



New Zealand
**DEFENCE
FORCE**
Te Ope Kātua O Aotearoa

NZDF MIBP TIER 5 REAL EASY FUNERAL COVER



Ideal for people who are:

Concerned about their loved ones' ability to cover their funeral costs if they pass away.



What is it?

REAL Easy Funeral Cover pays you or your nominated beneficiary a lump sum from \$7,500 to \$15,000, if you pass away.

There is a stand down period of 2 years, excluding Death by Accident. This means that you will not receive the lump sum benefit in the first 2 years of your policy commencement date unless your death was caused by an accident.

Adults can access this cover from ages 50 to 80 years.

Why do I need it?

When it comes to your funeral, your loved ones may need more than emotional support. They may have funeral costs that need urgent attention.

REAL Easy Funeral Cover is a simple way you can help ensure the ones you leave behind will have the financial support they need, when they need it the most.

Main benefits

Refund of all Premiums

During the first 2 years of your policy commencement date, if you die for any reason other than Death by Accident no Funeral Benefit will be paid but we will refund all premiums that you have paid.

Nominated Beneficiary

With REAL Easy Funeral Cover you can arrange to let a nominated beneficiary have access to funds from \$7,500 to 15,000 immediately – usually within 2 business days of the claim forms and other documentation being received.

If you don't nominate a beneficiary the funds will be paid to your estate.

No Tests or Medical Requirements

You will not have to undergo any medical tests for REAL Easy Funeral Cover. You can take up a policy at any age from 50, right up to 80, knowing your acceptance is guaranteed.

Contact us

Aon New Zealand

Call free 0800 642 748 nz.nzdf.enquiries@aon.com

Apply Online: <https://realcover.co.nz/funeralcover?AON>

Why AIA New Zealand?



Triple Benefit Payment for Death by Accident

If you die as a result of Death by Accident, we will pay triple the Funeral cover amount.

Early Benefit Payment for Terminal Illness

Once the 2 year stand-down from your policy commencement has passed, if you are diagnosed with a terminal illness and you are likely to die within 6 months we will pay an Early Terminal Illness benefit.*

Financial Strength Rating: AIA New Zealand Limited, has been given an **AA (Very Strong)** insurer financial strength rating by Fitch Ratings, an approved ratings agency. A rating of AA means AIA New Zealand Limited has a very strong capacity to meet policyholder and contractual obligations.

Ratings scale: AAA – Exceptionally Strong **AA – Very Strong** A – Strong BBB – Good BB – Moderately Weak B – Weak CCC – Very Weak CC – Extremely Weak C – Distressed Note: "+" or "-" may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the AAA category or to ratings below the CCC category.

Disclaimer: AIA New Zealand has made all reasonable efforts to ensure that the information in this guide is correct as at the date of printing. The information contained in this guide is a summary only and should not be regarded as a full explanation of the contract. Please refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply. All applications are subject to individual consideration. Special terms, exclusions and premium loading may apply to individual applications.

*Early Terminal Illness Benefit will be considered an early payment of your Funeral Benefit and if paid no further benefit is payable.