

Partners Life Journey Plan

Adviser FAQs

Product design & positioning

Why are you changing your product suite?

The insurance market is evolving, and customer needs are changing. The new product suite offers greater flexibility, choice and affordability to meet a wider range of client needs.

What are the key features?

- We're making certain benefits optional on Private Medical Cover, Trauma Cover, Mortgage Repayment Cover, Household Expenses Cover and Income Covers
- New standalone Specific Injury Cover
- New multi-benefit discount that replaces the loyalty discount – providing more opportunities to save when taking out multiple qualifying covers
- Plain language policy wordings and clarification of some terms to make life easier at claim time

What has changed in the new product suite compared to the existing one?

Please refer to the Summary of Changes guide on My Partners Life (MPL) for an overview of the changes.

How can I explain the new product suite to my clients?

The new product suite includes the core covers you are used to seeing, but we've introduced optionality to support choice and affordability. The new features are designed to make the products easier to understand and be more adaptable to life changes.

If you need a quick overview of the product changes, please see the Summary of Changes guide on MPL.

Training and support

What collateral is available to support client conversations?

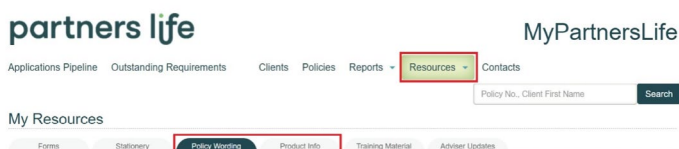
New collateral and policy wordings are available on MPL, so it's easy for you and your clients to understand what the Partners Life Journey Plan provides.

- Overviews are available to share with customers to illustrate benefits and options.
- Fact Sheets are available to help you navigate the new covers.
- Policy wordings have been written in plain language.

Where can I find the updated collateral and policy wordings?

Go to My Partners Life (MPL) then follow the instructions below.

- Click on Resources
- Click on Policy Wording tab, or Product Info tab



If you need a quick overview of the product changes, please see the Summary of Changes guide on MPL.

What training or support will be provided?

Our product training will be updated to reflect the Partners Life Journey Plan. Your Adviser Distribution Manager is available to support you with any questions.

How do I explain the new product suite to clients with existing policies?

There is no change to your clients' existing policies. Even though Partners Protection Plan (PPP) is closed for new policies, existing policies remain fully supported and continue to deliver the exceptional benefits they are renowned for.

Existing clients can continue to make alterations, increase or add cover, add children or other lives to their current in force PPP policies. If it suits their needs, you can transfer your client to the Partners Life Journey Plan (advice required). For help with transfers, please read our Transfer Guide on MPL.

How do I quote and apply for the new product?

For new clients, all new quotes in the Quote system will be issued on the new Partners Life Journey Plan.

For existing clients, policy alterations can continue to be quoted via QFA. Additionally, QFA now includes a transfer option that allows you to quote for existing clients who wish to move to the Partners Life Journey Plan. For help with transfers, please read our Transfer Guide on MPL.

Who can advisers contact for product queries?

Please contact your Adviser Distribution Manager in the first instance.

Eligibility

Who is eligible to apply?

1. New clients
2. Existing Partners Protection Plan or Business Protection Plan policyholders can request a transfer to the Partners Life Journey Plan. For help with transfers, please read our Transfer Guide on MPL.

Are there any underwriting requirements for existing customers who want to transfer?

No underwriting is required for like-for-like or reduced cover transfers. If cover is increased or new options are added, the underwriting will apply to the new or increased portion only.

Claims

How are claims processed under the Partners Life Journey Plan?

There is no change to how claims are currently processed.

Discounts

What discounts are available?

A multi-benefit discount is available if eligibility criteria is met.

How does the multi-benefit discount work?

Partners Life Journey Plan provides up to 15% multi-benefit discount on eligible premiums when a client takes out qualifying covers.

Please refer to the full [multi-benefit discount terms and conditions](#) on our website.

Will the loyalty discount be available under the Partners Life Journey Plan?

No, the loyalty discount is not available under the Partners Life Journey Plan, however it remains in place for existing Partners Protection Plan policies.