

If your income stopped, could you keep up with your mortgage repayments?

With ANZ Mortgage Protection, your repayments could be made for up to 30 months per claim if you were to suffer a covered sickness or accident*.

Try this simple calculation to determine how much money you would need if your income stopped because you were too ill or injured to work for up to 30 months^:

(a) x (b) = (c)

(a) Your monthly mortgage repayment \$ _____

Multiply by (b) 30 months

(c) The amount you would need to pay your mortgage repayments. \$ _____

So, if your monthly repayments were \$1,200 and interest rates remained stable, you would need \$36,000 to pay your mortgage for up to 30 months.

Protection if you became involuntarily unemployed.

Your mortgage could also be met for up to 90 days if you were to become involuntarily unemployed. This cover is automatically available if you purchase Disability cover.

Consider ANZ Mortgage Protection as a possible solution to securing your home and future through tough times

^ This calculation is provided for information purposes only. No liability is accepted for a calculation that is inaccurate or incomplete. It is not intended to form an offer to enter into contractual relations. ING Life reserves the right to accept or reject any application.

* Refer to Disability in the policy for further details. Disability means for the first 12 months of a claim your total and continuous inability due to illness or injury to perform your usual occupation. Thereafter, it means your total and continuous inability to engage in or attend to any gainful occupation and is so certified by a Medical Practitioner. Some eligibility criteria apply.

Ask for a quote today

> Visit your local ANZ Branch

> Call us on 13 33 33 (8am – 8pm Sydney time, weekdays)

Western QBE

PO Box 219, Parramatta NSW 2124

ING Life

347 Kent Street, Sydney NSW 2000

Important Notices

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ Mortgage Protection is issued by ING Life Limited ABN 33 009 657 176 (ING Life) and QBE Insurance (Australia) Limited ABN 78 003 191 035 trading as Western QBE Insurance (Western QBE). ING Life insures the life benefit; Western QBE insures the Disability and Involuntary Unemployment benefits. Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) recommends you read the Product Disclosure Statement (PDS) and Policy, which are available from any ANZ branch, before deciding to acquire or hold the product. In arranging this insurance, ANZ is operating under an agreement with ING Life and Western QBE. ANZ receives a commission of 20% less government charges of premiums you pay. ANZ receives this payment at the end of the month you make your premium payment. ING Life is a wholly owned subsidiary of ING Australia Limited, ABN 60 000 000 779 (INGA). INGA is a joint venture between ANZ and ING Group.

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ANZ Mortgage Protection

Protection to help you keep your home through tough times

Disability and Involuntary Unemployment cover issued by:
QBE Insurance (Australia) Limited
ABN 78 003 191 035 AFSL 239545
trading as Western QBE Insurance (Western QBE)

Life cover issued by:
ING Life Limited (ING Life)
ABN 33 009 657 176 AFSL 238341



Why protect your mortgage?

Here's 10 great reasons...

- 1. You can stay on top of your repayments** even if you are unable to work due to a covered sickness or accident (available through Disability cover).
- 2. You could be made redundant without warning.** If you select Disability cover your mortgage repayments will be met for up to 90 days if you became involuntarily unemployed.
- 3. If you die, your mortgage repayments would still be required.** With Life cover, your original sum insured (up to \$500,000) will be paid towards your outstanding mortgage balance and any money left over will go to your estate.
- 4. Free Accidental Death cover[^] for up to 60 days** to protect yourself during the settlement period.
- 5. Life cover available, even if you are not working.**
- 6. Benefits are paid regardless of your sick leave entitlements or redundancy payout.**
- 7. Easy to apply** as there are no medical check-ups or lengthy questionnaires.
- 8. Joint policies** will receive a 10% discount off the premium*.
- 9. You can conveniently include your five year premium** into your repayments, or pay monthly from your bank account or credit card.
- 10. You get 21 days to review the policy.** We offer a 21 day 'cooling off' period for you to make sure you have made the right decision.

[^] Applicable to the selection of Life cover on new mortgage applications

* Not available in conjunction with any other offer.

Benefits are subject to exclusions. Terms and conditions apply.

For full details and terms and conditions refer to Product Disclosure Statement and Policy which is available on request at any ANZ Branch or by calling 13 33 33.

ANZ Mortgage Protection

At a glance	
What different covers are available?	Choose from: <ul style="list-style-type: none"> Full cover Mortgage cover only Repayment cover only
Life benefit	<ul style="list-style-type: none"> > Life and Disability (with Involuntary Unemployment benefit) > Life only > Disability (with Involuntary Unemployment benefit)
Disability benefit	<ul style="list-style-type: none"> > Pays original mortgage sum insured, up to \$500,000, in the event of your death > Any difference between the sum insured and loan balance will be given to your estate > Up to 60 days of free Accidental Death cover during settlement period
How long will my mortgage be protected for?	Meets up to 120% of repayments*, up to \$4,000 per month, if you are unable to work due to sickness or accident
Will I need to have a medical?	Maximum 30 months per claim
Are any discounts available?	Meets repayments for up to 90 days per claim should you become involuntarily unemployed
Am I eligible?	A five year policy term applies. We also guarantee renewal of your policy for the life of the mortgage (up to 30 years or age 54)
How do I pay for this protection?	No, you are not required to take any medical assessments or questions
Can I protect my existing loan?	Maximum 10% discount applies to: <ul style="list-style-type: none"> > Joint policies > ANZ Breakfree or Prime Access customers
Would I be covered for my existing health problem?	Provided you are an Australian resident between 18-54 years of age you are eligible for the following cover: <ul style="list-style-type: none"> > Life cover: available if you are working or not > Disability cover: you must be working permanently on a full, part-time, permanent casual or self employment basis for a minimum of 20 hours per week, regardless of your occupation
What if I change my mind?	<ul style="list-style-type: none"> > 5 years fully funded into your ANZ Mortgage (new loans only); or > Monthly payments via your nominated bank account or Visa, Bankcard or Mastercard
	Yes, new and existing loans can be protected
	You can take out protection regardless of your current state of health, however you will not be covered if you claimed for: <ul style="list-style-type: none"> > Your death or disability which was a result of an illness, injury or condition which has been the subject of a Medical Consultation which has occurred within 12 months prior to taking out cover > Your disability which was a result of an illness within 60 days of taking out cover

* Disability benefit may be adjusted from 100% to 120% of repayments at time of application.