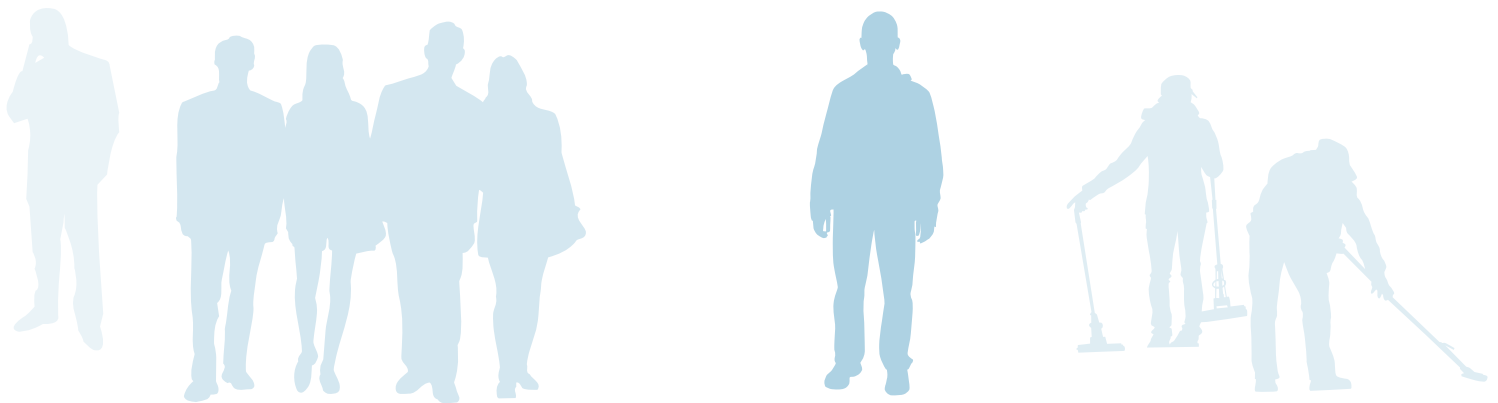


workplace/**protection for business**

Taking care of business by taking care of you

why choose **AXA** for your workplace?



redefining / standards



protect your
people to
**build a great
business**



A big part of building a great business is taking care of your people – sustaining morale and supporting them on the way to your business success. Today, how well you **look after your people** can make all the difference, by putting you in front of the competition when you need to retain or **attract new staff** to help **build your business**.

AXA has the expertise to help you. **We can help you build a more successful workplace** by providing your employees with insurance and retirement savings plans that are designed especially for them.

**Taking care of your people
makes good business sense**



protection **designed to fit your business**

AXA Workplace Insurance offers you a complete package of flexible products designed to help New Zealand employers protect their people in today's fast changing businesses.

WE DO THIS BY PROVIDING:

Cover and protection for your people, to fit within your budget.

Bulk discounted prices and other benefits based on the number of people to be protected.

Choice of subsidised plans (where the employer covers the cost), or non-subsidised plans (where employees pay all or part of the cost).

Guaranteed premiums for up to three years.

You can choose from two types of AXA Workplace Insurance plans to fit the size of your business.

workplace/small business protection

The AXA Small Business Protection Plan provides one simple package of benefits for businesses with five or more employees.

PRODUCT FEATURES:

Three great benefits for everyone:

- Life Insurance \$50,000
- Trauma \$10,000
- Income Continuance 75% of salary, for two years with an eight week wait (Max \$2,000 per month).

Affordable pricing structure designed specifically for small businesses.

No health evidence is required from your people.

Continuation Options for businesses with over 10 employees.

Covers many types of occupations, with only some high risk occupations excluded.*

Easy to put in place for your people.

workplace/large business protection

The AXA Large Business Protection Plan offers flexible options for businesses with 10 or more employees – providing Life, Total and Permanent Disablement, Trauma and Income Protection.

PRODUCT FEATURES:

Discounts based on the size of your business.

Automatic acceptance limits which means that no health evidence is required from your people up to specified levels.

Flexible plan structure.

Guaranteed premiums for up to three years.

Continuation Options.

Choose between a subsidised or non-subsidised plan.

