

# Seniors Term Life Insurance

**Policy Document**  
Issue date: 10 April 2022



*The Over 50s  
Insurance Specialists*

 **NEW ZEALAND  
Seniors**



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# Welcome to New Zealand Seniors

New Zealand Seniors is a trading name of Greenstone Financial Services NZ Limited (**Greenstone**), NZBN 9429047013582. Greenstone has partnered with Pinnacle Life Limited (**Pinnacle Life**), NZBN 9429030397248, the insurer of this Seniors Term Insurance product.

This Policy Document sets out the standard terms and conditions of Seniors Term Life Insurance. If you purchase Seniors Term Life Insurance, you will enter a contract with Pinnacle Life, according to the terms and conditions set out in this Policy Document and your Policy Schedule. Please keep these documents in a safe place for future reference.

Greenstone is not a party to this contract and does not guarantee the obligations of Pinnacle Life in respect of this Seniors Term Life Insurance product, nor does it take any responsibility for the content in this Policy Document.

## Some things to know before reading this document

Your Seniors Term Life Insurance Policy consists of this Policy Document and your Policy Schedule. You should read both documents together to ensure you understand your cover.

Some words or expressions have special meaning, which affects the Insurance cover or benefits provided. They usually begin with capital letters, and their meaning is explained in the Glossary on page 18 of this Policy Document.

**In this Policy Document, references to 'you', 'your' and 'yours' mean the Policyowner or Key Life Insured, depending on the context. 'We', 'us' and 'our' mean Pinnacle Life, the insurer of your Policy.**

When you buy this Policy, you are the Key Life Insured. You are also the Policyowner, meaning you are the only person who can nominate and change any Beneficiary/ies named on this Policy.

# Introducing Seniors Term Life Insurance

Seniors Term Life Insurance provides a lump sum payment if you die, or suffer a Terminal Illness during the Policy Term.

This Policy also includes an additional Accidental Death Benefit Amount. This is payable if you, or your Partner Life Insured under a joint plan, die due to an Accident and within 90 days of the Accident. The events you are not covered for are explained on page 6 of this Policy Document.

With Seniors Term Life Insurance, you, and your Partner Life Insured under a joint plan, are protected worldwide 24 hours a day, 7 days a week, while your Policy is active. This Policy Document fully explains these benefits and the terms and conditions of this Policy.

# Your cover

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## Applying for a Policy

You can apply for a Seniors Term Life Insurance Policy on your own life, or apply for a joint plan to include your spouse, partner, or de facto partner as a Partner Life Insured.

You (and your Partner Life Insured if applying) can apply for a Seniors Term Life Insurance Policy if you are:

- a New Zealand Resident, and
- between 45 and 79 years old.

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## Events your Seniors Term Life Insurance Policy covers

### Life Insurance benefit

We will pay a Life Insurance Benefit Amount if you or your Partner Life Insured under a joint plan:

- die from any cause; or
- are diagnosed with a Terminal Illness with a life expectancy of 12 months or less,

except where death or the diagnosis of a Terminal Illness is due to an intentional self-inflicted injury in the first 13 months.

### Accidental Death benefit

If you (or your Partner Life Insured under a joint plan) die due to an Accident, where the:

- Accident occurs while the Life Insured is covered under this Policy, and
- death occurs within 90 days of the Accident,

both the Accidental Death Benefit Amount and the Life Insurance Benefit Amount are payable.

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## Events your Seniors Term Life Insurance Policy does not cover

We will not pay a benefit in the circumstances explained below, so that we can provide cover at a reasonable cost.

We will not pay a Life Insurance Benefit for a Life Insured, if the Life Insured dies, or is diagnosed with a Terminal Illness due to an intentional self-inflicted injury, within 13 months of:

- the Policy's Acceptance Date; or
  - where we have agreed to Reinstate the Policy after we cancelled it, the date on which we Reinstate the Policy (Reinstatement date).
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**Policy Term**

Cover under this Policy is subject to a Policy Term. This means cover under this Policy will remain in force for a maximum period of time. After this period of time, your Policy will expire.

The Policy Term starts from the Policy Acceptance Date and continues until the earliest of:

- the Life Insured attaining age 85; or
- 20 years from the Policy Commencement date.

The Policy Term will end earlier if any of the events noted under 'When cover ends' occur as explained on page 9.

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**Benefit Amount**

You can apply for a Life Insurance Benefit Amount from \$10,000 up to a maximum of \$100,000.

