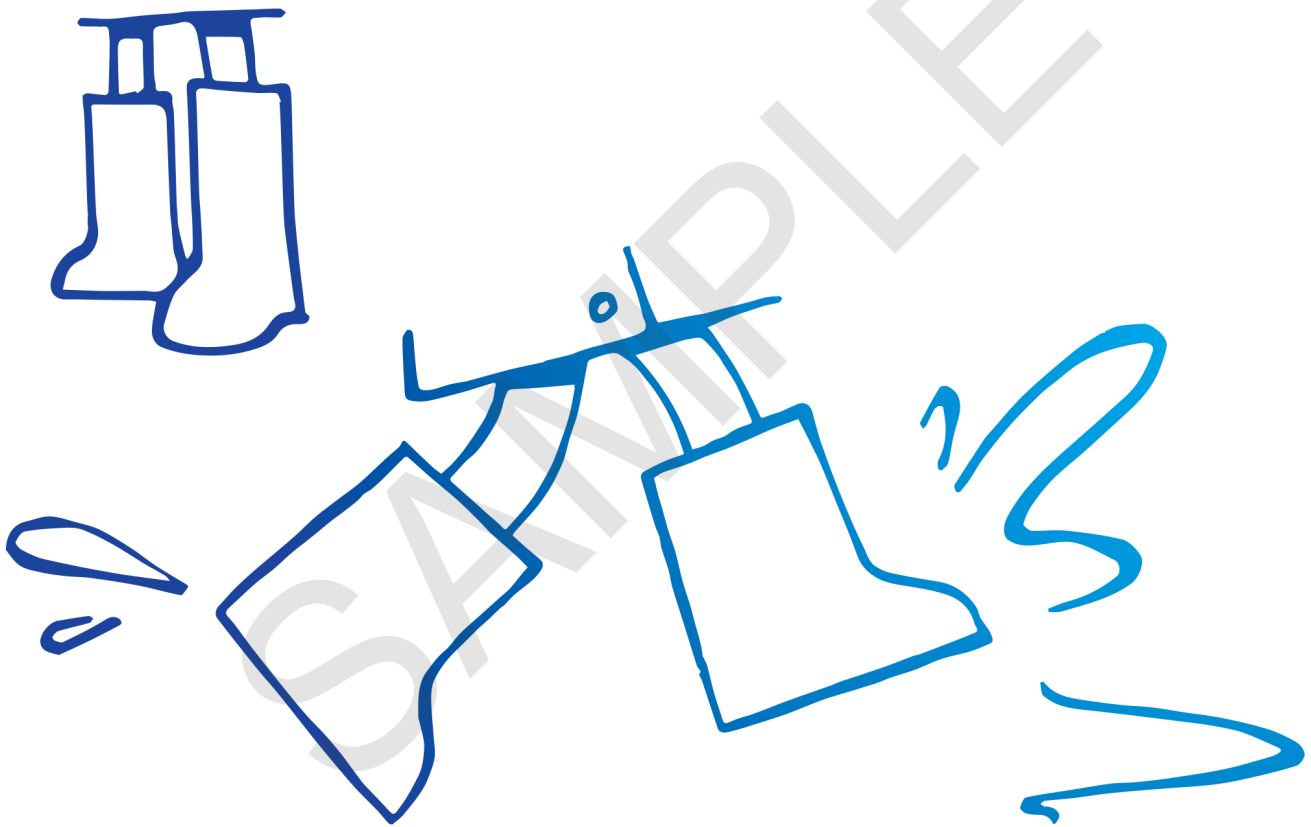




Income Protection

This policy provides a payment in the event you become sick or disabled, preventing you from working. Use the money to replace your income.

Policy number 298439



Your Pinnacle Life Income Protection policy

Welcome to Pinnacle Life. We are a New Zealand life insurance company, and we operate from our office in Auckland, New Zealand.

This document sets out the terms of your policy with us. We want you to feel certain about the cover you have and how to make changes to it. Some words have an asterisk* after them. These words have a specific meaning in this policy; you can find the meanings in the list of definitions. After you have read this document, please keep it somewhere safe.

