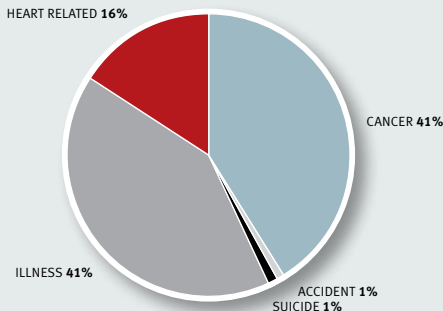




**CSTATS 0913** Death and Terminal Illness Claims

In the past three years (2011-2013) Fidelity Life has paid a total of \$68.7 million in death and terminal illness claims. The details below are for one year to 30 June 2013.

**Causes of Death and Terminal Illness 2013**



**Some Interesting Facts:**

Youngest claimant: 13 – Oldest claimant: 92  
Average age of claimants: 61

**Female**

- ▶ 31% of death claims
- ▶ 52% of death claims were from cancer
- ▶ 23% of terminal illness claims were female
- ▶ 60% of terminal illness claims were for cancer

**Male**

- ▶ 69% of death claims
- ▶ 20% of death claims were for heart issues
- ▶ 77% of terminal illness claims were male
- ▶ 85% of terminal illness claims were for cancer

**Some Death And Terminal Illness Claim Profiles**

Age	Occupation	Benefit \$	Cause
<b>Male</b>			
24	Manager/Pilot	500,000	Gunshot injury to head
24	Unemployed	49,986	Intracranial haemorrhage
30	Dairy Farm Worker	479,805	Dissection of aorta
38	Agricultural Contractor	150,020	Multiple injuries from accident
40	Fencing Contractor	270,006	Pneumonia
41	Retired	250,000	Stomach cancer
44	Plumber	100,000	Brain tumour
44	Minister Religion	400,000	Pneumonia
45	Farmer	115,895	Mechanical asphyxiation
48	Director	250,000	Cancer of pancreas
48	Motel Manager	52,094	Kidney cancer
50	Retired	284,059	Myocardial infarction
52	Machine Operator	261,814	Gunshot injury to head
52	Butcher	130,000	Cirrhosis of the liver
52	Truck Driver	320,980	Pneumonia, cancer of the tongue
54	Gardener	146,086	Metastatic lung cancer
54	Retired Truck Driver	150,000	Multi organ failure

Age	Occupation	Benefit \$	Cause
56	Director	300,000	Liver cancer
56	Carpenter	209,177	Lung cancer
57	Surveyor	471,935	Cancer
57	Mechanic	100,000	Hanging
57	Surveyor	125,682	Liver and peritoneum cancer
57	Forest Manager	61,612	Myocardial infarction
57	Motor Engineer	93,421	Seizures
59	Self Employed	100,085	Cancer
59	Electroplater	100,000	Myocardial ischaemia
59	Gastroenterologist	900,000	Cancer of the kidney
61	Butcher	113,521	Cancer
62	Company Director	206,556	Acute leukemia
62	Company Director	421,373	Ischaemic heart disease
62	Orchardist	20,474	Respiratory condition
62	Customer Service Rep	74,710	Small cell lung cancer
63	Farmer	81,678	Lung cancer
63	Farmer	58,249	Bowel cancer
63	Agricultural Contractor	205,228	Cardiac event
64	Farmer	59,723	Septicemia
64	Sales Manager	191,056	Lung cancer
65	Groundsman	53,820	Alcoholic liver cirrhosis
65	Company Director	100,156	Carcinomatosis
65	Quarantine Officer	24,907	Myocardial infarction
65	Businessman	501,096	Ischaemic heart disease
65	Retired	17,740	Bowel cancer
65	Miner	22,739	Myocardial infarction
65	Public Servant	40,463	Pancreatic cancer
65	Electrical Engineer	30,000	Myocardial infarction
67	Retired	10,000	Bronchopneumonia
67	Boilermaker	20,000	Intraventricular haemorrhage
68	Company Director	125,100	Cancer
69	Farmer	27,148	Intracerebral haemorrhage
69	Factory Worker	34,000	Lung cancer
70	Insurance Broker	21,040	Lung cancer
70	Caterer	49,000	Metastatic colon cancer
71	Consulting Engineer	500,000	Brain tumour
71	Retired	12,773	Urosepsis, dementia
72	Company Director	133,168	Bronchopneumonia
72	Managing Director	40,657	Cancer
72	Retired	20,000	Congestive heart failure
72	Retired	12,132	Ischaemic heart disease
80	Retired	14,931	Gastrointestinal bleed, peptic ulcer
84	Retired	21,989	Myocardial infarction
86	Farmer	34,170	Bronchopneumonia
89	Retired Dairy Farmer	49,367	Cancer of the oesophagus