Your Policy Schedule sets out the Benefit Amount that applies to each Life Insured under your Policy.

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**How much we will pay** **Life Insurance benefit**

We will pay a lump sum equal to your chosen Benefit Amount (up to a maximum of \$100,000) if a Life Insured:

- dies from any cause; or
- is diagnosed with a Terminal Illness with a life expectancy of 12 months or less,

except where death or the diagnosis of a Terminal Illness is due to an intentional self-inflicted injury in the first 13 months.

**Accidental Death benefit**

If you (or your Partner Life Insured under a joint plan) die due to an Accident, where:

- the Accident occurs while the Life Insured is covered under this Policy, and
- death occurs within 90 days of the Accident,

both the Accidental Death Benefit Amount and the Life Insurance Benefit Amount are payable.

The Accidental Death Benefit Amount is two times the Life Insurance Benefit Amount (maximum of \$200,000).

**For example:** if you choose a Life Insurance Benefit Amount of \$100,000, and die due to an Accident, a benefit of \$300,000 is payable — this includes a \$200,000 Accidental Death Benefit Amount plus a \$100,000 Life Insurance Benefit Amount.

**Advanced benefit**

If you (or your Partner Life Insured under a joint plan) die (excluding where death is due to an intentional self-inflicted injury within 13 months of the Acceptance or Reinstatement date), we may advance 20% of the Life Insurance Benefit Amount to assist with costs associated with funeral or other similar expenses without waiting for full claim proofs. We must have satisfactory documented evidence of the Life Insured's age, and death and be reasonably satisfied the benefit will be payable under your Policy.

If we pay the advanced benefit, we will reduce the final Life Insurance Benefit Amount by the amount already paid.

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**Maximum benefit limits apply to all Seniors Term Life Insurance Policies**

To manage the insurance risk, we need to set a maximum limit on the cover provided for a Life Insured by all Seniors Term Life Insurance policies.

If the Life Insured is covered under more than one Seniors Term Life Insurance Policy, we will apply the maximum benefit limits set out below. This will apply across all your Seniors Term Life Insurance policies.

- **Life Insurance benefit** – \$100,000
- **Accidental Death benefit** – \$200,000

If you have exceeded the maximum benefit limit, we will reduce the Benefit Amount to bring it back in line with the maximum benefit limit. This reduction will apply to the Seniors Term Life Insurance Policy or policies most recently started, and we will refund any excess premiums paid as a result.

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**When cover starts**

If we accept an application for Seniors Term Life Insurance, cover starts for a Life Insured on the Acceptance Date detailed in the Policy Schedule. Your first premium will be due on the Commencement Date, also detailed in the Policy Schedule.

We will automatically renew your Policy on each Policy Anniversary until cover ends; we will explain this in the following section - 'When cover ends'. We will do this if you pay your premiums when they are due and comply with the Policy's terms and conditions.

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**When cover ends****Life Insurance benefit**

Cover for a Life Insured (including cover under the Accidental Death benefit) ends on the earliest of any of the following events:

- on the Life Insured's 85<sup>th</sup> birthday;
- the end of the 20-year Policy Term;
- the date of the Life Insured's death;
- the date of payment of a Terminal Illness claim for that Life Insured; or
- you or we cancel the Policy.

**Joint plan**

If cover ends because of the Key Life Insured's Policy Term ending, cover for the Partner Life Insured will continue, and the Key Life Insured will remain as the Policyowner.

If cover ends because of the Key Life Insured's death, the Partner Life Insured can continue under a new Policy. We will issue a new Policy to the Partner Life Insured in his or her name as the Policyowner. It will be issued as a single plan and continue under the same terms as this Policy. The new Policy will start when we receive the first premium payment.

If cover ends for the Partner Life Insured, cover will continue for the Key Life Insured under the same Policy.

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# Premium

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## How we calculate your premiums

Premiums are the cost of your Insurance. Your Policy Schedule outlines the premium you must pay when the Policy starts.

Your premium is stepped. This means that it will increase each year at each Policy Anniversary. We will send you an updated Policy Schedule 30 days before your Policy Anniversary, while your Policy remains in force, explaining your updated premium.

We calculate your premium separately for each Life Insured based on the following:

- the age of the Life Insured at the Commencement Date,
- the Benefit Amount provided for the Life Insured, and
- the smoking status of each Life Insured.

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## How you can pay your premium

We will debit your premium on the date of your choice, either fortnightly, monthly, or annually.

