



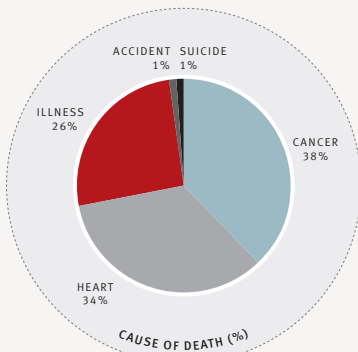
2011 Claim Statistics

Death and Terminal Illness Claims

For the past three years (2009-2011) Fidelity Life has paid a total of \$70.4 million in death claims.

The details below are for one year to 30 June 2011.

Causes of Death and Terminal Illness 2011



Some Interesting Facts:

Youngest claimant: 18 – Oldest claimant: 93

Average age of claimant: 49

Female

- ▶ 41% of death claims were female
- ▶ 28% of death claims were from cancer
- ▶ Average age at death was 64
- ▶ 32% of terminal illness claims were female
- ▶ 88% of terminal illness claims were for cancer
- ▶ Average age of terminal illness claimants was 48

Male

- ▶ 59% of death claims were male
- ▶ 29% of death claims were for heart issues
- ▶ Average age of death was 60
- ▶ 68% of terminal illness claims were male
- ▶ 94% of terminal illness claims were for cancer
- ▶ Average age of terminal illness claimants was 49

Some Death and Terminal Illness Claim Profiles

Age	Occupation	Benefit \$	Cause
Female			
33	Events Manager	354,233	Multiple traumatic injuries
36	Courier/postal officer	240,000	Breast cancer
40	Interior Designer	975,000	Cancer/metastatic disease sternum and manubrium
42	School Teacher	6,516	Subarachnoid haemorrhage
42	School Teacher	7,768	Subarachnoid haemorrhage
43	Housewife	100,000	Heart attack
47	Farmer	200,000	Adenocarcinoma of ovary
47	Farmer	100,000	Disease progression and deterioration bowel obstruction
49	Wife & Mother	200,000	Cancer
50	Invalids Beneficiary	236,341	Cancer
51	Homemaker	18,603	Respiratory failure cor pulmonale obstruction airways
51	Primary Teacher	24,590	Bowel cancer
58	Cleaner	150,000	Cancer
61	Homemaker	122,390	Lung cancer
61	Homemaker	1,000,000	Lung cancer
62	Homemaker	50,000	Cardiac arrest
62	Retired	120,000	Cardio-respiratory arrest
63	IRD Investigator	100,000	Cancer

Some Death and Terminal Illness Claim Profiles

Age	Occupation	Benefit \$	Cause
63	Retired	20,000	Breast cancer
64	Customer Service	25,909	Cancer
64	Teacher	124,475	Cancer
67	Not employed	22,831	Brain metastases from lung cancer
67	Retired	26,737	Chronic obstructive pulmonary disease
69	Homemaker	15,000	Carcinoma oesophagus
70	Nurse/Social Worker	10,254	Metastatic ovarian cancer
70	Retailer	20,170	Metastatic leiomyosarcoma
72	Cleaner	10,000	Heart attack
77	Homemaker	9,419	Cerebrovascular accident
83	Retired Teacher	26,190	Perforated gastric ulcer
85	Farmers Wife	13,825	Cancer

