

### Example on how to work out the amount of cover available to you

A male non-smoker aged 66 who chooses to purchase funeral cover worth \$7,500 will pay a premium of \$54.11 per month. This amount will be the payout if death as a result of an accident or natural causes occurs after 2 years.

#### Male non-smoker Cover

	5,000	7,500	10,000	15,000
66	37.36	54.11	70.87	104.38

\$54.11 will purchase funeral cover worth \$7,500

This premium of \$54.11 per month is guaranteed never to increase as he gets older. In addition, he will enjoy the cover level of \$7,500 for the rest of his life.

### Top up your existing life cover

You might already have some form of life insurance cover. You can use the DorchesterLife Funeral Plan to supplement your existing life insurance for added peace of mind.

### Place your benefit in a trust for added assurance

You can place your Funeral Plan benefit into a trust so that come payment time, the benefit is paid to the right people.

### Only the policy owner can cancel your policy

The Funeral Plan cannot be cancelled at any stage by us except for reasons of non-payment of premiums. This means that only the policy owner can cancel the policy at any time for whatever reason by notifying us in writing.

### Apply now!

Enclosed you will find an application form for the DorchesterLife Funeral Plan. Please complete and return to DorchesterLife so we can process your application. Should you have any questions please do not hesitate to call 0800 733 008 to speak with one of our Funeral Plan Consultants.

## About DorchesterLife

For over 30 years, the DorchesterLife group of companies has been assisting Kiwis like you to secure and maintain their ever changing financial goals by developing a range of innovative savings, life insurance, reverse mortgages and financial products and services.

Our policy has terms and conditions. Please refer to the policy document for full details.

For more information

Phone us on 0800 733 008  
E-mail us at [info@dorchesterlife.co.nz](mailto:info@dorchesterlife.co.nz)  
Visit us at [www.dorchesterlife.co.nz](http://www.dorchesterlife.co.nz)

 **DorchesterLife**

## DorchesterLife Funeral Plan



 **DorchesterLife**

# DorchesterLife Funeral Plan

Life insurance can become expensive or difficult to arrange later in life sometimes as a result of pre-existing medical conditions. However, if you are aged between 50 and 79, applying for a DorchesterLife Funeral Plan is easy and affordable as your acceptance is guaranteed. There is **no medical** and **we do not ask any health questions**, not now or at anytime after you have become a Funeral Plan policyholder.

## Select the amount of cover you need or the premium you can afford

The amount of cover available to you depends on your age, gender, the amount of premium you choose and whether you are a smoker or non-smoker.

## Your premiums are fixed at the start and are guaranteed never to increase

Regardless of your state of health for as long as you live, we guarantee that your premiums will never increase.

## 12% Joint application discount

If you and your partner take out a policy with the same cover level, we will discount your total premium by 12%.

## Cover commences immediately

Your Funeral Plan cover starts the moment we accept your application and issue your policy. For the **first two** years cover is provided in the event of death by accident but after two years, full cover applies. Should the unfortunate happen and you die by natural causes within the first two years, **all** premiums paid by you will be refunded either to your nominated beneficiary or to your estate.

## Worldwide cover

For additional peace of mind when travelling, the policy affords you cover wherever you are in the world.

## What you are not covered for

This policy does not cover suicide within the first two years or death occurring at any time whilst carrying out a criminal activity.

## Should you change your mind

You are free to cancel your policy at any time within 30 days by notifying us in writing and you will receive a full refund of any premiums paid.

These tables show the premiums that would be payable for the selected cover levels (\$5,000, \$7,500, \$10,000 and \$15,000), depending on your age at the time of application. E.g. A male non smoker aged 66 who chooses to purchase funeral cover worth \$7,500 will pay a premium of \$54.11 per month. The premium of \$54.11 per month is guaranteed never to increase as he gets older. In addition, he will enjoy the cover of \$7,500 for the rest of his life.

