



NOBLEOAK
LIFE INSURANCE

FlexiCover Life Insurance

Issued by NobleOak Life

Life Insurance that can adjust over time
as your financial commitments change

Heritage Bank
People first.

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Why choose FlexiCover Life Insurance?

You can tailor your cover

FlexiCover Life Insurance offers a number of cover types. These include Life, Total and Permanent Disability, Income Protection and Trauma covers.

Valuable peace of mind

You can apply for one or more of these cover types to help ensure you and your family are financially protected if you were to pass away, could no longer work due to a serious injury or illness, or be diagnosed with a defined serious illness (depending on covers selected).

Annual decreasing cover feature to manage affordability

You can choose to activate the decreasing cover feature with Life, TPD and Trauma insurance to reduce[^] your cover each year – for example, as your financial commitments reduce over time. When you do this, your premium adjusts accordingly to help make your Life Insurance more affordable.

Claims paid to you, not Heritage Bank

In the event of a claim, you or your beneficiary (depending on which cover types you select) would receive a lump sum payment^{^^} which can be used in any way you see fit, including to help to clear the balance of your loan or any other financial commitments.

Fully underwritten cover

NobleOak asks you questions about your health and lifestyle upfront, which means you will have more certainty in the event of a claim.

Award winning insurer

FlexiCover Life Insurance is issued by NobleOak Life, who are one of the most awarded Direct Life Insurers of 2022.**



FlexiCover Life Insurance Cover Features and Benefits

Cover Types	What are you covered for?	Benefits
Life Insurance	<ul style="list-style-type: none">Life Insurance pays a lump sum to your nominated beneficiary upon death (or paid in advance if you are diagnosed with a terminal illness) and advance payment (of \$15,000) to assist with funeral expenses.	<ul style="list-style-type: none">Apply for up to a maximum of \$25m coverTerminal illness benefit (sum insured paid following diagnosis, instead of upon death).\$15,000 funeral advance benefit~ (from your Life cover amount)
Income Protection	<ul style="list-style-type: none">Income protection provides financial support for yourself and your family if injury or illness prevents you from working (a share of your income is paid during your benefit period, whilst you are unable to work).	<ul style="list-style-type: none">Up to \$30,000 monthly benefit depending on your income, for the first 2 years you remain on claim.Benefit period: 2 years, 5 years or to age 65Waiting period: 30 or 90 days
Total & Permanent Disablement Insurance	<ul style="list-style-type: none">Help protect yourself and your family from financial stress with a lump sum payment if you're permanently disabled from a sickness or injury and unable to work again. TPD insurance is available as an option with Life Insurance cover.	<ul style="list-style-type: none">Apply for up to a maximum of \$5m cover
Trauma Insurance	<ul style="list-style-type: none">Help pay for treatment expenses and lifestyle adjustments with a lump sum payment if diagnosed with a covered critical illness. Includes cover for 37 critical medical conditions listed in the PDS.	<ul style="list-style-type: none">Apply for up to a maximum of \$2m cover

The above table is a summary of some features only
– please see the PDS for full product details.

Get FlexiCover in 3 simple steps

1. Get a quote

Visit heritage.nobleoak.com.au to find out more and get a quick quote. Build your own cover online or request a call back from a friendly NobleOak team member. You can also call NobleOak on 1300 108 490 for an over the phone quote.

2. Complete an application

You will then be asked to complete an application with a series of health and lifestyle questions.

This can be completed online by you, or over the phone with the help of a NobleOak team member.

3. Get covered

Once your application is accepted, NobleOak will confirm this in writing, your cover will be activated and your documentation will be sent to you.

Get an instant quote at: heritage.nobleoak.com.au

Or call NobleOak for a quote:

1300 108 490

and mention 'Heritage Bank'.

Heritage Bank
People first.



Important Information –

**NobleOak awards information found at nobleoak.com.au/about-us/award-winning-life-insurance

^^With FlexiCover, Life, TPD, Income Protection and Trauma insurance covers are available. You can choose for FlexiCover's annual Decreasing Cover Adjustment Feature to apply to your Life, TPD or Trauma cover amounts. It means your cover amount will reduce each year within a range of 0% to 10% as selected by you.

^^The FlexiCover life insurance options includes income protection cover as an available cover – as described in the Product Disclosure Statement (PDS), this pays a monthly benefit (rather than a lump sum) for your benefit period whilst you are unable to continue working as a result of illness or injury.

~NobleOak will quickly advance \$15,000 of the agreed Life Insurance cover amount to assist with funeral expenses, upon provision of satisfactory evidence of death.

FlexiCover is issued by NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302 ('NobleOak'). This brochure is published by Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125 AFSL and Australian Credit Licence 244310 of 400 Ruthven Street, PO Box 190, Toowoomba QLD 4350. Ph: 13 14 22. Email: info@heritage.com.au ('Heritage Bank', 'we', 'us'). Heritage Bank promotes FlexiCover under a marketing arrangement with NobleOak and is not responsible for the product. Heritage Bank receives an ongoing commission of 16.5% of premium when products are acquired as a result of the marketing arrangement. This commission is paid by NobleOak Services Limited (wholly owned by NobleOak), and is at no additional cost to you. Please see further information in our Financial Services Guide (FSG) available at heritage.com.au/terms-conditions. Cover is available to Australian residents and is subject to acceptance of the application and the terms and conditions set out in the FlexiCover Product Disclosure Statement (PDS). This material has been prepared without taking into account objectives, financial situation or needs ('your circumstances'). Before making a decision, consider whether any advice given is appropriate to your circumstances, and read the PDS to decide if the product is right for you. The PDS and Target Market Determination are available by calling NobleOak on 1300 108 490 (NobleOak can provide general advice only) or from heritage.nobleoak.com.au. IN004 Effective 01/06/23.