Male

30	Tyre Fitter	89,735	Metastatic melanoma
30	Student	150,000	Cardiogenic shock, severe aortic regurgitation and coronary stenosis
31	Farmer	107,100	Gunshot wound to the neck
33	Orchard Worker	203,853	Ischaemic heart disease
40	Carpenter	30,000	Multiple traumatic injuries
40	Industrial abseiler	273,182	Progressive left frontal lobe glioblastoma multiforme
41	Timber Labourer	55,000	Right frontal tumour
44	Chiropractor	103,500	Cardiac arrest
44	Tiler	212,735	Renal cancer
45	Machine Operator	100,000	Malignant neoplasm of stomach
47	Orchardist	87,181	Metastatic melanoma
48	Printer	75,000	Oesophageal cancer
48	Orchardist	87,413	Melanoma
48	Caretaker/Cleaner	150,000	Coronary disease
48	Company Director	400,000	Death by hanging
48	Farmer	1,181,925	Heart attack
49	Manager/Owner	700,000	Non-Hodgkin's lymphoma - relapse
50	Grocer	1,000,000	Motor neurone disease
51	Crew Supervisor	26,251	Coronary thrombosis
51	Crane Driver	171,174	Heart attack
51	Building Contractor	240,000	Fell off ladder causing fatal injuries
54	Deer Farmer	25,608	Metastatic angiosarcoma
54	Builder	30,000	Lung cancer
54	Electrician	256,000	Leukaemia
55	Landscaper	25,000	Cancer
55	Sales Manager	108,150	Small cell carcinoma - lung
56	Telecome Technician	70,000	Multiple myeloma
57	Bar Manager	54,000	Heart attack
57	Joiner	100,000	Renal cell carcinoma
59	Panelbeater	132,383	Liver cancer
59	Academic	900,000	Metastatic pancreatic cancer
60	Farmer	150,000	Metastatic carcinoma rectum
62	Operations Manager	200,000	Heart attack
62	Duty Manager	367,500	Ischaemic heart disease
63	Jewellery maker	23,465	Ischaemic heart disease - myocardial infarction
63	Farmer	1,101,622	Respiratory failure; bilateral pneumonia; multiple myeloma
65	Retired	21,998	Cardio respiratory arrest
65	Company Director	26,613	Heart attack
65	Retired	30,426	Kidney failure
65	Toolmaker	173,089	Lung cancer
66	Managing Director	27,403	Heart attack
67	Yacht Skipper	68,019	Septic shock
69	Retired Machinist	30,506	Candida septicaemia
70	Director Agriculture	14,324	Septicaemia
70	Retired	18,871	Heart attack
70	Pastor	27,273	Congestive cardiac failure
71	Freezing Worker	27,652	Metastatic bowel cancer
71	Retired Farmer	82,803	Alzheimer's disease
73	Retired	23,055	Bronchopneumonia
73	Retired	36,214	Heart attack
74	Retired	20,000	Cancer
78	Farmer	10,000	Respiratory distress
82	Farmer	54,858	Pulmonary embolism
84	Retired	11,078	Stroke
86	Retired	11,242	Myocardial infarction
90	Retired	5,985	Aortic stenosis



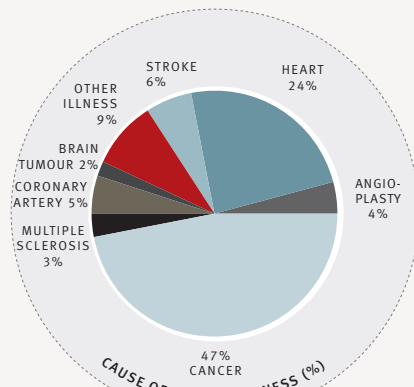
2011 Claim Statistics

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

For the past three years (2009-2011) Fidelity Life has paid a total of \$22.1 million in Critical Illness claims.

The details below are for one year to 30 June 2011.

Types of Critical Illness Claims 2011



Some Interesting Facts:

Youngest claimant: 27 – Oldest claimant: 66

Average age of claimant: 46

49 Life Care claims with average payment of \$41,735

Multiple Life Care claims

To date there have been 7 policies where multiple Life Care claims were paid:

- ▶ 4 were cancer claims
- ▶ One policy had 3 claims – heart attack; coronary artery bypass; stroke.