Your Income Protection cover

Details about your cover, including whose income is insured, when and how much we'll pay and your payments

your policy	<p>Policy number 298439</p> <p>First Issued 23 October 2024</p> <p>Last updated 23 October 2024</p>
'you', the policy owner	<p>You, Sally Sample, born 15 June 1987, are the policy owner. As the policy owner, you are the only person who can authorise changes to this policy. We'll pay the proceeds of any claim to you or your nominated beneficiary*.</p>
the 'insured person'	<p>The insured person* under this policy is Sally Sample, a female, born 15 June 1987, living in New Zealand, insured as a non-smoker*. When you applied for this policy the first insured person's* usual occupation* was identified as Secondary School Teacher.</p>
what is covered	<p>Sally Sample is insured for 60% of their monthly income*, with a cover limit* of \$4,999.95 per month. We'll replace Sally Sample's income with a monthly payment that's equal to 60% of their monthly income*. 60% was the amount selected when you applied for the policy. The maximum amount will be the cover limit*.</p> <p>The person nominated as the Income Protection beneficiary* will receive the benefit payments. When your policy is first issued, you, the policy owner, are automatically nominated as the Income Protection beneficiary*.</p> <p>Any other income received by the insured person*, or any income they are entitled to, will be considered and deducted from the monthly payment. This includes any income from any type of work (either full* or part-time) or sick leave, other insurance policies, ACC* or payments from any other government agency.</p> <p>If the insured person* is overseas for more than three months while receiving payments for Income Protection, their monthly payments will stop until they return to New Zealand.</p> <p>Your waiting period (how long before we'll start paying)</p> <p>The waiting period starts from the day the insured person* becomes unable to work*, provided they remain unable to work* for the entire waiting period.</p> <ul style="list-style-type: none"> The waiting period you selected is 60 days. We'll start making monthly payments on the last day of the month after the waiting period has passed. <p>Your cover period (how long we'll keep paying for)</p> <p>Provided that the insured person* remains unable to work*, we'll continue making payments for:</p> <ul style="list-style-type: none"> the period you selected, which is 12 months or,

	<ul style="list-style-type: none"> until the end of the month in which the insured person* turns 65, whichever occurs first.
what is not covered	<p>We won't pay an Income Protection claim under this policy if the claim was directly or indirectly contributed to or caused by any of the following:</p> <ul style="list-style-type: none"> the use of drugs, unless taken as prescribed by a doctor* participation in an unlawful act, including driving with excess blood alcohol levels a self- inflicted injury a suicide attempt a mental illness* the insured person* failing to follow reasonable medical advice to prevent, minimise or recover from the illness or injury that caused them to be unable to work* normal pregnancy (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarriage or termination of a pregnancy being made redundant* an act of war, civil war, terrorism, invasion, strike, riot, civil commotion, rebellion, revolution, insurrection, hostilities, military coup or usurped power, either within New Zealand or when travelling abroad. <p>In addition, we won't pay a second claim for an illness or injury if the second claim is related to or is a recurrence of an earlier claim and the insured person* has not been in continuous*, full time*, paid employment in New Zealand for at least 4 months since the claim ended.</p>
your cover start date	<p>Your cover starts on 23 October 2024 provided that we receive your first payment by 06 November 2024. Otherwise, the cover will start when we receive your first payment. If we do not receive your first payment by 23 November 2024, this offer will expire and you will need to reapply.</p>
your payments	<p>Your payment is \$71.14 per month. This includes:</p> <ul style="list-style-type: none"> A discount of \$7.91 per month for the first 12 months because you applied online. <p>We'll increase your payments on 01 November 2025 each year. The increase covers the insured person's* increasing age plus the annual CPI* (Consumer Price Index*) increase (unless you have chosen to stop CPI* increases).</p> <p>Your first increase will be effective on 01 November.</p> <p>GST is charged on Income Protection. This is included in your payment.</p> <p>If you pay by credit card there will be an additional charge of 3.95%.</p>
your policy ends	<p>This policy will end:</p> <ul style="list-style-type: none"> on the last day of the month in which that insured person* turns 65, being 30 June 2052, or if the insured person* dies if your policy ends for any other reason. <p>Your cover will not end when a claim is made, as you are entitled to make multiple claims under this cover.</p>

Eligibility

Clarifying who can buy this policy and how much cover they can have

who can buy this policy	<p>This policy can be purchased from Pinnacle Life by any person aged 18 to 74 who permanently resides in New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong, or Singapore and is:</p> <ul style="list-style-type: none"> a New Zealand citizen or passport holder, or a holder of a New Zealand residency visa, or
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- a holder of a New Zealand work permit for two years or more, or
- an Australian passport holder living in New Zealand.