*Occupations are outlined on the Plan Pricing and Occupations product card.

how **AXA** helps you protect your people

Life Insurance

AXA Life Insurance pays a lump sum to your employee or their family in the event of Death or Terminal Illness. We offer your employees 'automatic acceptance' which means that no health evidence is required up to specified limits. We can also arrange subsidised and non-subsidised benefits to suit you and your business.

Total and Permanent Disability Insurance

This is another benefit that you can choose to add to your employees' life cover. It means that AXA pays a lump sum payment if you have an employee who is unable to perform their usual occupation as a result of a Total and Permanent Disability.*

Income Protection

AXA provides a regular income if employees are unable to work as a result of injury or sickness, with automatic acceptance up to specified limits.

We also provide a Death benefit, which is paid in a lump sum payment equal to 10 weeks of the Income Continuance benefit, if the worst should happen to one of your people.* Income Continuance also includes a Partial Disablement benefit for an employee who has been disabled and is returning to work in a reduced capacity. We also look after those employees who have a recurrence of their injury or sickness by allowing the claim to be resumed without an additional waiting period.

* Not applicable to the AXA Small Business Protection Plan.

Trauma Insurance

AXA Trauma Insurance pays a lump sum if an employee suffers one of 23 specified major health Traumas. This benefit can be used to assist your employee with any unforeseen expenses such as medical treatment and home help while they're unwell.

SPECIFIED CONDITIONS

Alzheimer's Disease & other Dementias	Diplegia	Major Organ Transplant	Pulmonary Hypertension
Aplastic Anaemia	Heart Attack	Motor Neurone Disease	Quadriplegia
Blindness	Heart Valve Surgery	Multiple Sclerosis	Severe Burns
Cancer	Hemiplegia	Occupationally Acquired HIV	Stroke
Chronic Kidney Failure	Loss of Limbs/Sight	Paraplegia	Surgery of the Aorta
Coronary Artery Surgery	Major Head Injury	Parkinson's Disease	

choose AXA to help **build a more successful workplace**

Your AXA Workplace Insurance can help you:

Business

Be a **preferred employer** by providing great benefits that give you the competitive edge to help you to attract and retain skilled employees.

Create a **caring workplace culture** that generates staff satisfaction and sustains morale.

Provide your employees with **security** knowing that their business leaders care for them and their families.

Reap the rewards of **productivity and loyalty** from employees who feel valued.

Be eligible for **discounted** insurance packages for your employees.

Employees

Feel valued knowing they work for a caring employer.

Have **confidence** knowing their family will be financially protected in a time of need.

Receive the comfort of having **financial protection** with little or no health evidence required.

Continue their cover even if they leave your employment.



other reasons to choose **AXA for your workplace**

A leading expert in New Zealand workplace insurance

AXA is one of New Zealand's largest workplace insurers helping to protect employees and local businesses and currently represents over a third of the market.

Top rated claims action

AXA has consistently scored highly for claims action by Advisers.

Award-winning KiwiSaver investment specialists

AXA is one of only six government appointed KiwiSaver providers. In recognition of offering a first-rate solution for New Zealanders' retirement savings, AXA recently won **Morningstar Fund Manager of the Year 2009 – KiwiSaver New Zealand**. This award assessed our 2009 performance on our product, fees, quality of regular updates, educational materials, website tools and content, transparency of disclosure, and investment performance.



Fund Manager of the Year
KiwiSaver
New Zealand

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You can easily find out more

To arrange AXA Workplace Insurance or find out more about the AXA KiwiSaver Scheme, call your AXA Adviser who is available to meet with you and discuss how AXA Workplace Insurance can meet your requirements.

Your adviser has local and national experience and can work with you to design a plan suited to your business needs. Contact us on **0800 106 652** or email us on **workplace@axa.co.nz**.

Important Information: This information has been prepared to provide you with general information only. It is not intended to take the place of professional advice. Every reasonable effort has been made to ensure the information contained in this brochure/presentation is correct at the time of printing/being presented. For advice relevant to your own circumstances we recommend you seek advice from a professional tax or financial adviser.

This information provides a general summary of the key features of AXA Workplace Insurance. Full details including Definitions, Terms & Conditions and Exclusions are set out in the relevant Policy Documents – which are available on request. For a copy please ask your financial adviser or contact AXA. Applications may be subject to approval by AXA Underwriting.

A disclosure statement is available on request and free of charge.

