



ClearView **LifeSolutions**
Life Cover



Protect the ones you love

The 'big moments' in life are sometimes planned, such as a marriage, the arrival of a baby, or a new job offer . . . but then there are other moments that can take us by surprise. Having adequate financial protection in place can give you peace of mind, knowing that in the event of your death or terminal illness, you can help ensure your family will be financially looked after and able to maintain their current standard of living.

! Consider this...

You are married with two children in primary school and a \$250,000 mortgage. Your partner works full time and you have also recently returned to the workforce to help cover the daily bills. All is going well financially.

Then... the unthinkable happens and your partner suffers a fatal heart attack.

Would your salary alone be enough to meet the mortgage repayments, pay the daily living expenses of raising two kids as well as the school expenses?

How would you cope financially?

The solution is simple

Life Cover will provide a lump sum benefit in the event of death or terminal illness. You choose the level of cover at the time of application that best meets your circumstances and budget.

The funds could be used to repay debts such as the mortgage, invest to create a future income stream, meet education and/or childcare expenses, help with estate planning or business buyouts.

Cover options to suit you

You may hold Life Cover as a stand alone policy or link TPD and/or Trauma Cover with Life Cover, which may be a more cost effective solution.

Where you choose linked cover, you are able to hold some of the cover in super and the other cover outside super. Two different owners but priced like one linked policy – this is what we refer to as flexi linking.

If you choose to hold Life Cover in LifeSolutions Super, our insurance only superannuation product, you may fund your insurance premiums via a tax paid rollover from any complying super fund. You will also receive a 15% tax benefit for doing so, making the cost of your cover even more affordable.

ClearView LifeSolutions - straightforward, smart financial solutions created with your needs in mind.

Built in benefits

In addition to providing a Death Benefit and Terminal Illness Benefit, Life Cover provides a range of built in benefits and extra cost options.

Indexation Benefit	Cover will be indexed each year to ensure your benefit amount maintains real value
Funeral Advance Benefit*	\$25,000 of the benefit amount will be advanced upfront to help cover the cost of a funeral and other immediate expenses
Future Increase Benefit	Increase your benefit amount at a later date as a result of certain life events without the need for medical assessment
Grief Support Benefit*	We will reimburse the cost of up to four hours of grief counselling for an immediate family member, to the value of \$1,000
Life Cover Buy Back Benefit	Where TPD or Trauma Cover is linked or flexi linked to Life Cover, the Life Cover benefit amount will be reinstated 12 months after a TPD or Trauma benefit is paid
Life Cover Conversion Benefit*	Cash in some or all of your Life Cover benefit at a pre-determined rate if you suffer a severe medical condition
Accommodation Benefit*	Up to \$250 per day for up to 30 days to help cover the cost of a family member to be with you if you are confined to bed as a result of terminal illness
Financial Advice Benefit*	If you or your family need to see a financial adviser to get advice on managing a lump sum benefit after a claim, we will reimburse up to \$3,000 of the adviser's fee
Suspending Cover Benefit	Put your premiums and cover on hold for up to 12 months
Premium Freeze Benefit	Fix your stepped premium in exchange for a benefit amount that reduces each year with your age

Extra cost options

Disability Premium Waiver Option	If you are totally disabled for three months or more, we will waive your Life Cover premiums while you are disabled
Business Guarantee Option	Allows you to increase your benefit amount by up to three times the original benefit amount without the need for medical underwriting

* This benefit is not available if Life Cover is held inside superannuation.

Features to suit you

Guaranteed renewable

We cannot cancel your cover, or increase your individual premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of benefits

We will automatically pass on any future product enhancements to your policy provided they do not result in an increase in premium.

Find the right solution for you.

Learn more about ClearView LifeSolutions. Talk to your financial adviser today.

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