The date you agree your first premium is due, is the Commencement Date.

You may apply at any time to change how you pay your premiums by calling **0800 400 290** (Monday to Friday between 8am and 8pm).

If you are having difficulty making your premium payments, please contact us, and we will give you options to help you to keep your cover.

All transactions are in New Zealand Dollars.

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## We will let you know if your premium rate changes

We may increase the premium rates applying to your Policy, but this will only happen if we change the premium rate applying to all (or the same group of) Seniors Term Life Insurance Policyowners. We will let you know about this by writing to the last address you gave us, at least 90 days before the effective date of the change.

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# Claims

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## How to make a claim

If you (or your legal personal representative on your death) want to claim under this Policy, please call **0800 400 190** (Monday to Friday between 8am and 8pm) or email: **claims@nzseniors.co.nz**

**You can also write to:**  
**New Zealand Seniors**  
**Reply Paid DX Box EP71505**  
**Penrose, Auckland**  
*(no stamp required)*

We will send you a form to complete, sign, and return. We might also need your treating doctor or specialist to complete a form at your expense or your estate's.

You should claim as soon as possible after the event causing the claim. We encourage you to lodge your claim within 120 days of the insured event, as this will help us reduce any delays in assessing your claim.

Before we can fully assess a claim, we must receive proof that reasonably satisfies us that the insured event has occurred. This proof will be provided at your expense or your estate's.

In addition, in some cases, it will be necessary for the proof to be supported by one or more appropriate Medical Practitioners. They must provide us with all relevant information, including any test, examination, or laboratory results.

We reserve the right to require the Life Insured, to undergo (at our expense) medical examinations or other reasonable tests to confirm an insured event has occurred. These tests can include a post-mortem examination if necessary. We may also investigate the claim's validity, which could involve collecting personal data or using investigation agents, surveillance, and legal advisers.

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## Who we pay in the event of a claim

You can nominate up to five beneficiaries to receive the Life Insurance Benefit Amount on your death. To make a nomination, call us on **0800 400 290** (Monday to Friday between 8am and 8pm) or complete the 'Nomination of Beneficiaries Form'. You can also use this form to change your beneficiaries.

We will make all benefit payments to you. If on your death, there is no valid benefit nomination on this Policy (explained on page 21), we will make all benefit payments to your legal personal representative, or other person that we are permitted to pay under New Zealand law.

All benefits paid in connection with this Policy will be made in New Zealand Dollars.

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# General information

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## **We offer you a 30-day money-back guarantee**

If within 30 days from the Commencement Date you decide you do not wish to keep the Policy, please send a written request with your instructions to cancel the Policy along with your full name and Policy number. If we receive your request within 30 days of your Commencement Date, provided you have not made a claim, we will refund any premiums you have paid and confirm in writing that we have cancelled your Policy.

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## **You need to be aware of risks when buying Insurance**

In considering whether to buy Seniors Term Life Insurance, there are some Insurance risks you should be aware of, including:

- you need to choose the right Insurance product and level of cover for your needs. If you do not have enough cover, you or your family might experience financial difficulty even after receiving the benefit payment;
  - it is possible you will pay more in premiums than the value of the cover depending on how long you hold cover for;
  - if you are still living when the Policy Term expires, it will not pay any Life Insurance Benefit Amount or Accidental Death Benefit Amount and we will not refund the premiums you paid;
  - the Policy Term will be shorter than 20 years if you took out this Policy after your 65<sup>th</sup> birthday. This is because the Policy Term expires on the earlier of your 85<sup>th</sup> birthday or 20 years from the Policy Acceptance Date;
  - if you are replacing a contract or policy, you should consider all the terms and conditions of each policy before changing;
  - over time, your circumstances may change, leaving you less able to afford to pay the premium;
  - Seniors Term Life Insurance is designed purely for protection. This means that if you cancel your Policy (after the 30-day cooling off period) you will not receive any premiums back;
  - We may not pay a benefit in some circumstances because an exclusion applies under your Policy (refer to the information for 'Events your Seniors Term Life Insurance Policy does not cover' on page 6).
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## **Contacting us to make changes to your Insurance**

You can call us on **0800 400 290** (Monday to Friday between 8am and 8pm) to discuss changing your insurance cover.

From the Acceptance Date of the Policy, you can request the following changes be made to your Policy:

- your personal details;
- decrease a Life Insured's Insurance; or
- change a Life Insured's status from smoker to non-smoker, for the purpose of determining your Insurance premium rating. You will need to provide a declaration.

