



BUILDING BETTER FUTURES

Introducing OneCare
Income Secure Protection

A TRACK RECORD OF CUSTOMER FOCUSSED INNOVATION

At OnePath, customer-centric innovation is in our DNA. Behind this innovation is a team that continues to be recognised for charting new territory in product design, technology, and customer engagement. Our OneCare range has long been recognised as being at the forefront of risk products which adapt to evolving customer needs - and community expectations - in a rapidly changing world.

Our new Income Secure Protection offering was designed within the same pioneering mindset, offering customers comprehensive security for their income, in a more affordable, and sustainable solution.



Working towards a sustainable industry



Protecting your clients now, and in the future



Supporting your advice business through changing times





PROTECTION
DESIGNED
TO SECURE
A BETTER
TOMORROW

SIMPLE PROTECTION FOR YOUR CLIENTS' INCOME

OneCare Income Secure Protection is our new income protection solution, offering the features and flexibility to suit all occupations - including blue collar workers and tradies - and the peace of mind you get from a claims team consistently rated #1.

More importantly, it's designed with the future in mind, offering a solution which is simpler to understand, and focussed on more stable, affordable pricing, meaning more certainty for you and your clients.

SECURING YOUR CLIENTS' LIFESTYLES

If your clients can't work due to a serious illness or accident, OneCare Income Secure Protection will pay a monthly benefit of up to 70% of their pre-claim income, giving them the financial security to maintain their lifestyle.

Simplicity & Clarity

A more streamlined design and simpler definition of disability is easier to understand and allows more stable and affordable pricing.

- Own occupation for first 2 years of claim, any occupation (ETE)¹ beyond that

Certainty & Care

The core protection your client needs, across total and partial disability, and the peace of mind provided by the market's leading claims team.

- Insurable amount 70% of income², for duration of claim (offsets may still apply)
- In-built future insurability.

Flexibility & Strength

Flexible options to make your client's income even more secure during times of change.

- Day 14 accident option
- Severity booster

1. Suitable by education, training or experience

2. 70% of first \$300,000 income, 50% of next \$200,000, 25% of balance.



ONECARE INCOME SECURE IN ACTION

Claim time is when we honour the life insurance promise. During what can be a difficult time for your client, our priority is to minimise the burden and maximise the care.

We do this through a claims process which is simple, transparent, and designed to resolve claims quickly, while our award-winning claims team provides your client with dedicated care and support through their recovery journey.



EMPATHY, CARE AND DEDICATED SUPPORT

Life insurance claims are when we honour the promise made to your clients and repay your trust in us.

Claimable events are always difficult - and sometimes life changing - for clients, which is why our dedicated team of specialists gives nothing less than their utmost focus and care to each and every claimant, throughout their individual journey.

In 2020, our claims team paid out more than \$890 million in retail claims, providing vital protection and peace of mind to individuals, families, and small businesses around Australia.

Our award-winning claims team, continues to proudly deliver one of the fastest and highest claims payment rates across the market, meaning we deliver for your clients in their time of need.

In 2020, 70% of the claimants we supported with rehabilitation, wellness, or retraining returned to work.



HELPING CLIENTS BACK TO THE CAREERS AND BUSINESSES THEY LOVE

We know that all claimants want is to get back to their work - and their full earning potential - as soon as possible. That's why we offer a range of highly accessible rehabilitation services to support them on the journey back to wellness.



Tailored care

- Holistic and collaborative partnership with claimants
- Personalised Recovery Plan
- Onsite work assessments
- Needs based support for physical and mental health



Accessible support

- At any time whilst an individual is unwell and has a claim with us
- If they are in the process of lodging a claim
- If they're waiting for their insurance payments to start
- If they're still working, but their health condition is making things difficult



Experience and expertise

- Our multidisciplinary team includes Occupational Therapists, Exercise Physiologists, Rehabilitation Counsellors and Psychologists
- Extensive experience in occupational rehabilitation, rehabilitation counselling, pain management and health.

