

Dorchester SuperLife

Savings-based
life insurance



Life is for Living!

 **DorchesterLife**
trusted financial solutions



Savings stories from people who achieved their goals through Dorchester SuperLife.



“We think he’s perfect.
The world’s not.
This little guy was just
seven pounds when he
was born and he single-
handedly turned our world
upside down.
You know what...
We’re loving it.”

Our lives have never been more hectic, or more rewarding. Our wee man is just perfect, but he’ll be growing up in a less than perfect world. So we’re absolutely committed to giving him the right start. But he’s going to need our help... starting right now.

That’s why we talked to the person from DorchesterLife. Now Harry has a savings plan all of his own! We’re putting away a reasonable amount of money every month so that he’ll have a decent amount in the future, when he needs it. Whether it’s for education, travel or maybe even starting up a business of his own.

There’s nothing this kid can’t do...
with a bit of help from his friends!”



“Money, money, money. Spend, spend, spend. It comes in, it goes out. It comes in, it goes out. Week after week after week!

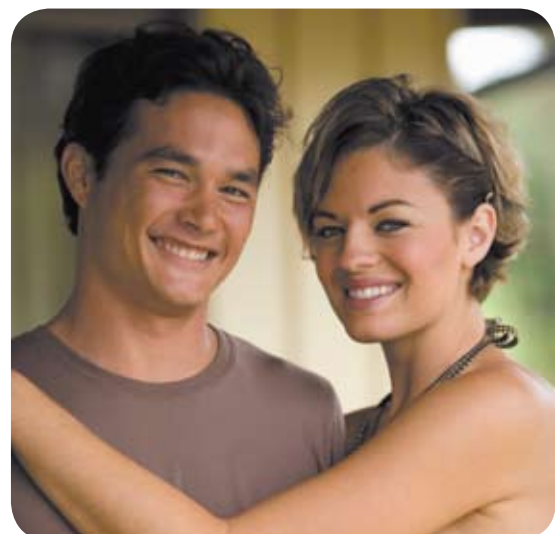
It seems there's always something to spend money on. Now that I've moved into my own flat, what with paying for food, telephone, heating and of course new clothes to buy, it disappears in no time. I did think about saving for the future, but it seemed too difficult until I spoke to the DorchesterLife agent. She pointed me in the right direction and guess what? It's so easy, I wish I had started sooner.

Now I'm saving a regular weekly amount directly out of my salary. After the first couple of payments I didn't miss it. It's a great habit to pick up – putting something aside for my future knowing that it doesn't impact on my current lifestyle.”

“For years we've been saying... ‘this is the year we start saving seriously.’ And guess what? This really is the year.

Between us, we've made a lot of money over the last few years. OK, we've saved a bit, but spent a lot more. But now it would be nice to have something to show for it.

Our careers are going really well, and it got us thinking, it's time we kept a bit for our future, for our kids. So we called the DorchesterLife agent who had been referred to us by one of our friends. What a breath of fresh air. Now, after only thinking about starting a saving plan, we're finally doing it. And what a great feeling!”



DorchesterLife now offers you a range of savings ideas which help you to reach your savings goals, because **Life is for Living!**

In addition to assisting you to achieve your desired savings goals SuperLife also provides the added benefits of:

Life Insurance – If you die while you are a SuperLife policyholder then your estate or your nominated beneficiary will receive your account balance plus an extra \$2,500.

Child cover – If any of your children suffers a terminal illness anytime during the term of the policy you will receive a one-off payment of \$2,500.

Accidental Death – If you die from an accident anytime during the term of the policy, an additional amount of \$15,000 is paid to your estate or nominated beneficiary.

(Refer to Investment Statement for full details, terms and conditions and exclusions that apply to the Life Insurance Cover, Child Cover and Accidental Death Cover)

Competitive Tax Paid Returns – SuperLife offers a choice of Conservative, Balanced, Growth and Property investment options with competitive tax paid returns.