You must also have been in continuous*, full-time*, paid employment in New Zealand for the past two years, either as an employee or a self-employed person.

Only one person can be insured under this policy. A partner or spouse will need to purchase a separate policy.

how much cover you can buy

You can only have one Income Protection Cover with us. If you take out a second Income Protection Cover, we'll be liable to pay out only on the first one. Your Income Protection Cover amount cannot exceed 75% of your monthly income*. The maximum amount of cover an insured person* can have cannot exceed \$15,000 per month.

Payment

Information about your payments, such as how we calculate your payments and your options for how to pay

calculating your payments

We base your payment amount on:

- the type of cover you have
- your amount of cover
- the waiting period you select
- the cover period you select
- the insured person's* gender, smoking habits and declared state of health
- the insured person's* occupation and pastimes.

Each year, on the anniversary of your policy, we'll automatically increase your payments. This reflects the insured person's* increasing age plus the annual CPI* increase to your cover (unless you have chosen to stop CPI* increases or you are no longer eligible for CPI*, see the section entitled 'increase your cover for inflation'.) CPI* increases will stop if your cover limit* reaches the maximum amount of cover allowed.

We'll notify you at least 20 days before a price increase.

If the insured person's* state of health deteriorates from year to year, it has no impact on what you pay.

If you reinstate your policy, we will review any changes to your health, and this may affect the price.

which currency

All transactions are in New Zealand dollars.

payment frequency and due date

Your payments follow a monthly cycle. They are due by the 25th of each month to pay for the following month's cover.

Depending on the day you apply, your first two payments may be as little as one week apart or as much as five weeks apart.

As an alternative, we can offer a six-monthly or an annual payment cycle. Contact us to arrange this.

when you don't need to make your Income Protection payment

If an insured person* is made redundant* from their usual occupation*, we'll waive your monthly payments to us until the insured person* resumes working, provided that:

- the insured person* was not self-employed, and
- they were made redundant* at least 90 days after the cover start date, and
- they were unaware they were likely to be made redundant* before the cover started.

The maximum period we will waive your payment is six months in any two-year period.

	<p>If the insured person* is still redundant* at the end of the 6 month period, they may be entitled to claim for 6 months of the financial hardship benefit.</p> <p>The insured person* is eligible to claim on the policy during this period.</p>
payment methods	<p>You can pay by direct debit or credit card. You can switch between payment methods at any time. To pay by direct debit, you'll need a New Zealand bank account. Simply complete and return the direct debit form that you can download from our website.</p>
additional bank charges	<p>There are no extra charges if you pay by direct debit. If you pay by credit card, you'll pay an additional fee of 3.95%. If you pay in a currency other than New Zealand dollars, your bank may charge an additional fee for exchanging your currency.</p>
payment holiday for financial hardship	<p>You can apply to us in writing to ask us for a payment holiday for up to 12 consecutive months. This means you won't need to make any payments, but no cover will be provided. This means you won't be able to claim for any condition or event that occurs, or is first diagnosed during the payment holiday, even if this would normally be covered by your Income Protection policy.</p> <p>At any time during that 12-month period you can reinstate your policy on the existing terms without having to reapply.</p> <p>The payment holiday is only available if you are experiencing financial hardship. This includes:</p> <ul style="list-style-type: none"> • redundancy* • bankruptcy • tertiary studies • overseas travel • leaving paid employment to become a full-time caregiver for partner or child • death of a spouse, partner, or child • natural disaster where the event affects an insured person's* ability to work • employer approved leave without pay or • any other event Pinnacle Life agrees to, at its sole discretion. <p>To apply for the payment holiday, we'll need evidence to support your application.</p> <p>From the date you reinstate this policy or after 12 months of the payment holiday, payments will be payable on the same terms that applied before the payment holiday. We'll base the payments on the insured person's* current age and the premium rates that apply at that time.</p> <p>We won't approve your application for a payment holiday unless you have paid at least four monthly payments by the payment date since your last payment holiday ended. Over the life of the policy, the payment holiday can only be used for a maximum of 24 months.</p> <p>If your policy has lapsed due to non-payment (missing four payments in 24 months), you are not able to use the payment holiday to reinstate your policy. You must apply for a payment holiday before the 4th payment is missed.</p>
cover suspended for non-payment	<p>We should receive your monthly payment on or before the 25th of each month. If we haven't received your payment by the 1st of the next month, we'll immediately put your cover on hold (suspend your cover).</p> <p>If we suspend your cover we'll:</p> <ul style="list-style-type: none"> • notify you of the suspension at your last known contact address • not pay any claim relating to a period in which cover was suspended • restart your cover in the month following your next payment.
cover ended for non-payment	<p>If you miss three of your monthly payments within a 24-month period without catching them up, your policy will end the next time you miss a payment. The three monthly payments don't need to be consecutive. If this happens:</p> <ul style="list-style-type: none"> • we'll notify you at your last known contact details

