroup.com.au) | [aligroup.com.au](http://aligroup.com.au)

<sup>^</sup>Australia's health 2020: in brief report [accessed JAN 2020 at: [www.aihw.gov.au/getmedia/128856d0-19a0-4841-b5ce-f708fcd62c8c/aihw-aus-234-Australias-health-snapshots-2020.pdf](http://www.aihw.gov.au/getmedia/128856d0-19a0-4841-b5ce-f708fcd62c8c/aihw-aus-234-Australias-health-snapshots-2020.pdf)]

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# My Protection Plan:

# PROTECTS YOU

30%

of Death & Terminal Illness Benefit

## Trauma Benefit

Pays a benefit on diagnoses of a listed medical condition - listed below.

Benefit can be used for any purpose.

Financial support during a time of medical crisis.

### Neurological Conditions

- Alzheimer's disease - dementia (diagnosis)
- stroke (of specified severity)\*
- multiple sclerosis (with impairment level)

### Cancers and Tumours Conditions

- benign tumour in the brain or spinal cord (with neurological deficit)\*
- cancer (excluding early stage cancers)\*
- carcinoma in situ of the breast (of specified severity)\*
- chronic lymphocytic leukemia (of specified severity)\*
- melanoma (of specified severity)\*
- prostate cancer (of specified severity)\*

### Heart Conditions

- cardiac arrest (out of hospital)\*
- cardiomyopathy (with significant permanent impairment)\*
- coronary artery bypass surgery\*
- heart attack (of specified severity)\*
- aortic surgery\*

### Other Serious Conditions

- chronic kidney failure (end stage)
- severe burns (of specified extent)
- loss of independent existence

Trauma Benefits will not be payable where the condition does not meet the policy definition.

\*If the condition has an asterisk, (\*) a 90 day qualifying period applies. This means that if the condition first occurs, becomes reasonably apparent or is first diagnosed in the 90 days after:

- the policy start date, the benefit will not be payable.
- a benefit increase, the increase in benefits will not be payable.

## Death & Terminal Illness Benefit

Pays a benefit if you die or are diagnosed with a terminal illness. (min. \$100,000 and max. \$1,000,000)

Benefit can be used for any purpose - paid to joint owner, estate or nominated beneficiaries.

Spare your family financial hardship.

## Specified Injury Benefit

Pays a benefit if you fracture your:

Skull, jaw, collar bone, shoulder blade, upper arm, forearm, pelvis, thigh, kneecap, or leg. (max. \$7,500)

Financial assistance while you are on the mend.

3%

of Death & Terminal Illness Benefit



30 DAYS  
COMPLIMENTARY  
COVER. VALUABLE  
TIME TO CONSIDER  
YOUR NEEDS.

## Funeral Advancement

A \$10,000 advancement of the Death Benefit.

Funds to help with urgent expenses.



Scan to watch video  
on My Protection Plan

Terms and conditions apply to the cover provided, including exclusions for pre-existing medical conditions over the last 5 years. Please ensure you read the PDS for full details before deciding if this product is right for you.

## Some ALI Group claims

# JOEL & ANNA

ALI Group policyholders

### Guarantor Loan

Joel and Anna achieved their first home dream with the help of guarantors. To give themselves and their guarantors peace of mind if anything were to happen to either of them, they took out the protection offered by their broker, Craig. Then, at the same time they were expecting their second child together, 24-year-old Joel was diagnosed with testicular cancer. The money they received from making a claim on their policy, lifted the financial burden and stress and allowed Joel to focus on his health and his young family.