**Female**

34	Homemaker	288,080	Cancer - unknown origin
41	Administrator	479,805	Bowel cancer
41	Housewife	312,628	Metastatic colon cancer
44	Teacher Aide	127,880	Breast cancer
44	Retailer	50,027	Breast cancer
50	Office Administrator	206,367	Neuroendocrine cancer
52	Adviser	50,000	Subarachnoid haemorrhage
55	Legal Executive	60,564	Lung cancer
56	Homemaker	207,144	Chronic obstructive pulmonary disease
56	Administration	250,000	Lung cancer
60	Drs Receptionist	50,000	Brain tumour
64	Teacher	33,481	Multiple myeloma
66	Retired	15,428	Renal failure
68	Farmer	38,007	Intracranial haemorrhage
70	Retired	10,602	Stroke
71	Retired	11,870	Cancer
72	Business Owner	20,000	Stroke
73	School Principal	12,600	Heart attack
74	Retired	14,492	Renal failure
76	Retired	27,703	Ischaemic heart disease
80	Retired	10,003	Heart attack

# 2013 Claim Statistics

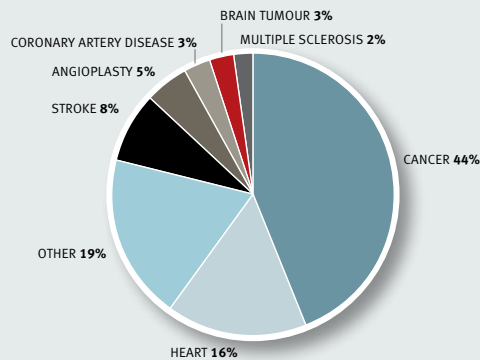


## Critical Illness (Critical Care, Trauma & Life Care) Claims

In the past three years (2011-2013) Fidelity Life has paid a total of \$38.6 million in Critical Illness claims.

The details below are for one year to 30 June 2013.

### Types of Critical Illness Claims 2013



### Some Interesting Facts:

Youngest claimant: 28 – Oldest claimant: 69

Average age of claimants: 50

#### Female

- ▶ 38% of claims
- ▶ 56% of claims were for cancer
- ▶ 33% were for breast cancer

