

LIFEPLAN A GUIDE TO ACCIDENTAL DEATH BENEFIT (ADB)

WHAT IS ACCIDENTAL DEATH BENEFIT (ADB)?

ADB is an optional benefit you can select when purchasing a LifePlan for your protection needs.

HOW DOES ADB WORK?

If you have selected ADB and you die in an accident or as a result of your injuries up to 90 days after the accident took place, we will pay out an additional amount of money on top of the life cover in force at the time of the claim.

WHAT IS THE MAXIMUM AMOUNT OF ADB AVAILABLE?

ADB doubles the amount of life cover* we pay to your beneficiaries up to a maximum of \$500,000.

*Life cover includes any term life cover if applicable

Example 1

If your life cover is \$300,000 and you die as a result of an accident, we will pay out the \$300,000 life cover and an additional \$300,000 ADB. Total amount paid **\$600,000**.

Example 2

If your life cover is \$750,000 and you die as a result of an accident, we will pay out the \$750,000 life cover plus an additional \$500,000 ADB. Total amount paid **\$1,250,000**.

“ IF A CHILD, A SPOUSE, A LIFE PARTNER OR A PARENT DEPENDS ON YOU AND YOUR INCOME, YOU NEED LIFE INSURANCE.

- SUZE ORMAN

ARE THERE ANY RESTRICTIONS TO WHO CAN HAVE ADB?

ADB is not available in all countries where LifePlan can be purchased. Therefore you must be resident in a country where ADB is available and be aged between 18 and 59 years of age at the time you apply.

ADB is only available up until you reach age 65 at which point it will stop. If you die as a result of an accident any time after age 65, you will only be entitled to the life cover in force.



WHAT HAPPENS IF I DON'T HAVE ADB AND DIE AS A RESULT OF AN ACCIDENT?

If you die as a result of an accident and you **do not** have ADB on your LifePlan, we will only pay out the life cover amount (including any term life cover).

WILL YOU PAY OUT ADB IF I'M DIAGNOSED WITH A TERMINAL ILLNESS?

No. If you were to be diagnosed with a terminal illness, we would only pay out the life cover you have selected.

ARE THERE ANY EVENTS WHERE YOU WON'T PAY ADB EVEN IF I HAVE ADDED IT TO MY PLAN?

All claims are processed on a case by case basis by our underwriting team to make sure that they are valid and within the terms and conditions offered to you when you purchased your LifePlan.

There are certain events where if you die as a result of an accident, **we will not pay out ADB**. Full details of these "Excluded Reasons" can be read in the LifePlan Terms and Conditions however, we have provided you with a brief summary below:

We will not pay out ADB if death is as a result of an accident due to:

- Drug and alcohol abuse;
- Participating in hazardous sports;
- Participating in the illegal production of drugs;
- Participating in activities that are deemed illegal or unlawful;
- Suicide or deliberate self-inflicted injury; or
- Participation in war, civil hostilities, riots, terrorism or other such acts of collective violence.

IMPORTANT INFORMATION

The information provided in this guide applies to all LifePlan's issued since 1 January 2019.

This guide is a summary of the Accidental Death Benefit which is an optional benefit available through the RL360 LifePlan protection product. You should read the LifePlan product literature and discuss your protection needs with your financial adviser.

LifePlan is available exclusively in association with financial advisers. Your financial adviser can provide a final recommendation as to whether or not this product is suitable for you.