



**A lot can happen over your lifetime**

# MAKE SURE YOUR HOME STAYS YOURS

**Your loan consultant's services extend beyond just helping you find the right loan. It's also about helping you understand the risks of borrowing - whether you're buying or refinancing. My Protection Plan is a product we offer that can assist with managing these risks. You should, however, read the Product Disclosure Statement (PDS) and consider whether this product meets your needs (available at [www.aligroup.com.au](http://www.aligroup.com.au)).**

## WHAT'S YOUR BACKUP PLAN?

### 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.

In Australia, this is what a **year** is estimated to look like<sup>^</sup>:



**145,500**  
people diagnosed with cancer



**61,800**  
people suffer a heart attack



**38,000**  
people suffer a stroke



**5,100**  
people newly diagnosed with end-stage kidney disease



**532,500**  
people hospitalised due to an injury

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<sup>^</sup>Australia's health 2020: in brief report [accessed JAN 2020 at: [www.aihw.gov.au/getmedia/128856d0-19a0-4841-b5ce-f708fcd62c8c/aihw-aus-234-Australias-health-snapshots-2020.pdf](http://www.aihw.gov.au/getmedia/128856d0-19a0-4841-b5ce-f708fcd62c8c/aihw-aus-234-Australias-health-snapshots-2020.pdf)]

**IMPORTANT INFORMATION:** My Protection Plan is issued by Zurich Australia Limited ABN 92 000 010 195 AFSL 232510. It is distributed by Australian Life Insurance Distribution Pty Ltd ABN 31 103 157 811 AFSL 226403 (ALI). **ALI's AFS licence authorises the provision of general financial product advice only.** This means that any advice provided to you by ALI and its representatives (including mortgage brokers appointed as its authorised representatives) in relation to My Protection Plan **does not take into consideration your personal objectives, financial situation and needs, or any information held as a result of the provision of credit assistance by your mortgage broker relating to your home loan or other loans.** Whilst the initial My Protection Plan quote you received was based on your loan amount, **we are not recommending that this product nor any specific cover amount is personally suited to you and your circumstances.** You should consider the combined Product Disclosure Statement and Policy Document (PDS) when deciding if this product is appropriate for you. You may also wish to review the Target Market Determination (TMD) which describes the objectives, financial situation and needs we have designed the product to meet. The PDS and TMD are available at [aligroup.com.au](http://aligroup.com.au). If you require advice specific to your circumstances, you should speak to a financial adviser. © ALI Group 2024

# MY PROTECTION PLAN PROTECTS YOU

30%  
of Death &  
Terminal Illness  
Benefit

## Trauma Benefit

Pays a benefit on diagnoses of a listed medical condition - listed below.  
Benefit can be used for any purpose.

Financial support during a time of medical crisis.

### Neurological Conditions

- Alzheimer's disease - dementia (diagnosis)
- stroke (of specified severity)\*
- multiple sclerosis (with impairment level)

### Cancers and Tumours Conditions

- benign tumour in the brain or spinal cord (with neurological deficit)\*
- cancer (excluding early stage cancers)\*
- carcinoma in situ of the breast (of specified severity)\*
- chronic lymphocytic leukemia (of specified severity)\*
- melanoma (of specified severity)\*
- prostate cancer (of specified severity)\*

### Heart Conditions

- cardiac arrest (out of hospital)\*
- cardiomyopathy (with significant permanent impairment)\*
- coronary artery bypass surgery\*
- heart attack (of specified severity)\*
- aortic surgery\*

### Other Serious Conditions

- chronic kidney failure (end stage)
- severe burns (of specified extent)
- loss of independent existence

Trauma Benefits will not be payable where the condition does not meet the policy definition.

\*If the condition has an asterisk, (\*) a 90 day qualifying period applies. This means that if the condition first occurs, becomes reasonably apparent or is first diagnosed in the 90 days after:

- the policy start date, the benefit will not be payable.
- a benefit increase, the increase in benefits will not be payable.

## Death & Terminal Illness Benefit

Pays a benefit if you die or are diagnosed with a terminal illness. (min. \$100,000 and max. \$1,000,000)

Benefit can be used for any purpose - paid to joint owner, estate or nominated beneficiaries.

Spare your family financial hardship.

## Specified Injury Benefit

Pays a benefit if you fracture your:

Skull, jaw, collar bone, shoulder blade, upper arm, forearm, pelvis, thigh, kneecap, or leg. (max. \$7,500)

Financial assistance while you are on the mend.

3%  
of Death &  
Terminal Illness  
Benefit



30 DAYS  
COMPLIMENTARY  
COVER.

## Funeral Advancement

A \$10,000 advancement of the Death Benefit.

Funds to help with urgent expenses.



SCAN TO WATCH  
THE VIDEO ON MY  
PROTECTION PLAN

Terms and conditions apply to the cover provided, including exclusions for pre-existing medical conditions (illness and injury) over the last 5 years.

Please ensure you read the PDS for full details before deciding if this product is right for you.

## SOME ALI GROUP CLAIMS

"If we didn't have the insurance in place, it would have been a lot tougher. There would have been a lot less money and a lot more stress. It absolutely saved us."

Sea, 44 | \$47,741 | Bowel Cancer



SCAN TO WATCH  
SEA'S STORY



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 current My Protection Plan product has been available since 5 April 2021. The above are ALI Group customers' claims paid on policies similar to the current product.

## How will you protect yourself and your family financially?

Please think about your situation.

Your loan consultant will ask you if you have decided to apply.

# My Protection Plan premium rates

To calculate the monthly premium for the first policy year of My Protection Plan, 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 (one fee per policy).

Premium rates are not guaranteed. Current as at 11 Jan 2023.

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	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

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

## Example 1

Jenny is 32 and a non-smoker. She has a \$400,000 Death & Terminal Illness Benefit, \$120,000 Trauma Benefit and Specified Injury Benefit of \$7,500. Jenny will pay \$59.52 a month for cover (including \$7 monthly policy fee).

## Example 2

Matt is 29 and a non-smoker. He has a \$280,000 Death & Terminal Illness Benefit, \$84,000 Trauma Benefit and Specified Injury Benefit of \$7,500. Matt will pay \$51.18 a month for cover (including \$7 monthly policy fee).

**EXTRA** benefits

## EXTRA BENEFITS Customer Rewards

We believe that Aussies shouldn't have to forego financial protection to make ends meet, so we created Extra Benefits. Exclusive to ALI customers, Extra Benefits discounts could help you save money and offset the cost of some or all of your cover.

**SAVE ON GROCERIES,  
HARDWARE, ELECTRONICS,  
WHITEGOODS, FASHION  
AND LOADS MORE.**

With ALI's Extra Benefits, you get one of the biggest cost savings on grocery gift cards in Australia#.



**Scan to find out more about ALI Extra Benefits**

#Based on a comparison of similar product loyalty programs conducted in February 2024.

The Extra Benefits program is operated by The Ambassador Card Pty Ltd ABN 27 271 418 094 and is available to holders of current policies distributed by Australian Life Insurance Distribution Pty Ltd ABN 31 103 157 811 AFSL 226403. Terms & Conditions apply visit <https://extrabenefits.aligroup.com.au/terms-conditions>.