

Protecting your financial future against the unexpected



When planning for your financial future, consider how your family and dependants would cope financially if you died. Will they be financially set up to meet important financial commitments like mortgage repayments, child care or even the most basic of necessities such as food?

Life insurance can help secure your family's financial future. In the event of your death or upon diagnosis of a terminal illness, AXA's Life Insurance Plan can provide a lump sum benefit that can be used in many ways, such as:

- the mortgage or any other debts
- funeral costs
- child care or home help, or
- provide an investment reserve to generate future income for your family and other dependants.

For the year ending 31 December 2007, AXA paid a total of \$123m in life insurance claims.³

Life insurance benefits

AXA's Life Insurance Plan and Life Insurance Superannuation Plan provide you with the following benefits:

Benefit	Description	Life Insurance Plan ¹	Life Insurance Superannuation Plan ¹
Death benefit	Provides a benefit in the event of your death.	✓	✓
Terminal illness benefit	We will make an advance payment of the full death benefit if you are terminally ill and have less than 12 months to live.	✓	✓
Financial plan benefit	We will pay a reimbursement of the actual cost incurred up to \$2,000 to a financial adviser who has provided a financial plan for you or your dependants, within six months of a claim being paid for death or terminal illness.	✓	
24 hour worldwide cover	You are covered 24 hours a day anywhere in the world.	✓	✓
Indexation benefit	Your benefit automatically increases with the Consumer Price Index.	✓	✓
Upgrade of benefits	Future improvements to your Life Insurance Plan may be passed on to you.	✓	✓
Advancement of funeral expenses	We will provide an advance payment of the death benefit, of up to \$10,000, to cover funeral expenses.	✓	

Availability of cover

Premium structure	Entry age	Expiry age
Stepped	11 to 70 next birthday	99
Level	11 to 65 next birthday	99 ²

Plan fee waiver

Purchase more than one plan from the AXA Insurance PDS and the plan fee for the second and any subsequent plans may be waived.

A great benefit and real savings!

¹ For the full terms and conditions on any of the benefits listed above, ask your adviser for a copy of AXA's current Insurance Product Disclosure Statement.

² Level premiums will alter to stepped premiums after age 70.

³ Total includes individual and group insurance payments.



Life insurance optional benefits

AXA's Life Insurance Plan and Life Insurance Superannuation Plan can provide the following optional benefits which can be purchased at an additional premium:

Optional Benefit	Description	Life Insurance Plan ⁴	Life Insurance Superannuation Plan ⁴
Total and Permanent Disability	Provides a lump sum payment if you become totally and permanently disabled.	✓	✓
Activities of Daily Living Total and Permanent Disability Insurance	Provides a benefit if you become totally and permanently unable to perform at least two of the listed activities of daily living.	✓	✓
Trauma Recovery	Provides a lump sum payment if you suffer from any of 41 trauma events.	✓	
Business Solutions – Life	Allows you to apply each year for increases to your business insurance benefit amount (up to allowable maximums), without the need for medical underwriting.	✓	✓
Future Insurability	Allows you to purchase additional life insurance cover, at future option dates, without the need for medical underwriting.	✓	✓
Premium Waiver	You do not have to pay any further life insurance premiums while remaining totally disabled.	✓	✓
Children's Trauma	Allows you to cover up to five of your children under the Life Insurance Plan.	✓	

Life insurance can be cost effective

Life insurance held within superannuation can be tax effective if you are self-employed, or if you feel the level of cover provided by your employer's superannuation fund is not enough for your family's needs.

What your financial adviser can do for you

As you go through life your financial needs and ambitions may change. So whether you want to invest, borrow, save or repay your debts, life insurance can play an important role by helping to protect your financial plan.

Your financial adviser can help you gain a clearer understanding of any challenges to you and your family's ability to meet your financial responsibilities and goals in the event of your death.

For peace of mind about your future and that of your family, ask your financial adviser for further information about the level of life insurance required for your personal needs.

⁴ For the full terms and conditions on any of the benefits listed above, ask your adviser for a copy of AXA's current Insurance Product Disclosure Statement.

Important information

This publication has been prepared to provide you with factual information only. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. In preparing this information, we did not take into account the financial objectives, situation or particular needs of any particular person. Before making a decision whether to acquire this product, you need to consider (with or without the assistance of an adviser) whether this information and the information contained in the Product Disclosure Statement (PDS) is appropriate to your needs, objectives and circumstances. Copies of the PDS can be obtained from your adviser or by calling 1800 655 655. Applications for AXA Australia products will only be accepted on receipt of an application form accompanying a current PDS. The National Mutual Life Association of Australasia Limited (NMLA) and its associates derive income from issuing this product, full details of which are contained in the PDS. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

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