- your cover will stop on the 1st of the month following the last due date missed
- we won't refund any payments you have made to date.

Changes

Changes you can make to your policy and how to go about making those changes

change policy owner	When your policy is first issued, you are automatically both the policy owner and the insured person*. You can change the owner of your policy to someone else at any time. To change the owner, complete the change of ownership form attached to this policy document. You can also find the change of ownership form on our website.
change Income Protection beneficiary*	The person to whom we'll pay an Income Protection claim is called the Income Protection beneficiary*. When your policy is first issued, any insured person* with Income Protection Cover will be their own Income Protection beneficiary*. You, the policy owner, can apply at any time to change the Income Protection beneficiary* to someone else by completing a 'change of beneficiary' form. This form is available on request from us, or it can be downloaded from our website.
increase your cover for inflation	<p>Each year on the anniversary of your policy, we'll automatically increase your cover. This helps your policy to keep up with the pace of inflation. We'll base the increase on the Consumer Price Index* (CPI*) published by Statistics New Zealand in September of each year.</p> <p>To stop the next CPI* increase, just tell us in writing before your next policy anniversary. If you stop the CPI* increase for three consecutive years, you will no longer be eligible for any future CPI* increases.</p> <p>We don't offer the CPI* increase if you have previously claimed (or are eligible to claim) under this policy OR if a loading* of more than 125% has been applied to your policy as a result of an insured person's* state of health. CPI* increases will stop if your cover limit* reaches the maximum amount of cover allowed.</p>
increase your cover for a special event	<p>A special event allows you to increase your cover with no further questions asked about the insured person's* state of health. We may request supporting evidence of the special event.</p> <p>You qualify for a special event increase if you request it within 60 days of an insured person's* income increasing.</p> <ul style="list-style-type: none"> • We'll then approve a proportional increase in the cover amount (up to the income replacement percentage you selected) without additional health information. • You can increase your Income Protection Cover as often as you like, however your cover can't exceed the income replacement percentage you selected or the maximum cover amount*.
increase your cover because you want to	<p>You can apply at any time to increase your cover; however, we don't have to approve the increase. Our approval will depend on several factors, including your reason for the increase and the insured person's* state of health. We'll also need to receive the insured person's* written consent.</p> <p>There are limits to the maximum amount of cover you can have. Refer to the section 'how much cover you can buy'.</p> <p>From time to time, we may approach you with an offer to increase your cover on favourable terms.</p>
decrease your cover amount	<p>We'll always reduce your cover if you request it. There are no conditions or penalties.</p> <p>A decrease in your cover will decrease your ongoing payments. This will apply from the next payment due after your request is processed.</p>

change your waiting period	<p>You can apply in writing to change the waiting period on your Income Protection cover, but we are not obliged to agree to a change.</p> <ul style="list-style-type: none"> The change will depend on the insured person's* state of health and occupation at the time of the request. Your options for the waiting period are 30, 60 or 90 days. We'll always apply the waiting period that was in place on the day the insured person* suffered the injury or first sought medical advice for the symptoms of the illness that caused them to become unable to work*.
change your cover period	<p>You can apply in writing to change the cover period on your Income Protection cover, but we are not obliged to agree to a change.</p> <ul style="list-style-type: none"> The change will depend on the insured person's* state of health and occupation at the time of the request. Your options for the cover period are six, 12, 24 or 36 months. We'll always apply the cover period that was in place on the day the insured person* suffered the injury or first sought medical advice for the symptoms of the illness that caused them to become unable to work*.
stop smoking	<p>If the insured person* is currently insured as a smoker*, you can ask to reduce your payments if they stop smoking.</p> <ul style="list-style-type: none"> They must have stopped for 12 months or more. We'll need the insured person* to complete a non-smoking declaration (which you can find on our website) before we can reduce your payments.
environmental changes	<p>There may be circumstances in which we would need to apply a general increase to payments across all policies: for example, to offset against an increased cancer* trend or other environmental factors. If this occurs, we'll notify you at least 30 days ahead of any increase.</p>
law or tax changes	<p>We can increase your payments to cover any additional costs we incur if the law or tax regulations (or their interpretation) change. If this happens, we'll notify you at least 30 days ahead of any increase.</p>
pass back of changes	<p>If we ever make a change to our policy that's better for you, the new and better version will be added to your policy automatically, subject to:</p> <ul style="list-style-type: none"> If you make a claim, we'll compare the updated part of the policy with your current one and use the one that's better for you. The new version will only apply if your claim happens after the date we made the change. Any special rules or exclusions already in your policy will remain the same, even if other parts improve. If the change means your premiums (what you pay) need to go up, that will happen the next time we review your payments. Once you've chosen this option, you won't be able to change your mind later.

