



## Personal Cover - Life Cover

**Live Your Life,**  
while we protect your future.

### **A lump sum paid in the event of death.**

**A low cost inflation adjusted term life benefit with guaranteed flexibility.**

#### **Standard Features**

- Guaranteed part or total convertibility to Permanent Term Cover up to age 64.
- Guaranteed renewable to age 99 provided premiums are paid.
- Special Events increases to the sum assured (prior to Life Assured reaching age 65) on the occurrence of either: Marriage or civil union, divorce or legal separation, birth or adoption, salary increase for a career change, taking full-time care of a dependant, tertiary education of a child, or taking out or increasing a mortgage.
- Terminal Illness benefit of 100% of the sum assured on diagnosis if death is likely within 12 months.
- Funeral Benefit of \$7,500 advanced to policy owner(s) upon notification of the Life Assured's death.

#### **Options**

- Future Insurability option for level cover. Increase initial sum assured by 20% on the 2nd, 4th, 6th, 8th and 10th policy anniversary, without medical or financial underwriting.
- Terminal Illness Booster Benefit option for a lump sum amount of 50% of the Life Cover benefit, subject to a maximum payment of \$250,000 on diagnosis if death is likely within 12 months.
- Waiver of Premium option - for a nominal additional amount, AIG Life may waive the premium payments in the event of disability as defined in the policy document, provided that the disability is for a continuous minimum waiting period as detailed in the policy schedule. Recurrence of the same disability within six months will not require the waiting period to elapse before the waiver benefit is exercised.

#### **Interim Cover**

Immediate cover for accidental death for the full sum assured requested up to a maximum of \$500,000 from the moment the client's application and deposit premium are received.

## Premium Structure

1. 1 Year Guaranteed
2. 5 Year Guaranteed
3. 10 Year Guaranteed
4. Level Guaranteed
5. Male/Female
6. Non-smoker/Smoker

## Benefit Duration

Renewable to age 99 or until the death of the Life Assured, whichever is the sooner.

## Issue Ages

Age 16 – 69

## Exclusions

Suicide within the first 13 months of the commencement of the policy or the date of last reinstatement or increase (other than Consumer Price Index increases) of the policy.

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### Disclaimer:

AIG Life has made all reasonable efforts to ensure that the information in this guide is correct as at the date of printing.

This guide is provided by way of general information only and is not to be relied upon as a substitute for obtaining professional advice on the specific circumstances of the individual or business.

Please note the information contained in this guide is a summary only and should not be regarded as a full explanation of the contract.

Please refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply.

All applications are subject to individual consideration. Special terms, exclusions and premium loading may apply to individual applications.

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