



A lot can happen over the life of a loan

MAKE SURE YOUR HOME STAYS YOURS

A broker's responsibility goes beyond helping you find the right loan. It's also about making sure you understand the risks, so you can best decide how you can protect against them and meet your loan obligations - whether you're buying or re-financing.

Financial hardship can happen to anyone

It's safe to assume that our standard of living, health and family are important to us. However, there are certain events, such as serious illness or injury, which can put your home, lifestyle and future plans at risk. With more than half of all Australian households spending their entire monthly income, and one in five unsure they could raise \$3,000 in an emergency¹, this can have a huge impact and when severe enough, cause financial ruin.

In Australia, this is what an average **day** looks like²:

- **380** people are diagnosed with cancer
- **170** people have a heart attack
- **100** people have a stroke
- **14** people are newly diagnosed with end-stage kidney disease
- **1,300** people are hospitalised due to an injury

What's your plan?

How would you (or your family) meet your loan repayments and living expenses if you suffered a serious illness, injury or even died?

My Protection Plan:

PROTECTS YOU

Trauma Benefit

Cover for 13 serious medical conditions:

Cancer*	Alzheimer's & Dementia
Cardiomyopathy*	Paralysis
Heart attack*	Severe burns
Stroke*	Loss of independent existence
Coronary artery bypass surgery*	Total loss of sight
Surgery to the aorta*	Total loss of hearing
Kidney failure	

Financial support during time of medical crisis.

Death & Terminal Illness Benefit

Operates independently of your loan.

Lump sum benefit can be used for any purpose - paid to joint owner or estate, not the lender.

Spare your family financial hardship.

Accidental Injury Benefit (Complimentary)

3 months benefits where you cannot work for more than 30 days due to a disabling injury.

Financial assistance while you are on the mend.

Key features³

Eligibility

You'll automatically be accepted for cover if you are:

- aged 18 to 59 years;
- an Australian or New Zealand citizen or permanent resident; and
- an applicant or borrower on a loan (or loan increase) taken in the last 12 months.

Product flexibility

- Adjust your cover to suit your budget.
- Align your premium payments with your pay cycle or loan repayments.

Benefits

• Trauma Benefit⁴:

Covers 13 serious medical conditions. Lump sum benefit equal to 30% of the Death and Terminal Illness Benefit.

• Death and Terminal Illness Benefit⁴:

Pays a benefit to you or your estate based on the loan amount, rounded to the next \$10,000 (min. \$100,000 and max. \$750,000).

• Accidental Injury Benefit (Complimentary):

Pays a maximum of three monthly benefits, each being 1% of the Death and Terminal Illness Benefit (max. \$2,500 per month)⁵.

Exclusions

To enable us to automatically accept cover for eligible applicants, our policy has some exclusions, including:

- Suicide/self-inflicted insured events within 13 months (Death and Terminal Illness).
- Self-inflicted insured events (Trauma and Accidental Injury Benefits).
- Any insured condition existing at policy commencement (or in first three months for the six insured conditions marked*).
- Insured events caused by certain prior conditions or adverse family medical history.

For more information about exclusions, please refer to the 'When won't we pay a benefit?' section of the PDS³.

* A three month exclusion period applies to these conditions. ³ Please refer to the PDS (available at www.aligroup.com.au) for all features and full terms and conditions.

⁴ Benefit amounts are flexible and coverage amounts can be varied to suit your circumstances. ⁵ A 30-day waiting period applies.

Benefits our customers love



We pay you so you can choose how to use your claim payout

"I was able to pay off a lot of bills, do some renovations on my home which had been on my list for quite a while, I booked a holiday for the end of the year and I even paid for the renovation of my parent's bathroom as a thank you to them for their support. Having the money just appear in your bank account and knowing it's yours to use where you need, I can't describe it".

**Simon, 34 years old,
Trauma Benefit - Testicular Cancer,
\$81,037**



Fast financial assistance when you need it the most

"When my wife contacted ALI Group, we were sent the forms right away and we were truly amazed at how easy the process was. We were contacted to say the claim had been approved and then a couple of days later the funds were in our account. We just couldn't believe it".

**Kerrylea's Husband Darryn, 56 years old,
Trauma Benefit - Lung Cancer, \$38,187**



Flexibility to adjust the level of cover to suit your needs and affordability



Easy application process with no medicals required

It's important that you make a decision

If you haven't got a clear plan, you're not alone. Most people don't even like to think about it - even though we all should. The good news is that covering yourself and your family with My Protection Plan is easy. During the loan process, **your broker will ask you to make a final decision** about whether you would like to use My Protection Plan to help you protect against financial hardship due to death, serious illness or injury.

Protect

Protect yourself with My Protection Plan and get **complimentary cover for the first 30 days so you can consider the right level of cover for you**, without paying a single dollar.

Do not protect

Do not protect yourself with My Protection Plan (you will receive a confirmation email).