Flexibility – Payments start from as little as \$30 per week, \$40 per fortnight or \$80 per month. Payments can be made by direct debit, wage deduction (where offered by an employer)



Travel
life

Get out of the armchair and into a seat on the plane!

Home
life

Stop talking about saving for your home. Talk won't make it happen. Savings will.

A nest egg
for life

Celebrate life's great joys, and be prepared for any occasion.

Education
for life

Their education starts with you and a good savings plan!

or automatic payment. You can increase or decrease payments (provided minimum payments are met). You may also apply to suspend payments in cases of proven financial hardship. You can access your funds after being a policyholder for 18 months, after which time you can make one withdrawal each year free of charge (unless you have advised an initial maturity term of at least 10 years - in which case withdrawals before the expiry of the maturity term will incur a fee). This will help you to cope with any unexpected emergencies.

Optional locked in period – SuperLife gives you the choice to either lock your money away, or obtain limited access on or after the expiration of the nominated initial maturity term.

Professional Fund Managers – DorchesterLife employs the services of a specialist Fund Manager to professionally manage your funds. Currently, our Fund Manager is ING (NZ) Limited which has a history of success.

The Dorchester SuperLife Savings Plan fee structure consists of:

Establishment Fee 35%* of the first year's payments and any subsequent increase to the first year's payments.

*Except if you have advised an initial maturity term of at least 10 years in which case the fee is \$100.

Annual Maintenance Fee – \$200 payable in arrears on the anniversary of the policyholder's policy, at the beginning of the second year of the policy. The annual maintenance fee decreases by 10% each year thereafter subject to a minimum of \$140 or, in the case of a 10 year initial maturity term, \$70 (reviewed annually and subject to CPI-based adjustments).

(i) Savings Plan where an annual maintenance fee of \$200 and an establishment fee of 35% of the first year's payments apply.

Plan started at Age	Weekly Payment	Total Payment	Savings Period	Balance at Age 65
25 years	\$30	\$62,400	40 years	\$184,133
45 years	\$60	\$62,400	20 years	\$105,034

(ii) Savings Plan where an annual maintenance fee of \$100 and an establishment fee of 35% of the first year's payments apply.

Plan started at Age	Weekly Payment	Total Payment	Savings Period	Balance at Age 65
25 years	\$30	\$62,400	40 years	\$193,748
45 years	\$60	\$62,400	20 years	\$107,671

Calculations assume 5% returns after tax, net of SuperLife fees. The assumed net returns are illustrative only and do not reflect SuperLife's actual or prospective performance. Actual fund performance will depend on the Investment Fund chosen by the policyholder, less fees, expenses and taxes. The returns to SuperLife policyholders are subject to investment and other risks (including loss of income and principal invested), are not guaranteed by any person and require that all contracted payments are to be made over the period.

Fourteen Day Free Look

If you become a policyholder and you decide that the plan does not meet your needs you may cancel the plan within 14 days of joining and your payments will be refunded in full, without interest.

Set your goals

To achieve a goal you need two things – commitment and action. Knowing that you have a goal, and a plan to achieve that goal, encourages you to take action and provides the resolve to carry on.

The Power of Compounding Returns

One of the keys to saving is to start accumulating money early. Just look at the table below to see the benefit of starting your savings plan now. Even a small payment initially will enable you to reach your long term financial goals through the assistance of compounding returns.

Do you want to start saving now or start saving later?

In the first scenario of each table, because the policy was started early, the balance at age 65 is considerably larger than in the second scenario. As you can see from the tables, the combination of starting early and growing your investment through compounding returns can substantially increase your policy balance over the long term.



For further details please refer to the Dorchester SuperLife Investment Statement or contact DorchesterLife on 0800 733 008.

For more information

Phone us on 0800 733 008

E-mail us at info@dorchesterlife.co.nz

Visit us at www.dorchesterlife.co.nz

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