Cancellation

What happens if you want to cancel your policy

30-day free look	<p>If you change your mind and cancel this policy within 30 days of it first being issued, we'll immediately stop your cover and refund your payments.</p>
cancelling this policy	<p>After the 30-day free look, you can cancel this policy at any time; however, your payments are not refundable. The only exception is where you have paid for either six or 12 months in advance; in this</p>

case, we'll refund the amount you have pre-paid.

no cash value	This policy contains no savings or investments and does not share in the profits of Pinnacle Life. The policy has no cash value if cancelled.
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Claims

What you need to provide if you need to make a claim and who will receive the money

information we need to assess your claim	<p>To make a claim, the policy owner or someone acting for them will need to contact us.</p> <p>To assess your claim, we'll need some administrative information, such as proof of:</p> <ul style="list-style-type: none"> • your date of birth • the owner or beneficiaries'* identity • the bank account you want the claim paid into. <p>We'll let you know the exact requirements for your circumstances at the time of a claim, but it's likely we will also:</p> <ul style="list-style-type: none"> • need details of the illness or injury that has caused the insured person* to become unable to work*, • need the names and contact information of all doctors* and medical specialists* who have treated the insured person* concerning those illnesses or injuries, • ask for financial evidence of the insured person's* income as well as details of any other income they are either receiving or are entitled to receive while they are unable to work*, • need information about the insured person's* employment status from either their employer or their accountant, and <p>While we are making monthly payments under your Income Protection Cover, the insured person*, at their own cost, will need to provide ongoing medical and financial evidence that is satisfactory to us. You will also need to let us know when the insured person* returns to work.</p>
who we pay	<p>You can nominate an Income Protection beneficiary* to receive the proceeds of any Income Protection claim if you are unable to work*. We'll pay your Income Protection claim to the Income Protection beneficiary or to the policy owner if the Income Protection beneficiary is deceased. Your Income Protection beneficiary* does not have to be the same person as any other beneficiary*</p> <p>Income Protection claim payments are subject to income tax, which is the policy owners responsibility.</p>
claiming more than once	<p>Multiple Income Protection claims can be made on this policy however, you can only claim for one claim event at a time.</p> <p>If the illness or injury causing a Income Protection claim is related to (or is a recurrence of) the illness or injury that caused a previous Income Protection claim, then;</p> <ul style="list-style-type: none"> • if the insured person* becomes unable to work* again within six months the current claim will be treated as a continuation of the previous claim • if the insured person* becomes unable to work* again after more than six months, then the claim will be regarded as a new claim and a further waiting period* will apply. In this case, we won't pay a second claim unless the insured person* has been in continuous*, full time*, paid employment in New Zealand for at least 4 months since the previous claim ended.

