10 February 2026

S Thompson

Address

Hi Sarah,

Level Term Life Cover 123456 Life Insured John Thompson

Your policy has a Premium Refund benefit.

Did you know that when your Level Term Cover period ends on 28 August 2028, you will become eligible for a refund of a portion of the premiums paid for John Thompson who meets the eligibility criteria?

The Level Term Cover period is the term you selected when you first took out the policy cover.

Eligibility Criteria.

There are some criteria to remain eligible for the refund:

- It's important to ensure your current premiums continue to be paid until your Level Term Cover period ends.
- If you're entitled to a claim under your Level Term Cover, or a claim has been paid for John Thompson before the Level Term Cover period ends, the Premium Refund benefit will no longer be payable.

How the Premium Refund benefit is calculated.

Your Premium Refund benefit is calculated based on the original policy wording. Before we issue the refund, we'll explain to you and your customer how it has been calculated.

Your Premium Refund benefit.

Since your cover started, you've paid a total of $6,000 for John Thompson Level Term Life Cover so you've got a Premium Refund benefit of $1,500 which is payable on 28 August 2028.

Who will receive the refund?

It's important for us to ensure the Premium Refund benefit is paid to the right person/people. The Premium Refund benefit is payable to you, unless you tell us otherwise.

Account Details.

You've paid for your policy using direct debit, so your refund will be paid to the same account your premiums are deducted from 12-3156- xxxxxxx-00.

Depending on your bank, this payment could take a few days to appear in the account.

If you'd prefer the payment go into a different bank account, please:

- Email customerservice@fidelitylife.co.nz with the bank account name and number, making sure to also include your name and the policy number.
- Visit our office at Level 4/136 Fanshawe Street, Auckland City with your bank account details.

If your policy has more than 1 owner, or your email address is different to the one we have on file, we may need more information to verify your bank account details. Contact us with your name and policy number and we'll let you know what exactly we need.

Continuing cover.

Your policy has options to continue cover past the end of the Level Term Cover period. We'll contact you in the coming weeks to outline the options available to you.

Once you receive that letter, we suggest discussing this matter with your adviser, then let us know how you'd like to proceed.

Any questions?

Your adviser can provide personalised advice about your policy, and you can contact them directly at Jordan Matthews 022 548 xxxx. If you don't currently have an adviser, our Customer Care team is here to help. Just call us on 0800 88 22 88 or email customerservice@fidelitylife.co.nz, and we'll make sure you get the support you need.

Here for you,

The Team at Fidelity Life

CC *Adviser details*