COMPREHENSIVE SUPPORT BACK TO WELLNESS

We can support with things like:

Initial needs assessment - to understand which health services will be most helpful for them while they're recovering.

Onsite work assessment - to help them identify which duties from their job that they can safely take on now or in the future.

Funding for retraining - to assist with enhancing skills to help with getting back to work.

Support to return to work in a new role - if they will not be able to medically return to their own occupation.

Specialised equipment - to give them what they need for their work to be safe and sustainable.

Support for mental health - to help them with things like managing their routine or creating connections in their community.

Return-to-work program - to help them work with their employer to get back into a manageable work routine by gradually increasing their hours and duties.

Support for physical health - so they can focus on things like diet, exercise and sleep as part of their recovery.





ONECARE PRODUCT RANGE

OneCare's comprehensive range of cover options has been designed for maximum flexibility and value, offering a choice of ownership and premium structures, as well as lump sum via instalment and value protector options across our Term, TPD and trauma covers.

	Minimum	Maximum
<p>Life Cover</p> <p>In the event of the life insured's death or terminal illness, Life Cover pays either a lump sum or an instalment amount. This benefit is commonly used to clear debt, assist family with living expenses, estate planning or business buyouts.</p>	\$50,000 lump sum or an equivalent instalment amount	Subject to individual circumstances
<p>TPD Cover</p> <p>If the life insured becomes totally and permanently disabled, Total and Permanent Disablement (TPD Cover) pays either a lump sum or an instalment amount. The benefit is commonly used to pay ongoing medical expenses, make necessary home modifications and to hire homecare services such as nursing, cleaning and cooking.</p>	\$50,000 lump sum or an equivalent instalment amount	Overall maximum \$10 million
<p>Trauma Cover</p> <p>If the life insured meets the definition of a specified trauma condition, Trauma Cover pays either a lump sum or an instalment amount. This benefit is commonly used to assist with medical costs, extra nursing care and day-to-day living expenses. It may also be used to clear debts so that the life insured can focus on a full recovery at their own pace.</p>	\$50,000 lump sum or an equivalent instalment amount	\$2 million lump sum or an equivalent instalment amount.
<p>Extra Care Cover</p> <p>If the life insured needs more protection, Extra Care Cover pays a lump sum in the event of a claim. This benefit is commonly used to provide extra cover for the life insured if they die in an accident, and can be used to top up the terminal illness protection offered through Life Cover and other covers. It can also provide additional cover for medical professionals for HIV, Hepatitis B and C.</p> <p>This cover must be taken in conjunction with Life Cover, TPD Cover, Trauma Cover, Income Secure Cover, Business Expense Cover or Living Expense Cover.</p>	\$50,000 lump sum	\$1 million
<p>Business Expense Cover</p> <p>Business Expense Cover can insure up to 100% of the life insured's monthly business expenses. It pays the monthly amount insured if the life insured is totally or partially disabled and unable to work. It's commonly used to assist with the day-to-day running expenses of the life insured's business such as business loan repayments, rent, utility bills and many other allowable business expenses.</p>	\$1,250 stand alone \$500 with Income Secure Protection	\$60,000
<p>Living Expense Cover</p> <p>If the life insured becomes significantly disabled, Living Expense Cover pays the monthly amount insured. It is designed for casual employees, home-makers, retirees, those not eligible for Income Secure Cover, or those who just want a basic level of cover. This benefit is commonly used to pay day-to-day living expenses which can enable the life insured to stay in their own home longer. It can also help pay the costs of either in-home carers or a long-term care facility.</p>	\$1,250 per Month	\$5,000 per Month



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It's never been more important to discuss income protection with your clients.

Find out more about how your clients can benefit from OneCare Income Secure:

onepathclarity.com.au

Speak to your BDM:

Risk Adviser Services

Phone 1800 222 066

Email adviser.onepath@zurich.com.au

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This information is current as at August 2022 and may be subject to change. It is derived from sources believed to be accurate as at this date. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such.

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195 AFSL 232510 issues OneCare. This includes OneCare External Master Trust and OneCare SMSF.

OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) issues OneCare Super.

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