#### Male

- ▶ 62% of claims
- ▶ 36% of claims were for cancer

### Some Critical Illness Claim Profiles

Age	Occupation	Benefit \$	Cause	In Force Period (Mths)
<b>Male</b>				
29	Assistant Driller	229,473	Brain tumour	50
32	Farmer	300,829	Chronic myeloid leukaemia	42
37	Grower Services Manager	280,000	Brain tumour	36
40	Director	109,090	Brain tumour	37
40	Fencing Contractor	337,507	Sclerosing cholangitis	127
43	Butcher	257,500	Lymphoma	22
44	Building Consultant	285,550	Myeloma	121
44	Director – Security	216,300	Cancer	4
46	Computer Consultant	200,000	Melanoma	149
46	Project Manager	252,420	Heart attack with bypass surgery	53
46	Truck Driver	56,000	Myocardial infarction	12
49	Ophthalmologist	750,000	Prostate cancer	54
49	Security Technician	70,000	Myocardial infarction	8
51	Handyman	206,000	Coronary artery bypass graft	82
51	Mental Health Worker	98,360	Myocardial infarction	88
51	Tiler	120,000	Myocardial infarction and Coronary artery bypass x 4	126
52	Bricklayer	150,000	Myocardial infarction	260
52	Consultant	100,000	Coronary artery bypass surgery	65
52	Farmer	100,000	Rectal cancer	208
53	Operations Manager	206,000	Myocardial infarction	21
54	Account Manager	10,000	Stroke	172
54	Accountant	61,800	Prostate cancer	17
54	Finance Director	270,529	Coronary artery surgery – 3 grafts	47
55	Radio Broadcaster	612,000	Prostate cancer	40
56	Draughtsman	43,828	Myocardial infarction	158
56	Marine Architect	272,990	Coronary artery bypass graft	137
56	Painter/Decorator	100,000	Coronary artery bypass graft	194
57	Flooring Contractor	222,917	Coronary artery bypass graft	40
58	Bobcat Operator	122,951	Myocardial infarction	94
58	Carpenter	242,254	Aortic valve replacement	74
58	Teacher	77,250	Parkinson's disease	23
60	Director	393,305	Coronary artery stent	45
60	Finance Manager	107,100	Myocardial infarction	115
60	Manager Golf Club	40,000	Prostate cancer	24
62	Camera Operator	200,000	Prostate cancer	45
63	Builder	111,394	Myocardial infarction	48
63	Plumber	85,284	Prostate cancer	84
63	Self-employed	130,000	Prostate cancer	102
63	Tele Operator	60,000	Myocardial infarction	5
64	Doctor	13,107	Angioplasty	136
65	Real Estate Agent	55,411	Malignant melanoma	212
66	Branch Manager	45,570	Angioplasty	139
66	Company Director	61,774	Cancer of esophagus	87
<b>Female</b>				
36	Physiotherapist	50,000	Cancer	79
38	Administration	80,000	Cancer	12
38	Chiropractor	206,000	Stroke	21
41	Housewife	111,999	Brain tumour	78
42	Dairy Farmer	680,000	Breast cancer	22
43	Accountant	70,559	Breast cancer	107
45	Customer Services	60,000	Breast cancer	11
46	Language Tutor	200,000	Breast cancer	46
47	Relationship Manager	309,000	Cancer	12
48	Admin Assistant	30,000	Squamous cell carcinoma	143
48	Shop Assistant	321,253	Breast cancer	103
48	Teacher	31,038	Cancer	97
49	Sexologist	500,000	Stroke	19
50	Sales	200,000	Mitral valve replacement	121
51	Administration	100,000	Rectal tumour	29
55	Registered Nurse	55,156	Invasive ductal carcinoma	67
58	Process Worker	30,000	Kidney cancer	106
59	Directors Assistant	125,000	Breast cancer	10
59	First Aid Trainer	200,000	Multiple sclerosis	15
60	Nurse	75,000	Breast cancer	17

# 2013 Claim Statistics

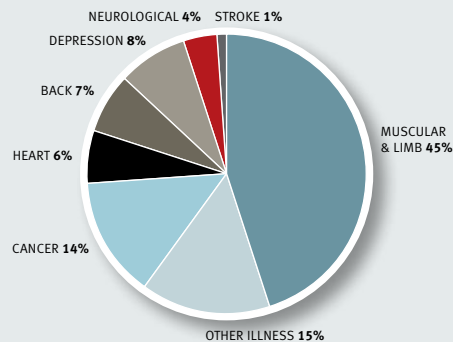


## Income Protection/Disability Income Claims

In the past three years (2011-2013) Fidelity Life has paid a total of \$28 million in Income Protection claims.

The details below are for one year to 30 June 2013.

