

# The Fine Print (but nothing tricky).

## 8% Lifetime Discount.



### **Integrity's Here for You Retail Product Promotional Campaign.**

Integrity is offering an 8% Lifetime Discount to all new customers who purchase an Integrity's 'Here for You' Policy, with 2 or more eligible Covers submitted for full underwriting during the campaign period.

The 8% Lifetime Discount will be applied to the underwritten premium for lump sum Cover and will not impact other Integrity discounts (including Life+ and Annual Payment discount).

### **Summary of Integrity's Here for You:**

Integrity's Here for You is a retail life insurance Policy which offers 4 Core Cover types of insurance - Income Insurance, Life, Critical Illness and Total and Permanent Disablement. The product provides for customisation by the Policy Owner allowing Cover to be tailored to individual needs. It does this by permitting the combination of 1 or more Cover types and additional benefits such as Integrity's Care Support Package, or by splitting the Cover across 2 separate Policies.

A Policy can be owned inside superannuation by the trustee of a superannuation fund or outside superannuation.

### **8% Lifetime Discount campaign period:**

- Campaign start date - 15 September 2019
- Campaign end date - 30 June 2020

### **8% Lifetime Discount Terms and Conditions:**

For a customer to be eligible for the 8% Lifetime Discount, the following Terms and Conditions will apply:

- The Adviser must raise the quote on Integrity's Adviser portal and submit the application during the campaign period.
- The application must be for fully underwritten Cover.
- The application must be submitted and accepted with 2 or more Core Cover types (Income Insurance, Life, Critical Illness and Total and Permanent Disablement). Where Cover is split across 2 policies, this will be considered to be only 1 Cover type.
- 2 or more Core Covers must be maintained for the customer to receive the Lifetime Discount.
- Where a customer initially applies for 2 types of Cover and then removes 1, the customer will become ineligible to receive the discount as at the next Policy renewal date.
- If a customer applies for 2 or more eligible Covers and 1 or more Covers are not accepted following Integrity's underwriting assessment, the customer will not be eligible for the discount.
- Where the Policy Owner holds 2 or more Core Cover types, the 8% Lifetime Discount will be applied to lump sum cover (Income Insurance is excluded).
- Only single Life Insureds are eligible to receive the 8% Lifetime Discount.
- Where a Policy Owner is someone other than the Life Insured (for example a superannuation trustee), eligible Covers can be across multiple Policies.

Integrity may vary these terms and conditions at its discretion. This information is general in nature and does not consider your individual needs or circumstances. For more information, please speak to your Financial Adviser.