Female

- ▶ 36% of claims for females
- ▶ 60% of claims were for cancer
- ▶ 46% were for breast cancer

Male

- ▶ 64% of claims for males
- ▶ 46% of claims were for cancer
- ▶ 26% of claims were for heart disease

Some Critical Illness Claim Profiles

Age	Occupation	Benefit \$	Cause	In Force Period (mths)
Female				
28	Housewife	10,000	Multiple sclerosis	37
33	Sales & Marketing	20,115	Multiple sclerosis	20
34	Postie	55,156	Melanoma	35
35	Art Manager	10,920	Multiple sclerosis	30
35	Home Schooling Mother	60,000	Acute T cell lymphoblastic leukaemia/lymphoma	75
44	Pharmacist	193,797	Breast cancer	101
45	Housewife	50,000	Malignant neoplasm of endometrium	34
48	Canteen Assistant	22,946	Retroperitoneal liposarcoma	57
48	Housewife	128,788	Muscular dystrophy	103
50	Administration Manager	50,000	Renal cell carcinoma	131
50	Business Manager	100,000	Melanoma	43
50	Service Co-ordinator	20,445	Breast cancer	20
52	Nurse	25,784	Invasive duct carcinoma	111
53	Database Developer	30,060	Breast cancer	9
59	Shop assistant	16,000	Non-Hodgkins lymphoma	71
59	Unemployed	44,090	Parkinson's disease	106
61	Piano Teacher	22,170	Bowel cancer	57
Male				
30	Green keeper	9,304	Multiple sclerosis	18
42	ACC beneficiary	100,000	Paraplegia	25
43	Sales Manager	66,509	Brain tumour	48
44	Diesel Mechanic	50,060	Heart attack	11
44	Printer	50,901	Prostate cancer	107
44	Surveyor	65,545	Heart attack	44
46	Builder	50,000	Prostate cancer	7
47	Truck Driver	25,000	Angioplasty	144
49	Parts Salesman	66,727	Prostate cancer	9
51	Fish & Chip owner	110,849	Squamous cell carcinoma tonsil	146
51	Graphic Designer	103,278	Metastatic melanoma	145
51	Mechanic	50,104	Heart attack	4
51	Teacher	42,060	Melanoma – left thigh	7
52	Mechanic	43,260	Recto-sigmoid colon cancer	36
53	Builder	45,090	Heart attack requiring angioplasty	89
53	Service Station Prop	58,511	Metastatic adenocarcinoma	65
54	Electrician	44,000	Acute leukaemia	155
54	Farm Manager	4,332	Coronary angiography	86
54	Managing Director	234,046	Prostate cancer	79
55	Financial Advisor	50,000	Prostate adenocarcinoma	58
56	Carpenter	31,500	Heart attack	25
56	Real Estate Agent	87,182	Prostate cancer	138
57	Director	25,060	Coronary artery lesions	9
57	Press Manager	25,000	Heart attack	95
58	Director	25,000	Angioplasty	29
59	Ag Contractor	53,581	Stroke	159
59	Businessman	50,000	Brain tumour – glioma	27
60	Building Maintenance	10,130	Heart attack	11
60	Insurance Specialist	20,060	Prostate cancer	9
60	Security Technician	300,000	Myocardial infarction	46
60	Unemployed	50,000	Heart bypass surgery	169
61	Company Director	168,682	Prostate cancer	48
61	Truck Driver	15,000	Multiple injuries received as result of motor cycle accident	116
62	Accountant	100,000	Alzheimer's dementia	35
62	Aircraft Engineer	80,000	Melanoma, clarke level IV	39
62	Gardener	20,000	Prostate cancer	81
62	Graphic Design	10,000	Heart attack	74
62	Hairdresser	34,252	Ischaemic heart disease	216
62	Orchardist	15,175	Prostate cancer	112
63	Taxi Driver	5,000	Stroke	134
66	Retired	10,000	Prostate cancer	121
70	Manager	16,000	Cardiac bypass	44

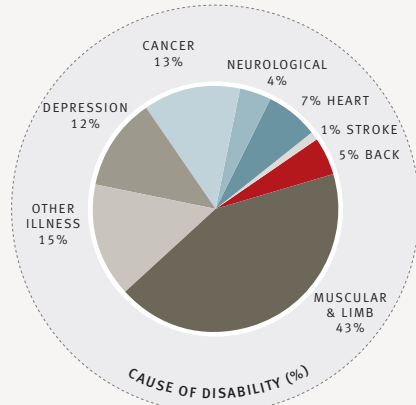


2011 Claim Statistics

For the past three years (2009-2011) Fidelity Life has paid a total of \$24.3 million in Income Protection claims.

