



Expect help when
it's needed most

PRIME LIFE

Expect immediate protection

With TSB Bank Prime Life, you're protected for accidental death from day one. After one year, full cover applies for both accidental death and death by natural causes. Suicide is not covered within the first 13 months of the policy. If death by natural causes occurs in the first year, we will refund 100% of any premiums paid. Once you receive your policy you have 30 days to review it without obligation, and return it if you wish.

Useful information: TSB Bank Prime Life Insurance is arranged by TSB Bank Limited and is underwritten by CIGNA Life Insurance New Zealand Limited ('CIGNA'), PO Box 24031, Wellington. A full copy of the Terms and Conditions are included in the Policy Wording which is available on request.





Expect your loved ones to be taken care of

The passing of a loved one is a difficult time for those who are left behind, not only emotionally, but also sometimes financially. As the years go by, this inevitable, yet unfortunate situation is something we all need to give serious thought to.

While the plans you've made for your estate or life insurance can help provide long term financial security for your partner or family, red tape often means those funds won't be available for months. Meanwhile, the bills and everyday living expenses can pile up and your loved ones may struggle to find the cash for them.

Expect immediate support

By taking out TSB Bank Prime Life now, you can ease the burden on your family in such a difficult time.

Simply nominate a beneficiary, and TSB Bank Prime Life ensures tax-free funds will be available to them when they're needed most – usually just 48 hours after the completed claim requirements are received.

And the best news is that it doesn't take much to provide enormous relief and comfort to your family during a difficult time. TSB Bank Prime Life costs just a few dollars a week.

Expect guaranteed acceptance, and a useful top-up

Acceptance for TSB Bank Prime Life is guaranteed for TSB Bank customers aged 55-75, with no medical questions to answer. Your partner is also guaranteed acceptance if they are aged 55-75 and if you both join together with the same cover level, we will discount your total premium by 10%.

TSB Bank Prime Life is designed to firstly cover the immediate needs of those you leave behind. However with guaranteed acceptance, you will also have the flexibility to top up other insurance policies and adjust your plans at a time of life when it can be hard to get extra cover.

The cover you choose remains fixed, regardless of any health issues in the future, and cover applies no matter where in the world you happen to be.

Apply now

To ensure money worries will be the last thing on your loved ones' minds, call the TSB Bank Insurance help line free on **0800 244 467** and ask about TSB Bank Prime Life. If you have your credit card handy when you phone, we can cover you immediately.

Expect affordable reassurance for your loved ones

TSB Bank Prime Life lets you choose the level of cover you want to provide, and provides premium discounts for non-smokers.

Male	Non-smoker, monthly premiums			
Age band	Cover level			
	\$3,000	\$5,000	\$7,000	\$10,000
55-60	17.51	29.18	35.42	46.37
61-65	21.14	35.23	45.50	60.12
66-70	27.35	45.58	60.75	80.92
71-75	36.46	60.77	83.79	112.26
	Smoker, monthly premiums			
55-60	22.63	37.72	44.72	59.19
61-65	27.78	46.30	56.98	75.92
66-70	34.49	57.48	72.40	96.92
71-75	44.18	73.63	95.78	128.77

Female	Non-smoker, monthly premiums			
Age band	Cover level			
	\$3,000	\$5,000	\$7,000	\$10,000
55-60	12.92	21.53	26.63	34.87
61-65	15.29	25.48	33.75	44.60
66-70	19.60	32.67	44.72	59.57
71-75	26.46	44.10	62.28	83.45
	Smoker, monthly premiums			
55-60	17.01	28.35	33.63	44.50
61-65	20.60	34.34	42.27	56.32
66-70	25.39	42.32	53.29	71.35
71-75	32.84	54.73	71.20	95.71