Legal and regulatory

Our legal and regulatory responsibilities to you, as well as your responsibilities to us

your privacy	<p>We understand how important your privacy is to you. All information you provide to us will be held securely and confidentially. We'll use this information only to process your application, to administer your policy and, ultimately, to pay any claim. There may be occasions when we collect your personal information from a third party. We do this when it is authorised by the Privacy Act 2020 or when you give us permission to do so. You may contact us at any time to access or correct any information we have about you.</p> <p>From time to time, we may communicate with you to get your feedback and update you on the products and services we offer, and we may offer you other products. If you don't want us to contact you in this regard, just drop us an email, ask@pinnaclelife.co.nz.</p>
New Zealand law	New Zealand legislation governs this policy. Any legal action for this policy must be carried out in New Zealand.
our statutory fund	All payment transactions for this policy that we receive from you (or pay to you) will be through our 'Rimu Statutory Fund'. New Zealand law requires us to have a statutory fund to protect your interests by ensuring accounting transparency.
your responsibilities	<p>You must be absolutely truthful with us. We rely on your information to issue your policy and pay any claim.</p> <ul style="list-style-type: none"> • If you are not absolutely truthful or if you don't disclose all relevant information, we may void* or change the terms of your policy. • If your claim includes false or incomplete information we won't be liable to pay any claim and we can, at our discretion, void* your policy. • If, after we pay any claim, we find that it includes false or incomplete information, you must pay back all claim payments.

Definitions

Meanings of words and terms that we have used in this document

ACC	The Accident Compensation Corporation (ACC) is the Crown organisation in New Zealand that provides comprehensive, no-fault personal injury cover for all New Zealand residents, as well as visitors to New Zealand.
annual income	<p>If the insured person* is an employee, annual income* means their highest gross taxable annual income coming directly and solely from engaging in their usual occupation*, measured over a 12-month period in the two years immediately prior to their becoming unable to work*.</p> <p>If the insured person* is self-employed, then all tax returns due before they became unable to work* must be filed before a claim can be made. Annual income* will then mean their gross taxable annual income derived directly and solely from engaging in their usual occupation* as reported to the IRD for the most recent period before they became unable to work*.</p>
continuous employment	If the insured person* has been in continuous employment, it means they have been employed without a break during the past two years (where annual leave or other paid leave is not counted as a break). If the insured person* changed jobs or moved to a different company within the past two years, we will still regard their employment as 'continuous' provided that they have not changed jobs more than three times during this period and that no period between jobs exceeded 30 days.
Consumer Price Index (CPI)	The CPI is an index published by Statistics New Zealand. We use the results published for September.
cover limit	Cover limit means the maximum amount we'll ever pay for an Income Protection claim.

	<p>When covering 40% of the insured person's* monthly income*, our cover limit is \$8,000 per month if the insured person* is aged 20 to 50, \$6,670 per month if they are aged 51 to 54 and \$5,340 per month if they're aged 55 to 65.</p> <p>When covering 60% of the insured person's* monthly income*, our cover limit is \$12,000 per month if the insured person* is aged 20 to 50, \$10,000 per month if they are aged 51 to 54 and \$8,000 per month if they're aged 55 to 65.</p> <p>When covering 75% of the insured person's* monthly income*, our cover limit is \$15,000 per month if the insured person* is aged 20 to 50, \$12,500 per month if they are aged 51 to 54 and \$10,000 per month if they are aged 55 to 65.</p>
doctor	<p>This means a doctor or medical practitioner licensed to practice medicine legally within New Zealand.</p> <p>For the purposes of this policy, a doctor can't be you or the life insured, or any relation, business associate, employer or employee of you or the life insured.</p>
full-time employment	If an insured person* is in full-time employment, it means they are working, on average, at least 30 hours per week. This doesn't need to be with a single employer.
Income Protection beneficiary	This means the person to whom we'll pay an Income Protection claim if you or the insured person* becomes unable to work*. When your policy is first issued, you*, the policy owner, are automatically nominated as the Income Protection beneficiary. However, you can change the Income Protection beneficiary to someone else; see the section entitled 'change Income Protection beneficiary*.
insured person	An insured person is a person whose health is insured under this policy.
legally adopted	Legally adopted means subject to an adoption order under the Adoption Act 1955 or an overseas adoption order which is outlined in section 17 of that Act.
loading	A loading is when we charge a higher premium to cover the insured person*.
medical specialist	<p>A medical specialist means a practicing medical specialist, who is licensed to practice his or her medical specialty within New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore. Their specialty qualifies him or her to determine a person's ability to work in relation to an illness or injury.</p> <p>For the purposes of this policy, a medical specialist can't be you or the life insured, or any relation, business associate, employer or employee of you or the life insured.</p>
mental illness	A mental illness means any psychiatric, psychosomatic, mental or nervous condition, including, but not limited to, depression, anxiety, stress, post-traumatic stress, psychoneurosis, psychosis, emotional or behavioural disorders, disorders related to substance abuse and dependency, which includes alcohol, drugs or chemical dependency, chronic fatigue or other psychological or psychiatric disorders or the side effects of the treatment for such conditions.
monthly income	Monthly income means one twelfth of the insured person's* annual income*.
redundant or redundancy	The insured person's* is redundant if their employer has disestablished their position and, as a result of this disestablishment, they've remained unemployed for at least 30 consecutive days.
referred	You were referred to Pinnacle Life by a referring partner. A referring partner is a company, club, union, broker group or other association that offers our life insurance products to its employees, members or associates. If you come to us from a referring partner, you'll receive specific additional benefits which they've negotiated on your behalf.
smoker / non-smoker	If an insured person* has smoked a cigarette or any other substance during the last 12 months or has used a vape or electronic cigarette, they're classified as a 'smoker'. If not, they're classified as a