### Disability Types as % of Income Protection Claims 2013



### Some Interesting Facts:

Youngest claimant: 24 – Oldest claimant: 64

Average age of claimants: 46

- ▶ Average Insured Monthly Benefit \$3,596
- ▶ 77% males and 23% females
- ▶ Claims due to illness 56%
- ▶ 17% of claims in age band 40-44
- ▶ Claims due to accident 44%
- ▶ 15% of claims in age band 45-49
- ▶ 21% of claims in age band 50-54
- ▶ 291 new Income Protection claims

### Some Income Protection/Disability Income Claim Profiles

Age	Occupation	Insured Duration (Mths)	Benefit (Mthly) \$	Total Benefit Paid \$	Cause
<b>Male</b>					
29	Truck Driver	1	4,088	4,207	Ankle fracture
30	Builder	7	1,526	11,250	Lumbar spine injury
30	Builder Contractor	5	5,800	29,806	Major depression
32	Telecom Technician	2	4,120	8,481	Growth surgically removed from ankle
32	Digger Operator	11	4,360	49,941	Leukaemia
33	Painting Business	3	4,845	11,282	Cavovarus foot
33	IT Consultant	1	6,437	5,853	Necrotising fasciitis
34	Farmer	1	3,090	3,957	Multiple fractures
34	Branch Manager	2	5,150	10,340	Radial head fracture
36	Grower Services Manager	2	1,629	3,818	Cancer
38	Builder	1	2,449	569	Ligament tear right shoulder
38	Electrician	1	3,174	3,589	Total knee replacement
38	Insurance Sales	2	7,108	10,662	Right wrist fracture
39	Chef	3	3,441	10,649	Achilles tendon injury
39	Plumber	2	4,500	9,893	Rotator cuff
40	Sales Manager	2	1,177	2,354	Fractured elbow
40	Charge Hand	7	1,845	11,505	Lung cancer
40	Sales Manager	2	2,255	4,510	Fractured elbow
41	Farmer	9	3,045	29,694	Leptospirosis
42	Dispatch Manager	6	795	5,712	Rib fracture, right open wound of arm
42	Builder	2	832	1,736	Fractured foot
42	Air Con Tech	2	2,002	4,575	Knee ligament injury

