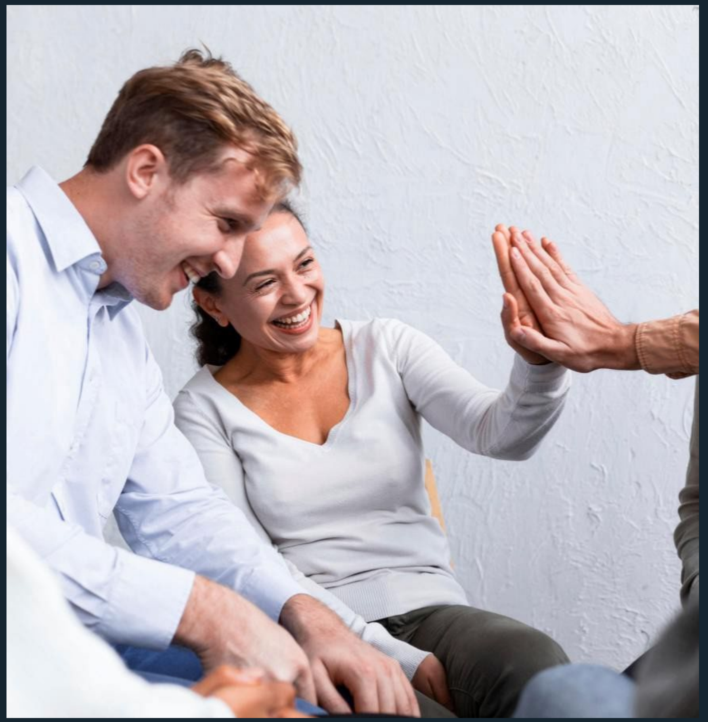
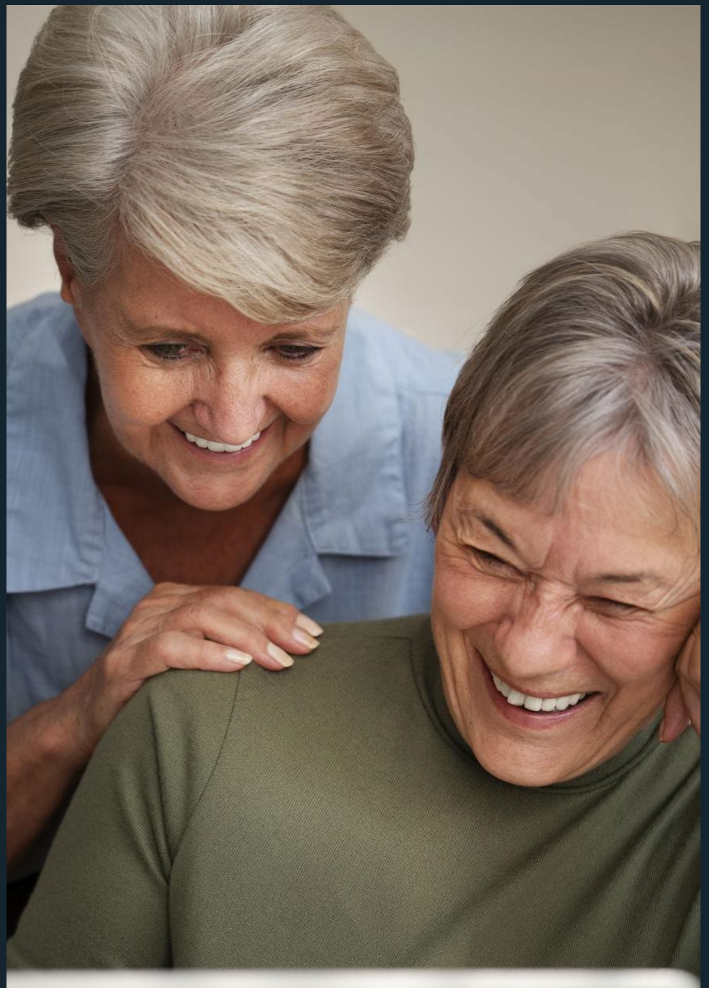
Advice4Life