The details below are for one year to 30 June 2011.

Disability Types as % of Income Protection Claims 2011



Some Interesting Facts:

- ▶ Average Insured Monthly Benefit \$3,375
- ▶ Average duration of all claims 14 months
- ▶ Claims due to illness 52%
- ▶ Claims due to accident 48%
- ▶ 257 new income protection claims
- ▶ 78% males and 22% females
- ▶ 21% of claims in age band 40-44
- ▶ 18% of claims in age band 45-49
- ▶ Youngest claimant 23 and oldest 64
- ▶ Average age of claimant: 46

Some Income Protection/Disability Income Claim Profiles

Age	Occupation	Duration Policy Inforce (Months)	Insured Benefit (Monthly) \$	Total Benefit Paid	Cause of Disability
Male					
23	Farmer	1	5,416	48,251	Major depressive disorder
24	Builder	7	3,384	2,001	Disc prolapse
26	Mechanic	8	3,033	21,938	Back injury
26	Manager	26	6,489	13,736	Reactive depression
27	Builder	25	3,244	14,119	Sprained left shoulder
33	Nurse	13	1,963	8,133	Stage III rectal carcinoma
33	Courier Driver	71	2,868	11,325	Labral hip tear
33	Engineer	33	4,326	26,939	Injured lower back
33	Barrister	56	4,675	20,057	Depression
35	Bushman	90	600	1,200	Lumbar sprain & sciatica
35	Builder	43	1,328	8,602	Rotator cuff tear
36	Sharemilker	27	2,000	1,263	Crush injury to left foot/ankle
37	Builder	33	2,200	6,689	Right lower fibula and ribs fracture
38	Nursery Man	15	1,300	1,623	Dislocated right thumb with ligament damage
39	Dairy farmer	8	4,600	13,943	Severed tendons wrist
40	Builder	24	1,425	2,672	Laceration – index finger
40	Pharmacist	96	1,546	21,085	Major depression
40	Sandblaster	55	3,060	1,556	Rotator cuff injury with partially torn tendons
40	Builder (foreman)	62	4,002	4,365	Depression
41	Welding Inspector	79	3,029	22,091	Cortical venous sinus thrombosis
42	Vineyard worker	58	1,040	1,210	Tendon damage – fingers
42	Assistant Manager	138	2,769	25,069	Heart attack
42	Funeral Director	12	3,090	13,488	Prolapsed disc
42	Farrier	150	3,125	3,195	Lumbar strain
42	Plumber	106	4,931	24,594	Brain tumour
42	Fitter & Turner	20	8,531	1,533	Major depressive disorder
43	Panelbeater	176	2,248	20,933	Osteoarthritis in shoulders
44	Truck driver	185	1,632	3,579	Intra-articular radial fracture
44	Beef Sheep Farmer	110	3,933	2,647	Stenting following myocardial infarction
44	Area manager	77	5,568	45,081	Metastatic prostate cancer
45	Painter/Decorator	107	3,110	7,762	Left tennis elbow
46	Telecommunications	85	1,016	3,775	Motorbike accident
46	Builder	53	1,648	18,880	Lung cancer
46	Butcher	102	2,413	1,465	Carpal tunnel
46	Plumber	17	5,902	31,137	Rotator cuff
46	Builder	105	7,353	25,604	Torn ligaments / scaphoid injury – wrist
47	Plumber, gas, drain	13	1,854	4,043	Knee medial meniscal tear
47	Training Facilitator	17	4,000	17,347	Elbow joint infection
47	Training Facilitator	17	5,150	15,904	Elbow joint infection
48	Production Engineer	140	2,322	12,040	Pinched nerve in lumbar spine
48	Ship's Officer	121	6,363	12,006	Broken finger
48	Managing Director	111	9,806	58,836	Pseudomyxoma peritonei
49	Ship's Officer	130	671	25,958	Tear posterior horn left medial meniscus
49	Managing Director	154	2,364	31,768	Non-Hodgkins lymphoma
49	Managing Director	154	4,051	40,276	Non-Hodgkins lymphoma
49	Company Director	27	4,956	3,179	Fracture of the collarbone
49	Broadcaster	214	9,627	49,580	Squamous cell carcinoma of the tongue
50	Sheep and Cattle Farmer	36	4,326	5,498	Fibula – leg & dislocated ankle
51	Registered valuer	197	3,125	46,593	Cerebral aneurysm
51	Auto electrician	166	3,819	4,532	Disc prolapse
51	Bar Owner	9	4,000	10,608	Fractured heel and scaphoid