Name	Age	Benefit	Reason for Claim	Claim Amount	Duration of Policy	Time to Pay Claim
Gareth	22	Death	Road Accident	\$370,000	8 months	8 days
Rhonda	69	Terminal Illness	Alzheimer's Disease (Dementia)	\$366,193	11 years	15 days
Louis	25	Death	Road Accident	\$290,000	3 months	9 days
Cristian	34	Death	Ischaemic Heart Disease	\$257,500	1 year	84 days
Carl	48	Death	Heart Attack	\$247,168	8 years	35 days
Rodney	66	Death	Kidney Failure	\$220,729	14 years	3 days
Lucia	31	Trauma	Stroke	\$123,600	2 years	48 days
Michael	59	Trauma	Coronary Artery Bypass Surgery	\$111,395	3 years	14 days
Kim	43	Trauma	Breast Cancer	\$108,000	9 months	11 days
Melissa	26	Trauma	Colorectal Cancer	\$105,000	7 months	10 days
Jessica	32	Trauma	Breast Cancer	\$104,334	5 years	23 days
Andrew	46	Trauma	Bowel Cancer	\$92,700	1 year	7 days
Taylor	24	Trauma	Ovarian Cancer	\$75,000	6 months	36 days
Kerrylea	56	Trauma	Lung Cancer	\$38,187	11 years	3 days
Kathleen	31	Trauma	Cervical Cancer	\$24,000	9 months	8 days
Kaitlin	29	Trauma	Bowel Cancer	\$16,883	4 years	16 days

Real-life claim examples

**How will you protect yourself and your family financially?**

**Please think about your situation.**

**Your mortgage broker will ask you if you have decided to apply.**

# My Protection Plan premium rates

To calculate the monthly premium for the first policy year of My Protection Plan, multiply the premium rate applicable to you by each \$100,000 of the Death and Terminal Illness Benefit. Then add the monthly policy fee of \$7 (one fee per policy).

Premium rates are not guaranteed. Current as at 5 April 2021.

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18-20	13.86	21.68	9.58	13.17
21	14.03	21.98	9.73	13.42
22	14.18	22.33	9.93	13.67
23	14.38	22.66	10.13	13.94
24	14.58	23.01	10.33	14.27
25	14.81	23.43	10.63	14.69
26	15.01	23.88	10.93	15.19
27	15.26	24.38	11.26	15.72
28	15.51	24.93	11.63	16.29
29	15.78	25.56	11.98	16.89
30	16.06	26.26	12.41	17.62
31	16.38	27.03	12.76	18.29
32	16.71	27.83	13.13	18.94
33	17.16	28.83	13.56	19.69
34	17.73	30.11	14.19	20.67
35	18.26	31.68	15.32	22.38
36	18.78	33.52	16.23	24.05
37	19.31	35.68	17.22	25.83
38	20.37	38.28	18.42	27.88
39	21.77	41.53	19.72	30.31
40	23.25	44.97	20.98	32.37
41	24.83	48.84	22.21	34.76
42	26.56	52.89	23.60	37.26
43	28.72	58.41	25.43	40.30
44	31.71	65.49	27.62	44.15
45	34.75	72.33	29.64	47.63
46	37.91	79.11	31.98	51.41
47	41.58	86.69	34.39	55.13
48	46.41	96.68	37.39	59.91
49	52.47	109.45	41.04	65.73
50	58.83	122.39	44.59	71.00
51	64.77	133.88	47.93	75.81
52	71.43	146.14	51.53	80.89
53	80.83	163.27	56.89	88.64
54	93.03	185.04	64.24	99.30
55	104.37	203.24	71.08	108.48
56	115.01	218.13	76.37	114.83
57	126.78	233.84	81.98	121.47
58	140.54	251.67	88.80	128.99
59	156.81	273.27	96.80	138.13

**Flexibility to adjust the level of cover to suit your needs and affordability.**

## Example 1

Jenny is 32 and a non-smoker. She has a \$400,000 Death & Terminal Illness Benefit, \$120,000 Trauma Benefit and Specified Injury Benefit of \$7,500. Jenny will pay \$59.52 a month for cover (including \$7 monthly policy fee).

## Example 2

Matt is 29 and a non-smoker. He has a \$280,000 Death & Terminal Illness Benefit, \$84,000 Trauma Benefit and Specified Injury Benefit of \$7,500. Matt will pay \$51.18 a month for cover (including \$7 monthly policy fee).

**Offset your premium with ALI Extra Benefits**

As an ALI policyholder you gain access to our Extra Benefits discount gift card store.

**You could save \$1,300 or more a year\***

Using the discounts available, you could save over \$1,300 per year\* just on your regular household spending. You could use your savings to offset your premiums or even put it towards paying down your mortgage sooner.

\*You can see how we did the maths at [www.aligroup.com.au/existing-customers/extra-benefits/savings](http://www.aligroup.com.au/existing-customers/extra-benefits/savings)