ADVICE FOR EVERY STAGE OF LIFE

BUSINESS INSURANCE |PERSONAL INSURANCE |KIWISAVER





LIFE AND HEALTH INSURANCE

Advice4Life

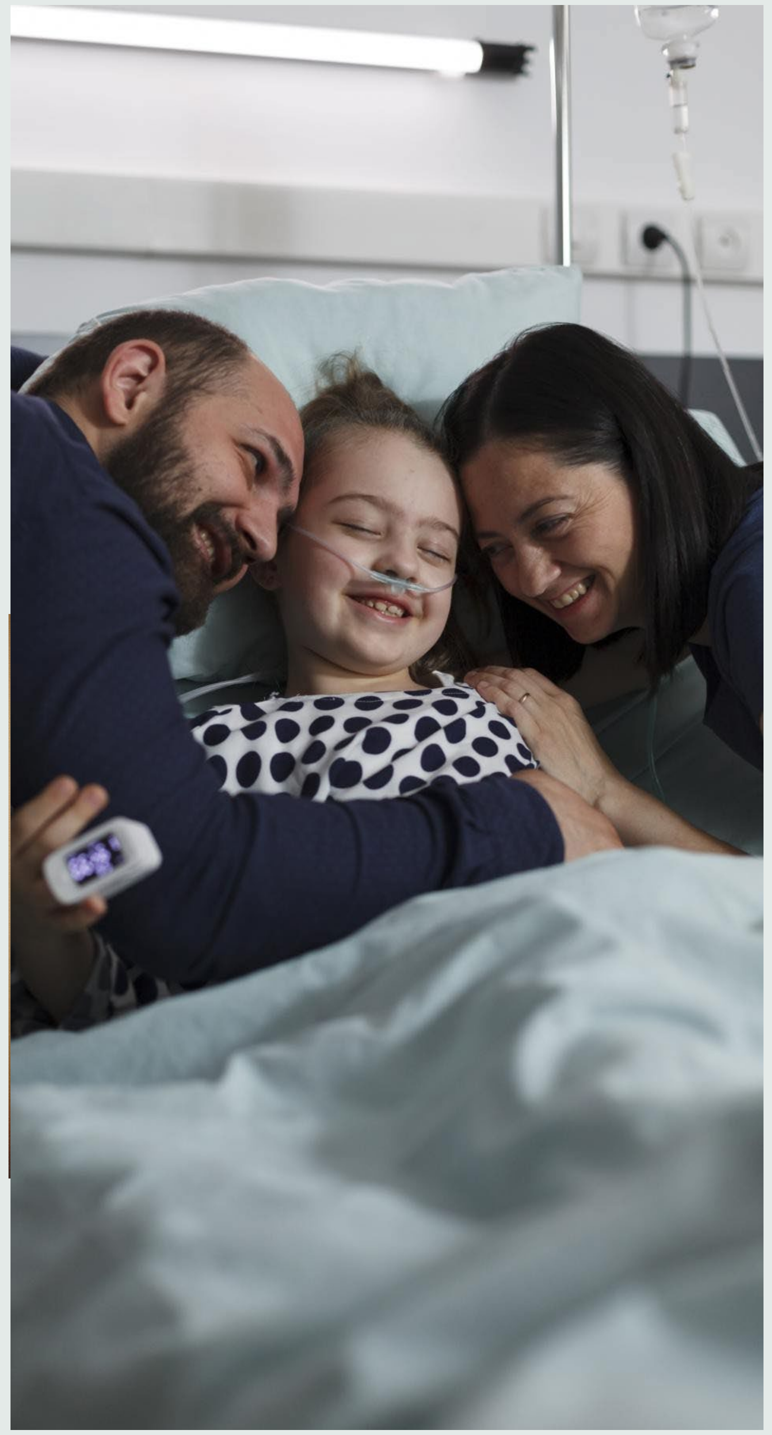
Life cover

Trauma cover

Permanent disability

Income cover

Medical cover



LIFE COVER

What it does:

Provides a lump sum payment if you pass away.

Key Benefits:

- ✓ early payment for terminal illness
- ✓ funeral costs covered
- ✓ use funds flexibly

Why it matters:

repay mortgage

clear debts

support family

TRAUMA COVER

What it does:

Provides a lump sum payment if you experience
a covered serious illness, injury, or medical procedure.

Key Benefits:

- ✓ paid on diagnosis (once criteria is met)
- ✓ cover healthcare, household, or personal costs
- ✓ reduces financial pressure

Why it matters:

income support

flexible use

peace of mind

PERMANENT DISABILITY

What it does:

Provides a lump sum if you are permanently unable to work.

Key Benefits:

✓ supports long term financial needs
✓ flexible use of funds
✓ supports lifestyle changes

Why it matters:

financial stability

future security

protect family

INCOME COVER

What it does:

Provides a monthly payment if you’re unable to work due to illness or injury.

Key Benefits:

- ✓ ongoing monthly payments
- ✓ covers essential expenses
- ✓ focus on recovery

Why it matters:

protect your home

maintain lifestyle

reduce stress

MEDICAL COVER

What it does:

Helps cover the cost of private healthcare.

Key Benefits:

- ✓ faster diagnosis and treatment
- ✓ access to private hospitals & specialists
- ✓ ability to skip waiting lists

Why it matters:

choice & control

early intervention

focus on recovery