	'non-smoker'.*
terminal illness	A terminal illness is where life expectancy, after taking into account all reasonable available treatment, is 12 months or less.
unable to work	<p>If the insured person* is unable to work, it means a doctor* has confirmed that, solely because of an illness or injury, the insured person*:</p> <ul style="list-style-type: none"> • is unable to perform all of the duties of their usual occupation* for more than 10 hours per week, and • is not currently engaged in their usual occupation* or any other paid work whatsoever, and • is following the advice of a doctor* or medical specialist* in relation to the illness or injury for which they are claiming. <p>Pinnacle Life, at its sole discretion, can seek a second opinion from a doctor* or medical specialist* of its choice to confirm (or otherwise) the prognosis of being unable to work.</p>
usual occupation	<p>The usual occupation means the occupation (or occupations) that the insured person* was employed in for at least 30 hours per week, and received an income from, immediately prior to their becoming unable to work*. If they were unemployed when they became unable to work* (for any reason), then their usual occupation will be determined as follows:</p> <ul style="list-style-type: none"> • If they were unemployed for six months or less prior to becoming unable to work*, their usual occupation is the occupation they were engaged in immediately prior to their unemployment. • If they were unemployed for more than six months (for any reason) prior to becoming unable to work*, they will be considered to have no usual occupation and will not be entitled to claim.
void	If we void your policy, we'll consider that your policy has never existed, payments you have made will not be refunded and we will not pay any claims.
we, our, us	We', 'our' or 'us' means Pinnacle Life.
you, your	'You' or 'your' means the policy owner.

Contact Us

Contact us with questions about your policy.

contact us	<p>Any time by emailing ask@pinnaclelife.co.nz Call us on 0800 22 22 23 or internationally on +64 9 522 5515. www.pinnaclelife.co.nz</p>
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Insured person's details

first name	Sally	middle name	
last name	Sample	phone number	01234567
email address	sally@sample.co.nz		
address	72 Tory Street	suburb	
city	Wellington	postal code	6011
country	New Zealand	doctors name	

How you answered your application

when you applied for this policy on **23 October 2024** we asked you, **Sally**, the following questions. Included below are the answers you gave us;

you are	Female
have you smoked tobacco or any other substance in the past 12 months?	No
your birthdate is	15 June 1987
your height is	180cm
your weight is	70kg
Do you have either New Zealand Citizenship or a valid NZ Residency Visa?	No
In the past 2 years, have you been in continuous paid employment in NZ averaging at least 30 hours per week, either as an employee or self-employed?	Yes
Are you intending to live or work outside New Zealand?	No
Have you had cancer of any kind, including melanoma, skin cancer, a malignant tumour, leukaemia, lymphoma, any tumour of the brain or spinal cord, or non-invasive forms of cancer such as CIS or had any abnormal cervical smear such as CIN?	No
Have you ever been diagnosed with diabetes , a pre-diabetic condition, or Impaired Glucose Tolerance?	No
Do you have any blood disorder including haemophilia, anaemia or haemochromatosis?	No
Have you ever been diagnosed with high blood pressure ?	No
Have you ever been diagnosed with high cholesterol ?	No
Have you ever had a heart or vascular problem including a stroke, heart attack, rheumatic fever, heart murmur, heart valve problem, chest pain or heart palpitations?	No
Have you had any gastro-intestinal problems associated with your liver, gall bladder, stomach, bowel or colon, including hepatitis B or C?	No
Have you been diagnosed with a kidney or bladder problem including kidney failure, nephritis, pyelitis or lupus nephritis?	No
Have you ever been diagnosed with a breathing or lung problem including Covid-19, asthma, emphysema, chronic obstructive airways disease, TB, cystic fibrosis or sleep apnoea?	No
Have you ever been diagnosed with a neurological disorder including paralysis, RSI, chronic fatigue, chronic pain, epilepsy, MS, Parkinson's, eye problem or hearing impairment?	No
Have you ever been diagnosed with a muscular-skeletal or joint problem including arthritis, gout, lupus, osteoporosis or tendonitis?	No
Within the past 5 years have you had a mental health or psychological condition including depression, anxiety or stress that required professional advice, treatment or time off work?	No

