

Switch to NobleOak in 3 simple steps

1
Obtain a
Quote

Call **1300 108 490** or visit www.nobleoak.com.au/ipa
Mention 'IPA' to access this special offer.

2
Easy to
Apply

Apply or book a time to complete your application over the phone.
We help complete your application with you based on health and lifestyle questions.

3
Get
Covered

We'll assess your application. If a medical test is required, we'll cover the costs.
You will be emailed a Welcome Pack with confirmation of your cover, if accepted.



***Important information – savings information and discount.** Considerable savings are possible when comparing NobleOak's premiums for its term life cover (including the discount to standard rates) under NobleOak's Premium Life Direct product to the average cost of term life insurance cover offered by a range of other Life Insurance companies, including products available directly from the insurer (6 products included in the comparison) and those available for purchase through a financial adviser or broker (6 products included in the comparison). A premium comparison was undertaken in November 2020 by Plan For Life based on published premium rates. Visit <https://www.nobleoak.com.au/wp-content/uploads/2021/01/Associations.pdf> for more details on the premium comparison. Life Insurance rates for insurers, including NobleOak, may change since that time and this could change the outcome. IPA members are entitled to a 10% discount on NobleOak's standard Premium Life Direct premium rates for its term life cover. Please call NobleOak on 1300 108 490 to apply for cover and to verify your actual premium, which will take into account your age, occupation, sum insured, health and pastimes. In addition to term Life Insurance cover, NobleOak also offers Income Protection, TPD, Trauma and Business expenses cover. Our website contains details.

^ NobleOak awards information found at <https://www.nobleoak.com.au/award-winning-life-insurance/>

~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.

#Feefo rating based on 413 service ratings over the past year (as at 01 March 2021).

Legal statements. Premium Life Direct is issued by NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302. Address: 66 Clarence Street, Sydney NSW 2000. Phone: 1300 108 490. Email: sales@nobleoak.com.au. Cover is available to Australian residents and is subject to acceptance of

the application and the terms and conditions set out in the Premium Life Direct Product Disclosure Statement (PDS). This information is of a general nature only and does not take into consideration your individual circumstances, objectives, financial situation or needs. Before you purchase an Insurance product, you should carefully consider the PDS to decide if it is right for you. The PDS is available by calling NobleOak on 1300 108 490 or from www.nobleoak.com.au. Clients should not cancel any existing Life Insurance policy until they have been informed in writing that their replacement cover is in place. NobleOak cannot provide you with personal advice, but our staff may provide general information about NobleOak Life Insurance. By supplying your contact details, you are consenting to be contacted by NobleOak, in accordance with NobleOak's Privacy Policy.



IPA MEMBERS SWITCH TO FULLY UNDERWRITTEN LIFE INSURANCE

10%
lifetime discount
on Life cover*

- ✓ Australia's most awarded Direct Life Insurer of 2020^
- ✓ Claims processed in 5 days on average
- ✓ Feefo rating of 4.6 out of 5 stars#



NobleOak Life Limited AFSL 247302 - General information only

Get an instant quote at:
www.nobleoak.com.au/ipa
Or call NobleOak for a quote:
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and mention 'IPA' to switch.



Why NobleOak Life Insurance?



Quality cover for IPA members

NobleOak provides quality Life cover, TPD, Trauma and Income Protection Insurance with a special offer for IPA members and their families.

Competitive Premiums



We keep our costs low so we can pass savings back to you. NobleOak Life is offering a **10% lifetime discount on Life cover for IPA members** on our usual Premium Life Direct rates which means considerable savings are possible when switching your Life cover to NobleOak.*

Award-Winning Life Insurance



Australia's most awarded Direct Life Insurer of 2020^ has won awards for outstanding value, product excellence and customer service. We are **Canstar's only Life Insurer to win 10 awards over 5 consecutive years** for Life and Income Protection Insurance.

No Surprises Cover



We only offer fully-underwritten Life Insurance, giving you more certainty at claim time. NobleOak processes claims in 5 business days on average.

What our clients say about us

“*“Simple and friendly transition to NobleOak”*”

“*“A delightful customer experience”*”

“*“Fast response”*”

“*“Helpful and informative”*”

“*“Streamlined application process”*”

“*“Efficient and professional”*”

Feefo Client Reviews - March 2021

**Platinum
Trusted
Service
Award**

For consistently
delivering excellence

★★★★★

2021 feefo

Choose from the below cover types

	Why NobleOak?	Cover Available
Life Insurance 	<ul style="list-style-type: none"> ✓ Includes a 10% lifetime discount on term Life cover* ✓ Pays out a sum of money upon death or becoming terminally ill ✓ Process claims within 5 business days on average 	<ul style="list-style-type: none"> ✓ Up to a maximum of \$15m cover ✓ Terminal illness benefit ✓ \$15,000 funeral advance benefit*
Income Protection 	<ul style="list-style-type: none"> ✓ Premiums may be tax deductible (your accountant can confirm if this applies to you) ✓ Monthly payment of up to 75% of your taxable income in case you can't work due to sickness or injury ✓ Financial support for yourself and your family when you need it most 	<ul style="list-style-type: none"> ✓ Up to \$25,000 monthly benefit ✓ Benefit period: 2 years or to age 65 ✓ Waiting period: 30 or 90 days
Total & Permanent Disablement Insurance 	<ul style="list-style-type: none"> ✓ Help protect yourself and your family from financial stress if you're permanently disabled and unable to return to work 	<ul style="list-style-type: none"> ✓ Up to \$5 million cover available
Trauma Insurance 	<ul style="list-style-type: none"> ✓ Help pay for treatment expenses and lifestyle adjustments with a lump sum paid if diagnosed with a covered critical illness ✓ Cover for 37 critical medical conditions 	<ul style="list-style-type: none"> ✓ Apply for up to \$2m of cover without having to go through a financial adviser

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