

Home life



Stop just talking
about saving for
your home.

Talk won't make it
happen. Savings will.

Life is for Living!



DorchesterLife
trusted financial solutions



**Tired of renting? Tired of making do?
Quit dreaming. Start saving!**

Where does the money *go* every month?
Bills, bills, bills - Power, phone, groceries, student loans, not to mention car repairs and petrol – the list goes on. And that's before you get to the fun stuff like going out with friends, movies, shopping, coffee. Before you know it, your hard-earned cash has slipped through your fingers again.

Of course you *want* to save for a house, but you keep thinking that maybe you'll start next month, or when you get a pay rise, or when you've paid off a few other bills. But, if you're honest, you know that the more you earn, the more you're likely to spend.

Let's face it. It's not more *stuff* you need. It's more commitment. More motivation. More action - and a plan.

We have that plan. The Dorchester SuperLife Savings plan helps you to set goals and then achieve them. It's a savings plan designed to encourage a little discipline – with rewards!

The Dorchester SuperLife Savings Plan has plenty of options to suit your needs...

A savings plan that helps you get that deposit for a first home, or to renovate or extend the one you already own.

Flexible Payments

You can make regular payments – weekly, fortnightly, monthly, one off lump sums, whatever suits. You can even set up payment automatically direct from your wages (if your employer agrees). There is also the option to 'lock in' your savings, reducing the temptation for withdrawals.

About DorchesterLife

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

DorchesterLife's diversified sales and service structure is represented throughout New Zealand and is committed to an independent selling process. Accordingly DorchesterLife promotes its products through independent brokers and financial advisors. In addition, DorchesterLife products are also promoted by our dedicated sales team.

Professional Fund Managers

The funds invested by our policyholders are credited to a trust account, which is managed by Dorchester Life Limited. Dorchester Life Limited has engaged a specialist fund manager with a proven history of success to manage the funds on which your investment performance is based. Currently our fund manager is ING (NZ) Ltd, which is part of a large international and reputable group of companies. Its website can be found at www.ingnz.com.

Choice of Investment Fund

DorchesterLife currently offer four different investment strategies - Balanced, Conservative, Growth, and Property. **Home Life can be tailored to suit your savings profile** from medium risk funds – Balanced or Conservative - to the Growth or Property Funds which are likely to tend to have higher returns over the long term but fluctuate more in the short term. Everyone has a different approach and whatever your outlook on investment return is, we can provide an investment strategy to suit. Our Investment Statement helps you identify your risk profile.

Simplicity

Once you're happy with how your policy will work, you simply complete the application form in the Dorchester SuperLife Investment Statement and then the only thing left for you to do is to keep those payments coming in and see the savings grow.

Multiple Benefits

The unique benefit of the Dorchester SuperLife Savings Plan is that, in addition to providing a savings vehicle, it also offers you, as the policyholder, **life insurance benefits – helping to ensure that your family's needs are provided for**, even in the event of your death.

- **Life Insurance**

As long as you are a policyholder and are making payments to Dorchester SuperLife, you are entitled to receive life insurance cover of \$2,500.

This ensures that should you die, your estate will receive \$2,500 in addition to your account balance in Dorchester SuperLife. In the case of joint policyholders, the life insurance cover is a “first death” only benefit, the death benefit does not transfer to the survivor (i.e. once a benefit is paid out the cover ceases).

- **Accidental Death**

If you die from an accident during the term of the policy, a further lump sum of \$15,000 will be paid to your estate. In the case of joint policyholders, the accidental death cover is a “first death” only benefit (i.e. if both policyholders are in a fatal accident, only one payment is made).

- **Child Cover**

If any of your children aged from three to seventeen years should be diagnosed with a terminal illness during the term of your Dorchester SuperLife policy, you will receive a one-off payment of \$2,500.

The above cover is subject to qualifying criteria, please see the Dorchester SuperLife Policy for terms, conditions and exclusions.

Please refer to the Dorchester SuperLife Investment Statement and Prospectus for full details.

Fourteen day free look

If you become a policyholder and you decide that the policy does not meet your needs you may cancel the policy within 14 days of joining and your payments will be refunded in full. No interest will be payable if the policy is cancelled within this 'free-look' period.

Where do I get more information?

For a free consultation contact DorchesterLife on 0800 733 008, or visit our website www.dorchesterlife.co.nz

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