Age	Occupation	Insured Duration (Mths)	Benefit (Mthly) \$	Total Benefit Paid \$	Cause
42	Operations Manager	2	2,029	2,395	Ruptured achilles tendon
42	Builder	2	2,490	4,423	Fractured bone in R foot
44	Engineer	1	1,040	1,415	Four fractured ribs, internal bleeding
44	Head Chef	3	1,236	5,981	Prolapsed intervertebral disc
44	Assistant Manager	2	2,769	5,848	Coronary artery bypass surgery
44	Builder	2	3,510	4,593	Right supraspinatus tears
44	Chef	2	6,272	13,354	Prolapsed intervertebral disc
45	Manager	7	4,371	30,399	Severe depression
45	Agricultural Contractor	2	4,471	7,485	Sigmoid colectomy
45	Builder	1	4,500	4,510	Right wrist fracture
46	Contractor – Driver	2	4,217	10,628	Prostate cancer
47	School Caretaker	1	1,467	1,662	Left knee ACL injury
48	Packhouse Manager	2	3,876	7,446	Lupus
49	Taxi Driver	5	3,136	18,672	Fractured leg
49	Accountant	5	4,244	17,980	Regional pain syndrome
49	Production Manager	7	5,799	30,822	Fracture of leg
50	Farmer	2	1,693	2,865	Shoulder injury
51	Dairy Farmer	4	1,061	4,446	Guillain Barre syndrome
51	Fitter and Turner	1	2,471	2,500	Fractured jaw
51	Builder	12	3,554	40,068	Paraplegia
52	Kitchen Fitter	2	1,704	2,499	Fractured wrist
52	Farmer	2	5,000	11,005	Crushed vertebrae
52	Painter	1	5,736	6,066	Prolapsed intervertebral disc
52	Sales Manager	2	10,500	11,500	Dupuytren's contracture
53	Engineer	1	1,030	1,287	Prolapsed intervertebral disc
53	Mechanic	1	1,186	602	Angioplasty and heart valve replacement
53	Operations Manager	6	1,545	9,270	Heart attack
53	Fleet Manager	1	3,160	2,494	Hip replacement
53	Shower Installer	4	5,020	22,294	Multiple sclerosis
54	SE Plumber/Gasfitter	5	3,536	14,803	Shoulder rotator cuff & repair
54	Accountant	6	7,500	45,080	Prostate cancer
55	Plumber	5	755	3,556	Tear – achilles tendon
55	Marine Architect	6	5,377	32,262	Open chest surgery with multiple bypasses
55	Radio Broadcaster	6	5,851	35,106	Prostate cancer
57	Builder	7	711	6,643	Prolapsed intervertebral disc
57	Casual Farm Worker	7	1,874	11,304	Myocardial infarction
57	Director	1	2,533	2,602	Rotator cuff injury
57	Civil Aviation Investigator	7	2,932	24,836	Post traumatic stress
57	Livestock Broker	6	6,047	35,226	Seizure
57	Insurance Broker	6	7,594	45,564	Coronary artery disease
59	Electrical Foreman	1	2,295	2,072	Depression
59	Engineer	6	6,153	36,918	Prostate cancer
60	Insurance Broker	6	4,545	27,270	Colon cancer
60	Technical Manager	6	7,208	43,248	Myocardial infarction
62	Farm Foreman	7	894	7,159	Back pain
62	Motor Mechanic	4	2,000	4,335	Surgery to spine
63	Electrician	9	4,000	41,495	Major depression
<b>Female</b>					
28	Accounts Clerk	6	1,879	11,274	Cancer
28	Consultant	2	3,000	4,565	Wrist fracture
29	Farmer	1	3,000	1,473	Prolapsed intervertebral disc
32	Dentist	9	1,998	20,159	Multiple fractures
36	Sonographer	1	2,832	2,981	Left tibial plateau fracture
37	Quality System Co-ord	1	1,500	1,766	Surgery for prolapsed disc
37	Golf Course Manager	4	3,217	8,131	Broken wrist
38	Chiropractor	2	10,300	21,047	Cerebrovascular accident
40	Teacher	11	4,484	53,035	Anxiety/depression
41	Research Analyst	4	7,000	30,718	Depression
43	Assistant Director-film	6	6,688	38,958	Cancer
44	Care Giver	6	999	6,424	Breast cancer
44	Director	1	2,000	2,204	Tennis elbow
45	Physiotherapist	1	5,463	6,546	Hip replacement
46	Acupuncturist	4	889	3,050	Hysterectomy
47	Ergonomist	3	1,379	3,183	Achilles rupture
48	Processing Postie	1	1,100	2,502	Ankle fracture
49	Technician	1	4,425	4,625	Cholecystectomy
50	Receptionist/Clerk	2	1,732	4,323	Rotator cuff tear
52	Sex Therapist	2	2,745	4,158	Progressive neurological disorder
55	Marketing Manager	1	700	781	Fracture of fibula
56	Cafe/Florist Owner	4	3,250	10,797	Bunions removed from both feet
63	Radiographer	1	3,440	3,690	Osteoarthritis hip

# 2013 Claim Statistics



## Trauma cover clause for children with cancer

Soon after moving to New Zealand with his family, Mike Brown was diagnosed with a rare disease which causes inflammation in the lymph nodes and other organs of the body. At the time, Mike had medical insurance but had not taken out any life cover. Whilst his medical bills were covered, the resulting time that both Mike and his wife Sarah had to take off work was not, which meant that the family struggled to make ends meet.

After a couple of years of treatment, Mike's health had improved enough for him to return to work full time. Mike and Sarah made the decision to take out both Life and Trauma insurance through Fidelity Life, realising the importance of these products in providing for their family should anything similar happen to them again in the future.