Do you usually drink more than 8 standard alcoholic drinks in a single session or more than 28 alcoholic drinks in a typical week?	No
In the past 5 years, have you injected or otherwise used illegal drugs ?	No
To the best of your knowledge, are you infected with HIV or are you carrying antibodies to HIV, or have you ever engaged in any high risk activity related to HIV?	No
Do you have plans to travel outside New Zealand, within the next 12 months?	No
Aside from what you've already told us, do you have any other medical condition for which you're currently seeking medical advice , receiving treatment, awaiting surgery or undergoing tests?	No
Have you ever had a parent, brother or sister who, prior to age 60, was diagnosed with cancer, heart disease, stroke, diabetes, kidney disease, multiple sclerosis (MS); muscular dystrophy, Parkinson's, motor neurone disease, Huntington's disease or familial polyposis?	No
Do you participate in any of these recreational activities ?	
competitive boxing	No
competitive car, bike or powerboat racing	No
hang gliding or other self launch flying	No
micro-light or ultra-light flying	No
mountaineering, outdoor rock climbing or abseiling	No
private fixed wing or helicopter flying exceeding 100hrs per year	No
scuba diving deeper than 40 meters or any cave or wreck diving	No
skydiving or parachuting	No
trans-ocean racing	No
recreational quad-biking or trail-bike riding	No
white water rafting exceeding 80hrs per year	No
rugby (any code) or soccer	No
none of these	Yes

Declaration

You must be absolutely truthful with us and disclose all information that is relevant to our decision to provide you cover. If not, we may refuse to pay any claim, and/or change the terms of this policy, or be entitled to void this policy.

I, **Sally Sample**, confirm that effective **23 October 2024**

- the information in this application is true and correct, and
- I am not aware of any other information which could lead me to have a shortened lifespan or to suffer any of the illnesses or conditions covered under this policy, and
- I am aware of no other medical, lifestyle or family history information which might be relevant to Pinnacle Life's decision to offer me cover, and
- I have read and understood this policy, and I agree to abide by the terms as set out in this policy document, and
- I will notify Pinnacle Life of any changes that occur to my state of health or lifestyle or family history before the new policy start date if there is any delay to the start date of my policy, and
- I understand that Pinnacle Life may review my application even after my policy becomes active. Pinnacle Life may contact me within 14 days with questions and will notify me if my answers change the terms and conditions of the policy.

I, **Sally Sample** cannot confirm, because:

- There are other circumstances which might be relevant to Pinnacle Life's decision to provide me cover. I would like Pinnacle Life to contact me.



pinnaclelife.co.nz



Pinnacle Life
PO Box 1471
Auckland 1140

Change the owner of your policy Fold last and seal down

Only the current policy owner(s) can authorise this change of ownership. If there are more than 2 policy owners, you can print off and use as many of these forms as you need. If you want to add an owner and continue being one yourself, you will need to fill in your details as both a current and a new owner. To own this policy, you must be at least 18 years old. A Trust cannot own a policy but the Trustees can, provided that all the Trustees are owners. In this case, we'll need a copy of the Trust deed.

All the owners' signatures must be witnessed but owners cannot witness each other's signatures.

PINNACLE LIFE ONLY

policy number	date registered	
date of change	authorised signature	
current owner 1		current owner 2
owner's name	owner's name	
signature	signature	
witness' name	witness' name	
witness' signature	witness' signature	
witness' occupation	witness' occupation	
witness' address	witness' address	
new owner 1		new owner 2
new owner's name	new owner's name	<small>Fold up first</small>
address	address	
occupation	occupation	
email address	email address	
mobile phone number	mobile phone number	
signature	signature	
witness' name	witness' name	
witness' signature	witness' signature	