

# Life insurance isn't for you. It's for the loved ones you leave behind

The truth is, you just don't know how long you'll be here. With a little luck, you will receive a letter from the Queen on your 100th birthday, but the reality is that one in six males and one in nine females over the age of 30 will die before they reach 65\*. If this happened to you, wouldn't you want to know your loved ones are taken care of?

If you're not protected by life insurance, your family could struggle to maintain the lifestyle they currently enjoy if you're no longer here. Whether you're just starting out or you have a partner, family or grandchildren, protecting your loved ones is easy and affordable with CIGNA Term Life.

\* Statistics New Zealand. 2004. NZ Life Tables. 2000-02.



If there is anything more you'd like to know about CIGNA Term Life, please call us on **0800 659 024**.

CIGNA Term Life is underwritten by CIGNA Life Insurance New Zealand Limited. A full copy of the terms, conditions and exclusions is in the policy wording, which is available on request.



## If people depend on you, depend on CIGNA Term Life.

Brought to you by CIGNA



## Money when it's needed most

In the event of your death your family will receive one lump sum payment that can be used however it will benefit them most. And because personal life insurance payments are tax free, you know exactly what they will receive.

## Early payout for terminal illness

If you're diagnosed with a terminal illness you'll receive an early payout. You might need this money for additional treatment or care or to provide for your family's future.

## Cover to suit your needs

With CIGNA Term Life the amount of cover is up to you. So if you have assets or money tucked away, you might opt for lower cover. But if you have significant debt such as a mortgage, you can choose a higher level of cover so your family won't be burdened financially.

## Don't underestimate the costs of living

There are everyday expenses like food and bills, clothing and transport, then you also need to consider the kids' education, home maintenance and holidays. You also have the option for your cover and premiums to increase each year to stay in line with inflation.

## The earlier you start, the cheaper your premiums are

Getting life insurance is one of those things that is easy to put off. But if you leave it too long, by the time you need it, it may be too late. Plus, the younger you are when you take out a policy, the cheaper it could be in the long run (not to mention the peace of mind).

## No risk

If you take out a Term Life policy and you decide it's not for you, let us know within 30 days and we'll refund any premiums that you've already paid, no questions asked. So what have you got to lose?

## When CIGNA Term Life is most relevant

- When you're starting out. Make sure your debts don't become your family's problem.
- Starting your own family. Protecting the ones that are important to you.
- Buying a home. Your family won't have to sell the house to cover debts.
- As you get older. The chance to top up your cover to take care of your children or grandchildren.

## One phone call then you can relax

To apply for CIGNA Term Life today, just call **0800 659 024**. Your cover starts as soon as your application is approved and interim accidental death cover is included while we process your application\*. It couldn't be easier.

CIGNA traces its history in New Zealand back over 85 years and already protects more than 275,000 Kiwis. They are a Fortune 500 company, so you can feel safe in the knowledge that they'll take care of you now, and in the future.

## So how much cover do you need?

We've put together a simple guide on the right to work out how much CIGNA Term Life you'd need to take care of your loved ones' financial future.

\* Terms, conditions and exclusions apply. Examples of exclusions include any illness, disease, or degenerative condition, intentional self-injury and certain hazardous activities. Please call us for full Terms and Conditions.

## 1. Monthly expenses

Allow for things like rent or mortgage, groceries, rates, clothing, transport, power, phone, education, medical and dental costs, childcare and so on

 \$ per month

Multiply by 12

 \$ per year

Multiply by the number of years your loved ones will need this income

 \$ A

## 2. Immediate needs

How much would your loved ones need to ease their immediate worries, such as funeral expenses, credit cards, medical bills and mortgages?

 \$ B

## 3. Looking to the future

How much extra would your loved ones need to put your children through university, or pay off the mortgage, or perhaps buy a new car?

 \$ C

## TOTAL CASH LIABILITY

Add A, B and C together

 \$ D

## TOTAL CASH ASSETS

What cash could your loved ones expect if you die? Include other life insurance, savings, term deposits, investments and so on

 \$ E

Subtract E from D to find out how much CIGNA Term Life insurance you need:

 \$