From the Acceptance Date of the Policy, the following changes cannot be made to your Policy:

- increase a Life Insured's Insurance;
- change from a single to a joint plan; or
- transfer or assign the Policy to another person or entity.

We must approve and confirm any change in writing, including the terms and conditions.

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## **Cancelling your Policy**

### **By us:**

If you do not pay your premium for more than one month from when it is due, we will cancel your Policy. Before doing this, we will write to you about the overdue premium payments and how long you have to pay them.

You can ask us to reinstate cover within six months of us cancelling the Policy. However, your application may be subject to new terms and conditions, and we could decline it.

You must tell us if you are on a temporary work visa and no longer residing in New Zealand, as we will need to cancel your cover. In this case, if you paid an annual premium, we will refund your annual premium, minus a pro rata amount covering the period you were insured for.

We may also cancel your Policy if you fail to comply with your duty of disclosure.

### **By you:**

You can cancel this Policy at any time.

To cancel your Policy, send a letter asking to cancel it, along with your full name and Policy number to:

**New Zealand Seniors**  
**Reply Paid DX Box EP71505**  
**Penrose, Auckland**  
*(no stamp required)*

or email to: [support@nzseniors.co.nz](mailto:support@nzseniors.co.nz)

When we receive your request, we will cancel your Policy. If you have paid your premium annually, we will refund the annual premium minus a pro rata amount covering the period you were insured for. Before cancelling a Policy, we recommend you consider the risks of being uninsured and/or check that you have been issued with a new Policy.

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## **Information you provide must be true**

It is your responsibility to be truthful and honest with us. We rely on your information to issue your Policy and pay any claim. If you fail to comply with your duty of disclosure, we may reduce our liability for any claim, cancel your Policy or both.

We may avoid the Policy retrospectively from the Acceptance Date and treat it as if it never existed. We can do this if you misrepresent information materially and substantially.

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# Contact us

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## Immediate response

Usually, when you have a concern, we can solve it immediately on the phone. Otherwise, we will treat your concern as a complaint and try to resolve it as soon as possible. Please contact us by:

**Phone:** 0800 400 290  
(Monday to Friday between 8am and 8pm)

**Email:** [support@nzseniors.co.nz](mailto:support@nzseniors.co.nz)

**Writing:** **Customer Service Complaints**  
**New Zealand Seniors**  
**Reply Paid DX Box EP71505**  
**Penrose, Auckland**

Please give us your Policy number to help us deal with your enquiry quickly.

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## Internal dispute resolution

If you are not satisfied that we have resolved your concern, you can ask our Internal Dispute Resolutions team to review it. We will acknowledge all escalated matters within two business days of being escalated. After considering the matter, we will write to you with a final response outlining the decision and how we reached it.

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## External dispute resolution

In the unlikely event that you are still not satisfied, you can refer your matter to the **Insurance & Financial Services Ombudsman (IFSO)**. To do this, your matter must be within the scope of the **IFSO** Terms of Reference.

The IFSO is an independent dispute resolution service provided free of charge. Pinnacle Life is a member of IFSO.

You can contact the IFSO at:

### **Insurance & Financial Services Ombudsman**

**Mail:** PO Box 10-845  
Wellington 6143

**Phone:** 0800 888 202

**Fax:** 04 499 7614

**Website:** [ifso.nz](http://ifso.nz)

**Email:** [info@ifso.nz](mailto:info@ifso.nz)

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# Complying with laws and regulations

## **We protect your privacy**

We understand how important your privacy is to you. We will hold all information you provide us securely and confidentially. We may collect your personal information from a third party. We do this when authorised by the Privacy Act 2020 or when you allow us to do so. We will use this information to:

- process your application,
- administer your Policy,
- assess and manage a claim or application,
- pay any claim,
- offer you other products, and
- for any other purpose that is directly related to one or all of the above.

We will also use your personal information to comply with our legal obligations.

If you do not supply us with the information requested, we may not be able to process your application. You may contact us at any time to access or correct any information we hold about you.

We may occasionally offer you other products (including by electronic communication) using your information, but you can ask us not to send information about them.

We will share your personal information with our service provider Greenstone, and their related companies in New Zealand and Australia. Greenstone and these companies can also collect your information. Greenstone [and their related companies in New Zealand and Australia] may also offer you other products on our behalf, including by electronic communication, using your information.

