

## PRODUCT SNAPSHOT: ONECARE INCOME SECURE ESSENTIALS

### WHY IT'S SO IMPORTANT

OneCare Income Secure Essentials is designed to help you financially if you can't go to work because of a serious illness or accident. The money it provides can help you cover things like:



### KEY FEATURES AND BENEFITS OF YOUR POLICY



#### Affordable protection

Income Secure Essentials is up to 20% more cost effective than Income Secure Standard.



#### Two year rate lock

We guarantee we won't increase your premiums in the first two years\*.



#### Waiver of premium

We will waive the premiums for Income Secure Essentials if you are on claim.



#### Qantas Points

You can earn 1 Qantas Point for every dollar spent on eligible OneCare premiums^.



#### Worldwide cover

OneCare provides worldwide insurance cover, 24 hours a day.



#### Guaranteed renewability

We guarantee to renew your policy until its expiry date, even if your health changes.



#### Pregnancy Premium Waiver

We will waive your premiums for up to six months over the life of the policy, should you become pregnant. For more details, please refer to page 93 of the PDS.

### KEEPING YOUR COVER UP-TO-DATE

Income Secure Essentials is an 'Indemnity' contract, which means we re-assess your income when you make a claim. Your monthly benefit is calculated based on the lesser of:

- the monthly amount insured on your Income Secure Cover policy, and
- the best 12 months of earnings from your occupation in the two years prior to becoming disabled.

You should review your policy regularly with your financial adviser to make sure your level of cover matches your income. We also allow you to increase your level of cover once a year without medical checks if your income has increased.

### WHY IT PAYS TO STAY COVERED

If you couldn't work, you might be able to receive annual leave or sick leave for a few weeks. But Income Secure Essentials can pay you a monthly benefit for **up to 10 years** or even **to age 70**, depending on the benefit period you've chosen.

## HOW CLAIM PAYMENTS WORK

Income Secure Essentials pays a monthly benefit of up to 75% of your pre-claim income. You may also be eligible for the following additional payments:

### 1. Severity Booster Benefit

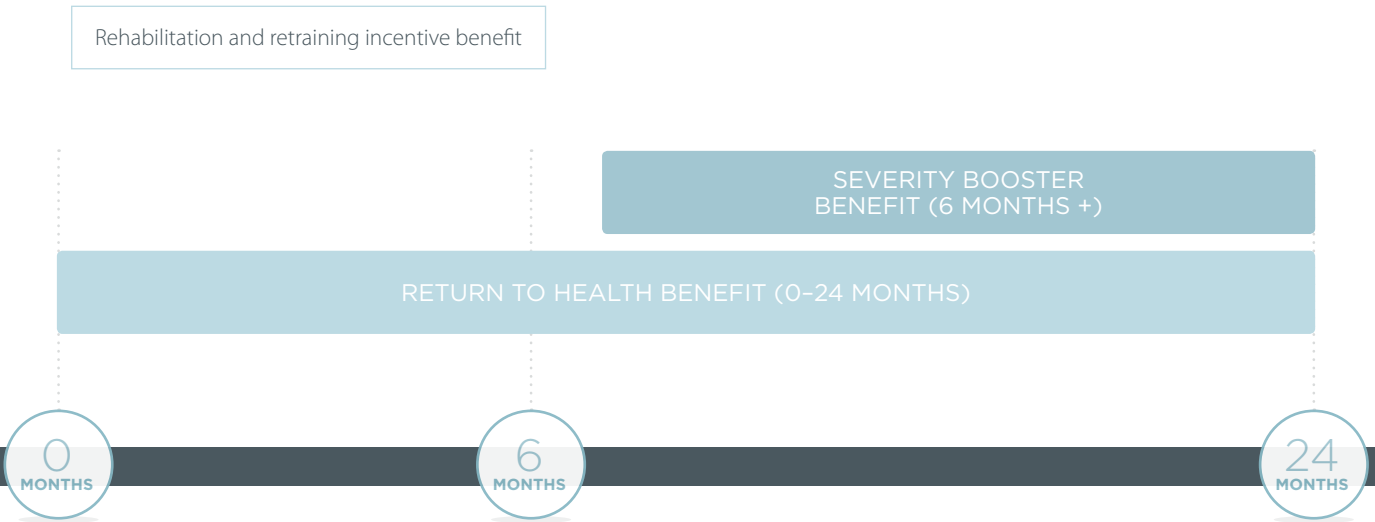
We will boost the monthly benefit by one third if you are temporarily unable to perform two of the five activities of daily living after six months on a claim for Total Disability. That could mean you're receiving 100% of your pre-claim earnings.

### 2. Rehabilitation and Retraining Incentive Benefit

We will pay an additional one month's benefit if you complete a rehabilitation or retraining program and return to work for six consecutive months.

### 3. Return to Health Benefit

We will pay an additional 10% of the monthly benefit if you are attending an approved rehabilitation or retraining program. We will also pay for the program itself under the Rehabilitation and Retraining Expenses Benefit.



## Other payments may affect your entitlements

When we calculate your monthly benefit, we take into account other payments you may be receiving – such as paid leave from your employer (after 90 days on claim), Workers Compensation payments or ongoing income from a business. These other payments may reduce the amount you are eligible to receive under your Income Secure Essentials policy.

For full details please refer to page 74 of the OneCare PDS.

## When payments will stop

You will continue to receive monthly benefits until your policy or benefit period expires, or you no longer meet the definition of 'totally disabled'. If you're able to return to work in a reduced capacity (e.g. part-time), you may be eligible for a Partial Disability Benefit.


For full details please refer to pages 78–79 of the OneCare PDS.

## WHAT YOU'RE NOT COVERED FOR

We will not pay any benefit under Income Secure Essentials under some circumstances if the claim is for a condition that is caused either directly or indirectly by:

- an intentional act or omission
- an uncomplicated pregnancy, miscarriage or childbirth
- an act of war, or
- illicit drug use

For full details please refer to page 18 of the OneCare PDS.



This flyer is only intended to provide a quick summary of your OneCare policy. For full details, please refer to the OneCare Product Disclosure Statement (PDS) available at [onepath.com.au](http://onepath.com.au)

\* Two-year premium rate lock will not apply to:

- increases to original cover amount within the first two years of the policy
- policy fee increases, and
- any Government imposed charges, such as stamp duty.

On first policy anniversary, premium increases due to indexation of the sum insured amount or age-based loadings for Stepped premiums will be based on the rate-locked premium.

^ You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. The following Retail policies are eligible: OneCare, OneCare Super. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](http://qantas.com/onepathjoin). This complimentary offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

**Important information:** The information is current as at April 2019 but may be subject to change. Updated information will be available by contacting us on 133 667. OneCare Super is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673, AFSL 238346) (OPC). OneCare is issued by OnePath Life Limited (ABN 33 009 657 176) (OPL).

From 31 May 2019 OnePath Life will no longer be a related body corporate of OnePath Custodians. You should read the relevant PDS, available by calling 133 667, before deciding whether to acquire, or to continue to hold, the product. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the advice, having regard to their objectives, financial situation and needs. Read our Financial Services Guide for information about our services, including the fees and benefits that related companies and their representatives may receive in relation to products and services provided to you. Contact us on [onepath.com.au](http://onepath.com.au) for a copy of our Financial Services Guide.