Some Income Protection/Disability Income Claim Profiles

Age	Occupation	Duration Policy Inforce (Months)	Insured Benefit (Monthly) \$	Total Benefit Paid	Cause of Disability
Female					
23	Restaurant Manager	6	7,292	17,012	ACL rupture
36	Farm Manager/Sharemilker	11	2,500	6,832	Shoulder/elbow sprain
37	Registered Nurse	80	3,222	27,920	Breast cancer
38	Reservations Manager	107	2,330	4,970	Hysterectomy and repair
38	Parks Auditor	2	4,452	1,237	ACL reconstruction to knee
39	Company Director	29	5,355	23,120	Depression
40	Animal Nutritionist	10	5,000	10,060	Broken fibula
43	Financial Controller	28	1,623	8,714	Bells palsy (vasculitis)
45	Office Manager	69	2,585	37,534	Carcinoma left breast
47	Primary Teacher	165	2,000	16,818	Anxiety depressive disorder
47	Real Estate Agent	12	4,800	79,940	Major depression
55	Operations Manager	60	1,500	10,710	Breast cancer
55	Radiographer	7	2,284	10,164	Fractured ankle
55	Accounts Manager	141	2,968	5,961	Myelodysplastic syndrome
61	Midwife	23	6,760	92,183	Multiple system atrophy
62	Senior Lecturer	138	3,345	23,636	Metastatic breast cancer
64	Shop manager	71	1,690	3,662	Breast cancer with mastectomy



2011 Claim Statistics

Income Protection/Disability Income Claims ~ Continued

Some Income Protection/Disability Income Claim Profiles

Age	Occupation	Duration Policy Inforce (Months)	Insured Benefit (Monthly) \$	Total Benefit Paid	Cause of Disability
Male (continued)					
52	Restaurant Manager	5	2,375	2,489	Broken tibia
52	Maintenance Contractor	145	2,772	3,696	Laceration to hand
53	Farmer	177	2,162	19,677	Multiple sclerosis
54	Painter	82	600	3,345	Pinched nerve – neck
54	Carpenter	105	1,973	8,884	Lung cancer with metastases
54	Signwriter	71	4,646	57,328	Rectosigmoid cancer
55	Barrister & solicitor	206	2,500	2,500	Tenosynovitis of hamstrings and calf tendons
55	Barrister & solicitor	206	3,916	7,991	Tenosynovitis of hamstrings and calf tendons
55	Builder (S/E)	9	4,333	2,371	Subarachnoid haemorrhage
55	Concreteer	105	7,175	34,492	Fractured spine, tibia and fibula
56	Builder	59	711	2,566	Injured back – possible prolapsed disc await MRI
56	Carpenter	25	3,150	7,887	Heart attack
56	Mechanical Engineer	42	3,277	1,358	Fractured neck of humerus
57	Painting Contractor	166	3,090	1,297	Heart bypass surgery
59	Motor Trade	85	738	2,949	Left hip replacement
59	Motor Trade	85	750	2,250	Left hip replacement
60	Builder	189	1,758	4,487	Left hip replacement
60	Retailer	107	1,913	4,194	Total left knee replacement
60	Bathroom Builder	144	2,400	11,680	Coronary bypass surgery
60	Plumber	185	3,290	8,272	Heart attack
61	Truck Driver	177	4,465	24,621	Right knee replacement
62	Machine mechanic	211	2,776	5,112	Revision of total hip Joint replacement
63	Advertising Typeset	184	2,981	9,727	Depression
64	Concrete Truck Driver	103	2,272	4,664	Bowel cancer

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.

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A- (EXCELLENT)
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