We are unlikely to disclose your personal information in any other country. However, we may need to do so if relevant parties are based in these countries. If we disclose your information in these countries, we will comply with our lawful obligations.



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**We protect  
your privacy  
(continued)**

We may disclose your personal information to:

- reinsurers,
- financial advisers,
- claims assessors,
- investigators,
- mail distributors, and
- other service providers to help us perform the Insurance services in accordance with this Policy.

We will also disclose your information to any person or organisation where required by law.

For further information on privacy, please see our privacy policy on our website.

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**This Policy is  
governed by  
New Zealand law**

Any legal action related to this Policy must be taken in New Zealand.

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**Our statutory  
fund**

All payments that we receive from you (or pay to you) in relation to this Policy will be transacted through the Pinnacle Life 'Rimu Statutory Fund'.

New Zealand law requires us to have a fund to protect your interests by ensuring accounting transparency.

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# Glossary

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<b>Acceptance Date</b>	means the date we accept an application for a Life Insured and cover starts, as set out in the Policy Schedule.
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<b>Accident</b>	means an event causing bodily injury while the Life Insured is covered under this Policy. The injury must be directly and solely caused by a means that is: <ul style="list-style-type: none"><li>■ unintentional,</li><li>■ accidental,</li><li>■ violent,</li><li>■ external, and</li><li>■ visible without any other contributing causes.</li></ul> The injury must not be intentionally self-inflicted.
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<b>Accidental Death</b>	means directly caused by an Accident and occurring within 90 days of the Accident.
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<b>Benefit Amount</b>	means the amount payable on the applicable insured event under this Policy. The Benefit Amount at the Acceptance Date for each benefit for each Life Insured is shown in the Policy Schedule.
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<b>Commencement Date</b>	means the date you request we deduct your first premium payment. The date you choose is set out in the Policy Schedule.
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<b>Insurance</b>	means the Insurance benefits that have been applied for by the Policyowner for a Life Insured and accepted by us as indicated on the Policy Schedule.
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<b>Insurance Plan</b>	means the Insurance Plan nominated by the Policyowner in the application when accepted by us. The Insurance Plans available under the Policy are: <ul style="list-style-type: none"><li>■ <b>single plan</b> – this plan applies if the Key Life Insured is the only person nominated in the application, in which case you are the Policyowner; or</li><li>■ <b>joint plan</b> – this plan applies if there is a Key Life Insured and a Partner Life Insured nominated in the application, in which case the Key Life Insured is the Policyowner.</li></ul>
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<b>Key Life Insured</b>	means a person who is the main Life Insured named in the Policy Schedule as the Key Life Insured.
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<b>Life Insured</b>	means, as the context requires, the Key Life Insured and, if applicable, the Partner Life Insured. The Life Insured(s) are set out in the Policy Schedule.
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<b>Medical Practitioner</b>	means a Medical Practitioner who is registered with the New Zealand Medical Council. The Medical Practitioner must not be the Policyowner or a Life Insured under this Policy, their spouse, relative, or business associate.
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<b>New Zealand Resident</b>	<p>means a person who resides in New Zealand when they apply and:</p> <ul style="list-style-type: none"> <li>■ is a New Zealand or Australian citizen; or</li> <li>■ holds a New Zealand permanent residency visa; or</li> <li>■ has been in New Zealand continuously for six months or more on a temporary work visa and resides in New Zealand.</li> </ul>
<b>Partner Life Insured</b>	<p>means a Life Insured who is not the Policyowner. A partner can be a legal spouse or de facto partner of the Policyowner.</p>
<b>Policy</b>	<p>means the legal contract between you and us. The Policy is made up of:</p> <ul style="list-style-type: none"> <li>■ this Policy Document,</li> <li>■ the current Policy Schedule, and</li> <li>■ any amendments or endorsements.</li> </ul>
<b>Policy Anniversary</b>	<p>means the anniversary of your Policy's Commencement Date.</p>
<b>Policy Document</b>	<p>means this document that sets out the terms and conditions of Seniors Term Life Insurance.</p>
<b>Policy Schedule</b>	<p>means the document issued with your Policy that confirms the details of your Policy and is updated from time to time. When we issue a new Policy Schedule, it will replace previous Policy Schedules.</p>
<b>Policy Term</b>	<p>as explained in the section '<b>Policy Term</b>' on page 7.</p>
<b>Policyowner</b>	<p>means that when you buy this Policy as the Key Life Insured, you are automatically the Policyowner.</p>
<b>Reinstate / Reinstated / Reinstatement</b>	<p>means the process of us putting your Policy back in force. If you do not pay your premium and we cancel your Policy, you can apply to have your Policy Reinstated within six months. Eligibility criteria may apply.</p>
<b>Terminal Illness</b>	<p>means that a Medical Practitioner diagnoses you with a Terminal Illness and a life expectancy of 12 months or less.</p>

# Notes

A series of horizontal dashed lines for writing notes.