Only two years later the family would be hit by tragedy again. This time their sixteen year old daughter Amanda was diagnosed with thyroid cancer. The family sank further into debt and used up all of their holidays, days in lieu and sick leave supporting Amanda through her appointments. Out of desperation Sarah emailed her adviser, asking her to check if they had any cover in place that they could possibly use to assist them.

Their adviser looked through the details of Sarah's Life and Trauma cover with Fidelity Life and was thrilled to inform them that her Trauma cover had a special clause, which meant that a percentage of the benefit was paid in the event of their children being diagnosed with cancer.

The family was overwhelmed by the good news which meant that they could take the much needed time off work to support their daughter through her treatment, and still able to meet their financial obligations. Additionally, it meant that they were able to use the extra funds to give Amanda every possible chance of a better and speedier recovery, as they could now afford private treatment. Amanda who was a promising sportswoman before her diagnosis is thriving and post treatment has now gone on to achieve a national title.

\* This is a real life claim – names and personal information have been changed to protect privacy.

## 'Trauma insurance saved us'

**When Sarah contracted a rare infection of the heart whilst pregnant, she and husband Andrew faced raising their new family in dire straits. That is, until their diligent mortgage broker alerted them to an insurance policy they had forgotten they held.**

Sarah was thirteen weeks pregnant when doctors told her she needed an urgent heart operation. The surgery would save her life, but it also meant her baby would have to be delivered by caesarean section at 27 weeks and then placed in an incubator – a high risk for a premature infant.

Sarah decided to wait to have her heart surgery and held off until 39 weeks to deliver her healthy baby boy. After the baby was born, Sarah was wheeled into surgery and had her badly damaged heart valve replaced. During her recovery, she was not allowed to pick her baby up; instead her husband Andrew would place the infant on her lap for her to hold.

As Sarah spent days and nights in a hospital bed with Andrew at her side, not only were their emotions in turmoil, the couple's finances were also badly hit.

Their income dropped dramatically. Unable to meet their bills, including the mortgage, they had to sell an investment property in which they had been building up equity. Then they got a call which put their money troubles behind them.

The terrible news had spread around their local town and a local adviser heard about their plight. He had reviewed their cover a year previously and recalled that Sarah held life insurance and trauma cover with Fidelity Life. The adviser immediately called them to check whether or not they had made a claim with Fidelity Life.

The couple had forgotten they had trauma policies attached to their life insurance. "There must be so many people who have taken out life insurance that don't remember what the additional benefits are", said Sarah.

The payment from Fidelity Life enabled the couple to pay off the mortgage and still have a little in the bank. This bought Sarah the vital recovery time she desperately needed – and time to care for the newest member of the family.

\* This is a real life claim – names and personal information have been changed to protect privacy.

Although we can't control the occurrence of a major physical risk such as death, critical illness or disability, forward planning can help control the financial impact of such an event.

As you have seen, a critical event can happen to anyone at any age.

The statistics we have provided, based on recent claims, give you some information to assist you in making an informed decision about the cover you will need now and for the future.

**IMPORTANT NOTE ABOUT THIS FACTSHEET** This factsheet is a convenient summary of the key points of this insurance policy. It is not, and is not intended to be, a policy document. Details of definitions, benefits, terms and conditions are contained in the official policy document which is available from your financial adviser. You should read the policy document carefully to make sure you understand exactly what cover is provided under each benefit. This document does not provide a personalised financial advice service.

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Facsimile: 09 308 9953  
Website: www.fidelitylife.co.nz

### Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best Company

**A-**  
Excellent

Secure	Vulnerable	
A++, A+ (Superior)	B, B- (Fair)	E (Under Regulatory Supervision)
A, A- (Excellent)	C++, C+ (Marginal)	F (In Liquidation)
B++, B+ (Good)	C, C- (Weak)	S (Suspended)
	D (Poor)	

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com. The rating should not be read as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.