	Male non-smoker				Male smoker				Female non-smoker				Female smoker			
	5,000	7,500	10,000	15,000	5,000	7,500	10,000	15,000	5,000	7,500	10,000	15,000	5,000	7,500	10,000	15,000
50	18.20	25.33	32.46	46.71	25.60	36.46	47.32	69.04	14.74	20.10	25.46	36.19	19.82	27.77	35.72	51.62
51	18.94	26.45	33.95	48.96	26.79	38.25	49.71	72.63	15.29	20.94	26.59	37.88	20.68	29.06	37.45	54.22
52	19.72	27.62	35.51	51.30	28.03	40.11	52.20	76.36	15.87	21.82	27.77	39.66	21.58	30.43	39.27	56.96
53	20.52	28.83	37.13	53.74	29.31	42.04	54.76	80.20	16.49	22.75	29.01	41.53	22.54	31.86	41.18	59.83
54	21.36	30.08	38.81	56.26	30.62	43.99	57.37	84.12	17.13	23.72	30.31	43.49	23.53	33.35	43.18	62.83
55	22.24	31.41	40.58	58.92	31.99	46.06	60.12	88.25	17.82	24.76	31.70	45.57	24.59	34.95	45.31	66.02
56	23.17	32.80	42.44	61.72	33.44	48.23	63.02	92.59	18.55	25.86	33.16	47.78	25.72	36.64	47.57	69.41
57	24.15	34.29	44.42	64.69	34.98	50.53	66.09	97.20	19.32	27.03	34.73	50.13	26.92	38.45	49.98	73.04
58	25.20	35.86	46.53	67.86	36.61	52.98	69.35	102.09	20.15	28.27	36.39	52.64	28.21	40.39	52.56	76.92
59	26.31	37.54	48.76	71.21	38.35	55.58	72.82	107.30	21.03	29.60	38.17	55.30	29.59	42.46	55.33	81.07
60	27.51	39.33	51.16	74.81	40.21	58.38	76.55	112.88	21.98	31.02	40.06	58.15	31.08	44.69	58.30	85.53
61	28.81	41.29	53.77	78.73	42.25	61.44	80.62	118.99	23.01	32.57	42.13	61.26	32.70	47.13	61.56	90.42
62	30.23	43.42	56.61	82.99	44.49	64.79	85.09	125.69	24.12	34.24	44.36	64.61	34.48	49.80	65.11	95.75
63	31.78	45.75	59.72	87.66	46.98	68.53	90.07	133.15	25.32	36.05	46.78	68.24	36.43	52.72	69.02	101.60
64	33.52	48.35	63.19	92.86	49.83	72.78	95.74	141.65	26.65	38.05	49.44	72.23	38.61	55.99	73.36	108.12
65	35.38	51.15	66.91	98.45	52.90	77.38	101.85	150.81	28.07	40.17	52.28	76.49	40.95	59.50	78.04	115.13
66	37.36	54.11	70.87	104.38	56.20	82.31	108.43	160.66	29.56	42.42	55.28	80.99	43.45	63.24	83.03	122.61
67	39.48	57.29	75.10	110.73	59.75	87.63	115.51	171.26	31.16	44.82	58.47	85.78	46.14	67.26	88.38	130.63
68	41.76	60.70	79.65	117.54	63.60	93.37	123.15	182.71	32.86	47.37	61.87	90.88	49.01	71.57	94.12	139.23
69	44.22	64.39	84.56	124.91	67.78	99.62	131.47	195.16	34.68	50.10	65.52	96.35	52.12	76.21	100.31	148.50
70	46.88	68.38	89.87	132.86	72.34	106.44	140.53	208.73	36.63	53.02	69.40	102.17	55.46	81.21	106.96	158.45
71	49.74	72.65	95.56	141.39	77.29	113.84	150.38	223.47	38.67	56.08	73.49	108.30	59.00	86.51	114.02	169.03
72	52.85	77.31	101.76	150.68	82.78	122.03	161.28	239.78	40.85	59.34	77.83	114.81	62.81	92.21	121.60	180.38
73	56.26	82.42	108.57	160.88	88.94	131.22	173.50	258.07	43.17	62.81	82.46	121.74	66.91	98.33	129.74	192.58
74	60.07	88.11	116.15	172.24	96.01	141.77	187.54	279.07	45.65	66.53	87.41	129.16	71.34	104.95	138.55	205.76
75	64.22	94.32	124.41	184.60	103.97	153.65	203.33	302.68	48.30	70.49	92.68	137.07	76.13	112.10	148.07	220.00
76	68.71	101.02	133.34	197.96	113.00	167.10	221.20	329.40	51.08	74.66	98.24	145.39	81.26	119.75	158.24	235.23
77	73.60	108.33	143.06	212.53	123.28	182.42	241.56	359.83	54.06	79.10	104.15	154.25	86.82	128.05	169.27	251.73
78	78.96	116.33	153.71	228.45	135.18	200.13	265.08	394.99	57.23	83.85	110.47	163.71	92.87	137.08	181.28	269.69
79	84.94	125.25	165.57	246.21	149.34	221.21	293.08	436.81	60.69	89.02	117.35	174.02	99.60	147.11	194.62	289.65