About ALI Group

ALI Group is a market leader in protecting Australian home and property buyers from financial hardship. Since 2003 we've protected over 206,000 Australians with over \$57 billion in cover. With ALI Group, rest assured you'll get the best of both worlds - while we may offer a 'boutique' service, we're backed by Hannover, one of the world's largest reinsurers.

Some ALI Group claims

JOEL & ANNA

Guarantor Loan

Joel and Anna achieved their dream of buying their first home with the help of guarantors. To give themselves and their guarantors peace of mind if anything were to happen to either of them, they took out the protection offered by their broker, Craig. Then, at the same time they were expecting their second child together, 24-year-old Joel was diagnosed with testicular cancer. The money they received from making a claim on their policy, lifted the financial burden and stress and allowed Joel to focus on his health and his young family.



Name	Age	Benefit	Reason for Claim	Claim Amount	Duration of Policy	Time to Pay Claim
Gareth	22	Death	Road Accident	\$370,000	8 months	8 days
Rhonda	69	Terminal Illness	Alzheimer's Disease (Dementia)	\$366,193	11 years	15 days
Louis	25	Death	Road Accident	\$290,000	3 months	9 days
Cristian	34	Death	Ischaemic Heart Disease	\$257,500	1 year	84 days
Carl	48	Death	Heart Attack	\$247,168	8 years	35 days
Rodney	66	Death	Kidney Failure	\$220,729	14 years	3 days
Lucia	31	Trauma	Stroke	\$123,600	2 years	48 days
Michael	59	Trauma	Coronary Artery Bypass Surgery	\$111,395	3 years	14 days
Kim	43	Trauma	Breast Cancer	\$108,000	9 months	11 days
Melissa	26	Trauma	Colorectal Cancer	\$105,000	7 months	10 days
Jessica	32	Trauma	Breast Cancer	\$104,334	5 years	23 days
Andrew	46	Trauma	Bowel Cancer	\$92,700	1 year	7 days
Taylor	24	Trauma	Ovarian Cancer	\$75,000	6 months	36 days
Kerrylea	56	Trauma	Lung Cancer	\$38,187	11 years	3 days
Kathleen	31	Trauma	Cervical Cancer	\$24,000	9 months	8 days
Kaitlin	29	Trauma	Bowel Cancer	\$16,883	4 years	16 days



The claim was processed and we received the funds and we just couldn't believe the burden it lifted from our shoulders. It meant we were able to focus on more important things, like Joel's treatment and raising our daughter".

- Anna, wife of Joel



These are real life ALI Group policyholders

My Protection Plan premium rates

To calculate the monthly premium for My Protection Plan at the start of the cover, multiply the premium rate applicable to you by each \$100,000 of the Death and Terminal Illness Benefit. Then add the monthly policy fee of \$7 (Note: there is only one policy fee per policy, irrespective of whether one or two persons obtain cover).

Current Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
18-20	13.86	21.68	9.58	13.17
21	14.03	21.98	9.73	13.42
22	14.18	22.33	9.93	13.67
23	14.38	22.66	10.13	13.94
24	14.58	23.01	10.33	14.27
25	14.81	23.43	10.63	14.69
26	15.01	23.88	10.93	15.19
27	15.26	24.38	11.26	15.72
28	15.51	24.93	11.63	16.29
29	15.78	25.56	11.98	16.89
30	16.06	26.26	12.41	17.62
31	16.38	27.03	12.76	18.29
32	16.71	27.83	13.13	18.94
33	17.16	28.83	13.56	19.69
34	17.73	30.11	14.19	20.67
35	18.26	31.68	15.32	22.38
36	18.78	33.52	16.23	24.05
37	19.31	35.68	17.22	25.83
38	20.37	38.28	18.42	27.88
39	21.77	41.53	19.72	30.31
40	23.25	44.97	20.98	32.37
41	24.83	48.84	22.21	34.76
42	26.56	52.89	23.60	37.26
43	28.72	58.41	25.43	40.30
44	31.71	65.49	27.62	44.15
45	34.75	72.33	29.64	47.63
46	37.91	79.11	31.98	51.41
47	41.58	86.69	34.39	55.13
48	46.41	96.68	37.39	59.91
49	52.47	109.45	41.04	65.73
50	58.83	122.39	44.59	71.00
51	64.77	133.88	47.93	75.81
52	71.43	146.14	51.53	80.89
53	80.83	163.27	56.89	88.64
54	93.03	185.04	64.24	99.30
55	104.37	203.24	71.08	108.48
56	115.01	218.13	76.37	114.83
57	126.78	233.84	81.98	121.47
58	140.54	251.67	88.80	128.99
59	156.81	273.27	96.80	138.13



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1 MSN.com article, personal finance [accessed September 2019 at: www.msn.com/en-au/money/personalfinance/almost-half-of-aussie-households-spend-entire-monthly-income/ar-AAFGIkV]

2 Australia's health 2018: in brief report [accessed September 2019 at: www.aihw.gov.au/getmedia/fe037cf1-0cd0-4663-a8c0-67cd09b1f30c/aihw-aus-222.pdf.aspx?inline=true]

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