



ONECARE'S NEW PREMIUM DISCOUNT KICKSTART

✔ Offer is in addition to other OneCare discounts

Introducing KickStart, our 10% premium discount for new OneCare and OneCare Super lump sum policies. Discount applies to Life Cover and any linked TPD and/or Trauma covers with Stepped premiums.¹

With KickStart (which now appears in your product comparison software such as IRESS) your clients can save 10% in the first year, 7.5% in the second, 5% in the third, 2.5% in the fourth and 0% in the fifth year onwards.

The KickStart discount is available between 27 July 2019 and 31 January 2020. To take advantage of the discount, you will need to submit new policies during this offer period.²

WATCH THE DISCOUNTS GROW

KickStart is available in addition to existing OneCare multi-cover, packaging, platform or size discounts that your clients could also benefit from. It's just one more way we're making insurance more accessible.

OneCare pricing discounts				
	KickStart discount ¹	Multi-cover discount ³	Packaging discount	Platform discount ⁴
Cover types (new policies only)	Life or Life TPD Life Trauma Life TPD Trauma	Life, TPD, Trauma and/or BEX covers with IP	All & based on the number of lives insured within a group	All
Premium type	Stepped	Stepped & Level	Stepped & Level	Stepped & Level
Year 1	10%	5%	Up to 10%	Up to 10%
Year 2	7.5%	5%	Up to 10%	Up to 10%
Year 3	5%	5%	Up to 10%	Up to 10%
Year 4	2.5%	5%	Up to 10%	Up to 10%

HOW THE DISCOUNT WORKS

You won't need to worry about calculating the exact discount because Illustrator (our online quote and application software) does it all for you.

The discount is calculated before any applicable Government charges and policy fees are applied.

Commission payable is based on the premium after the discount has been applied.

YOU CAN ALSO SAVE WITH A TWO YEAR RATE LOCK GUARANTEE

We also offer a two-year rate lock guarantee⁵ which protects your clients from a premium increase for the first two years of their policy.

ONECARE ALSO COMES WITH A PERK

Your clients can earn 1 Qantas Point per dollar of premium paid on their eligible policy as a Qantas Frequent Flyer member.⁶



GETTING STARTED




STEP 1: Login to Illustrator

Login to Illustrator to start a quote, anywhere, anytime.
Now available in online and desktop versions.



STEP 2: Build a quote

The KickStart discount will be automatically applied to new and eligible OneCare and OneCare Super policies.

 You can get a pre-assessment in as little as five minutes using our Pre-Assessment Wizard



STEP 3: Get your client to complete the Personal Statement



- **in person** with you
- using **OneCare Express**, the underwriting engine that uses Artificial Intelligence to ask your client's medical history using everyday language
- **over the phone via tele-interview** with a Consultant (you can book tele-interviews in OneView Life)
- via a **personalised link** they can complete at a time that suits them
- by scanning a completed paper Personal Statement and attaching it as part of an electronic application.

1 KickStart discount does not apply to Level premium type, or any existing policies (including a cancel and replacement), policy fee, and any Government imposed charges, such as stamp duty. Commission payable is based on the premium after the 10% premium discount has been applied.

2 The 10% premium discount applies to new applications for OneCare and OneCare Super received from 27 July 2019 until 31 January 2020. We will accept a 'submitted' or 'pending submission' application before 8:30PM, 31 January 2020 (AEST). For paper applications, we will accept a completed 13 April 2019 application that is signed and dated before 1 February 2020 and received at OnePath by COB 29 February 2020. OneCare paper applications and forms are defined by the date printed on the front page. For OneCare paper applications this is 13 April 2019.

3 Multi-cover discount; Life, TPD, Trauma and/or Business Expense covers will receive a multi-cover discount of 5% off the base rate across all OneCare policies when Income Secure Cover is taken for the same life insured.

4 10% platform discount will apply to new OneCare policies held through Hub24, Grow Wrap, Oasis, OneAnswer Frontier Personal Super, OneAnswer Personal Super, ANZ OneAnswer Personal Super and OptiMix Superannuation accounts. 5% platform discount will apply to new OneCare policies held through Macquarie. Does not apply to OneCare Super policies funded via an external rollover.

5 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.

6 Clients must be a Qantas Frequent Flyer member and correctly register their 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 and 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. This complimentary join 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. 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. The Qantas Points you earn will be credited to your Qantas Frequent Flyer account after each statement period, which usually takes up to eight weeks from when you pay your Eligible OnePath Insurance Policy premium, unless otherwise advised. 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.

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OneCare is issued by OnePath Life. OneCare Super is issued by OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496 AFSL 238346. OnePath Life is not a related body corporate of OnePath Custodians.

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