# Nomination of Beneficiaries Form

**As the Policyowner, you have the option to nominate up to 5 beneficiaries to receive benefits payable under your Policy on your death. The option to nominate a beneficiary is subject to the conditions listed below.**

If you choose not to nominate a beneficiary using this form, or do not submit a valid nomination (explained below) any benefit payable from your Policy will be settled in accordance with provisions outlined in your Policy Document.

## Conditions

The following conditions apply:

- Only the Policyowner can sign the Nomination of Beneficiaries Form; and
- There must not be more than five nominees; and
- Nominees must be natural persons; and
- If a nominee pre-deceases the Policyowner, that nominee's share is payable to the Policyowner's legal personal representative, or other person that we are permitted to pay under New Zealand law; and
- If a nominee is a minor when payment is made, the payment will be made to the minor's legal guardian on trust for the benefit of the minor; and
- Payment of benefits will be made on the basis of the latest valid nomination received by New Zealand Seniors; and
- You may vary the nomination at any time by calling us on **0800 400 290** (Monday to Friday between 8am and 8pm) or by properly completing and signing a new Nomination of Beneficiaries Form and returning it to New Zealand Seniors. The variation takes effect when it's received by New Zealand Seniors.

## Helpful tips completing the Form

Helpful tips when completing the Nomination of Beneficiaries Form

- If you make an alteration or correction to the Form, please ensure you initial each change.
- Please note that when completing the Proportion of Benefit Section, it must equal 100%; we cannot accept dollar amounts, fractions, or statements such as 'All', 'Half', or 'The Rest'.
- We require complete phone numbers for all nominees, except if they are under 18 years of age.
- We are unable to accept any additional instructions on the Form, other than the fields included.

## Example of how to nominate a Beneficiary(ies)

Full Name of Beneficiary	Address	Phone Number	Date of Birth	Relationship to Policyowner	Proportion of Benefit (%)
Mr Travis Smith	1 Sample Street, Auckland NZ	09 1234567	01/05/1980	Brother	30%
Ms Sarah Jones	123 Sample Street, Auckland NZ	09 7654321	30/06/1995	Daughter	70%
			/ /		%
			/ /		%
			/ /		%
Your Policy Number	750123456			Total (must add up to 100%)	100%
Name of Policyowner	Mrs Sandi Jones				
Signature of Policyowner	Sandi Jones			Date:	11/06/2020

# Nomination of Beneficiaries Form

## Privacy

Greenstone Financial Services NZ Limited ('Greenstone', 'we', 'us' or 'our') collects the personal information on this form in order to record your nominated beneficiaries and to assist in the management of future claims. You confirm that you have gained consent from the relevant individuals to provide this information. This information will be shared with your insurer and any of its service providers, including claims assessors, should you lodge a claim under your Policy. If you fail to provide the requested information, or do not provide the information in full, your nomination could be deemed invalid and will not be processed. We will share your information with our related companies and service providers in Australia but are unlikely to send your information to any other foreign jurisdiction. You can obtain a copy of our Privacy Policy, which contains information about accessing and correcting information, on our website [nzseniors.co.nz](http://nzseniors.co.nz) or you can request a copy by contacting us on **0800 400 290**.

Full Name of Beneficiary	Address	Phone Number	Date of Birth	Relationship to Policyowner	Proportion of Benefit (%)
			/ /		%
			/ /		%
			/ /		%
			/ /		%
			/ /		%
<b>Your Policy Number</b>			<b>Total (must add up to 100%)</b>		%
<b>Name of Policyowner</b>					
<b>Signature of Policyowner</b>			<b>Date:</b>	/ /	

**Please return this form to New Zealand Seniors. Email to: [support@nzseniors.co.nz](mailto:support@nzseniors.co.nz), or mail to: Customer Support, Reply Paid DX Box EP71505, Pentrose, Auckland (no stamp required)**





**For more information  
call 0800 400 290**

Monday to Friday 8am to 8pm

**or visit [nzseniors.co.nz](https://nzseniors.co.nz)**