

Life must go on, even when you can't work. Income protection helps keep your family on track.

We love to be able to go home after a good day's work and enjoy the life that our income pays for. But...what if you got a serious illness or injury and you couldn't work? Who's going to pay the mortgage, the food bills, for the kids' clothes? Who's going to fill the car with fuel?

Most Kiwis think they've got insurance sussed. But they forget about protecting their biggest asset – their ability to earn. The fact is one in three of us will suffer an illness or injury during our working lives that will take us out of the workplace for three months or more*. Ask yourself, if it happened to you would your family struggle to keep up the lifestyle you enjoy now?

Now is a very good time to talk to Cigna about Income Protection, because at the end of the day you deserve to go home and relax.

* Dominion Post - Tuesday, March 28th 2006. Pg C2.



If there's anything more you'd like to know about Income Protection from Cigna, please call us on 0800 888 420.

Cigna Life Insurance New Zealand Limited has an A- (Excellent) financial strength rating which was given by A.M. Best Company Inc on 23 December 2011.

The rating scale is:

Secure			Vulnerable		
A++	A+	Superior	B	B-	Fair
A	A-	Excellent	C++	C+	Marginal
B++		Good	C	C-	Weak
			D		Poor
			E		Under regulatory Supervision
			F		In Liquidation
			S		Suspended

Income Protection is underwritten by Cigna Life Insurance New Zealand Limited. This brochure is intended to only outline the main features of Income Protection. A full copy of the terms, conditions and exclusions is in the policy wording which is available on request.

INCOME PROTECTION

Your ability to earn is simply your greatest asset. We have a simple way to look after it.



Typical costs

Suzanne is 30 and is a primary school teacher. She doesn't smoke and earns \$44,000. She has chosen maximum cover, and her income protection insurance premiums are \$8.26 per week.*

30-year-old Brent is a non-smoking IT programmer earning \$60,000 a year. He chose maximum cover, and pays premiums of \$7.18 per week.*

* Based on a 30 day wait period and a 6 month benefit period.

Starts working when you can't – simple.

If you can't work because of illness or injury, Income Protection from Cigna pays you a monthly benefit so it can help with bills, buy food, pay school fees, etc – everything your family needs to keep up life as usual.



To apply, call us now on
0800 888 420
or go to www.cigna.co.nz/income

It will pay up to \$10,000 a month.

You can get up to 75% of your usual earnings paid out monthly – from \$1,000 up to \$10,000. For some special risk occupations, there is a maximum monthly payout of \$3,000.

Protect yourself for as little as \$7 a week.

Basic cover starts from \$7 a week, but you have plenty of flexibility to choose the premium that suits you, depending on:

- your benefit amount
- how long you want to receive it (6, 12 or 24 months)
- the period you're happy to wait before the benefit kicks in after your illness or injury (30 or 90 days)

Other factors that come into play are age, gender, whether or not you smoke and your occupation.

How much will you need?

As well as the everyday expenses like food and power, clothes and transport you'll need to think about the big ones that crop up like car repairs, home maintenance and family holidays. Every year we'll give you the option to increase your cover to keep up with the cost of living. We also suggest that you talk to your tax adviser regarding the tax status of the policy premiums and benefits as they relate to you.

Who can get Income Protection?

If you're between 18 and 59, are living and working in New Zealand for a minimum of 25 hours a week, give us a call.

There's no risk

If you take out Income Protection from Cigna and decide it's not for you, let us know within 30 days and we'll refund your premiums, no questions asked. Try it out and see how good it feels to have your greatest asset covered! If you're made redundant your premiums can be waived for up to six months to help out. Likewise we'll waive them while you're on a disability claim.

\$100 Healthy Living Bonus

As long as your premiums are up to date you'll get a handy \$100 Healthy Living bonus after one year if you haven't made any claims.

What if you get other income when ill or injured?

If you get income from work, ACC or another disability insurance, it would be offset against your Income Protection payments.

Sort it out in as little as five minutes

We believe Income Protection is so important, we've made it as simple as possible – to understand, to afford and to organise. In fact, you can arrange it online or over the phone in as little as 5 minutes*.

Pre-existing conditions – claims that arise from a condition you had in the two years before your Income protection cover start date are excluded. Income Protection expires on the anniversary of your policy after your 65th birthday.

*Qualifying criteria apply