

## CUSTOMER FEEDBACK

We pride ourselves on the high standard of service we provide to our customers. But don't just take our word for it; here is what some of them have had to say.

"[My wife's Case Manager] walked me through the claims procedure...explained each step, sympathised, and seemed to take a genuine interest in my wife's condition as she improved week by week.

"When it came time for TOWER to pay, it did so without fuss or trouble, issuing the cheque within a day or two...and [the Case Manager] even hand delivered it to me.

"I couldn't have asked for better treatment or understanding."

Claimant's husband

"It took all the anxiety of not earning money away from me. All I had to do was to focus on going through the treatment...Life must go on and what allowed it to go on was the insurance."

Claimant

### For more information

Speak to your insurance adviser. If you do not have an adviser please call TOWER on 1800 226 364 or visit us at [www.toweraustralia.com.au](http://www.toweraustralia.com.au)

"The people from TOWER have been wonderful. Without TOWER I would be sitting at home being miserable. I actually need to get to work and see people and interact with people.

"Before the rehab I was sitting at home. I was bored silly and I got really depressed. At least with these rehab services TOWER has provided, I can get back to work and I'm feeling so much better in myself. I've always been a worker and I always will be.

"This has been fantastic this rehab program for me."

Claimant undergoing rehabilitation

**New South Wales**  
Ground floor,  
80 Alfred Street  
Milsons Point NSW 2061  
Call 02 9448 9000  
Fax 02 9448 9510

**Victoria / Tasmania**  
Level 2, 437 St. Kilda Road  
Melbourne VIC 3004  
Call 03 9823 2100  
Fax 03 9823 2101

**Queensland**  
Level 2, 21 Quay Street  
Brisbane QLD 4000  
Call 07 3243 1200  
Fax 07 3243 1201

**South Australia**  
Level 2, 170 Greenhill Road  
Parkside SA 5063  
Call 08 8113 8300  
Fax 08 8113 8315

**Western Australia**  
45 Ventnor Avenue  
West Perth WA 6005  
Call 08 9429 8860  
Fax 08 9429 8870

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ABN 70 050 109 450 AFSL No. 237848  
80 Alfred Street, Milsons Point NSW 2061  
Call 02 9448 9000 Fax 02 9448 9510  
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The figures shown represent actual retail TOWER Protection Policy and Partner Insurance Portfolio claims paid by TOWER from 1/1/2007 to 30/06/2007. Information in this leaflet is for general information only and does not constitute financial or investment advice, taxation advice or recommendation, nor should it be relied on as such. You should seek your own professional advice, including financial and/or legal advice, tailored to your individual investment objectives, financial situation and particular needs. Prior to making any decision you should read the Product Disclosure Statement, available from your adviser or by contacting TOWER on 1800 226 364.



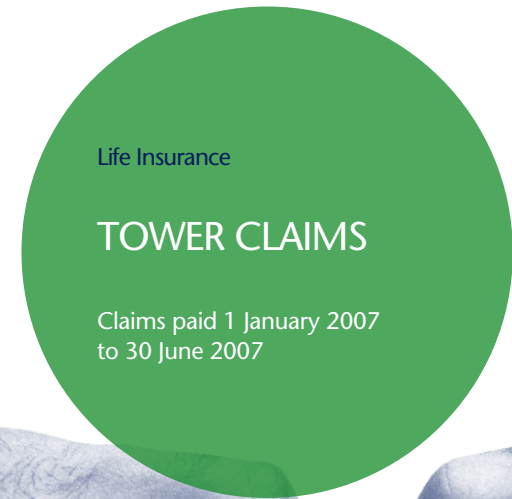
**Money Management 2007  
Adviser Choice Risk Awards**  
Winner - Risk Company of the Year



**Money Management 2006  
Adviser Choice Risk Awards**  
Winner - Risk Company of the Year



**AFR Smart Investor  
Blue Ribbon Awards 2007**  
Risk Insurer of the Year



Life Insurance

## TOWER CLAIMS

Claims paid 1 January 2007  
to 30 June 2007



**REAL BENEFITS  
+ REAL PEOPLE**



## TOWER CLAIMS

### Introducing the Claims Care team

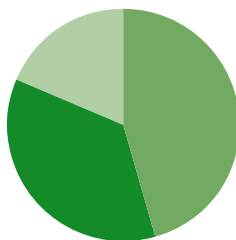
Making a claim during a time of ill health can be both difficult and stressful, so it is important to us that all cases are handled expertly, sensitively and as quickly as possible.

To achieve this, TOWER appoints dedicated and highly skilled Case Managers that act as personal points of contact throughout the management of a claim. This means that claimants only ever deal with someone sensitive to the circumstances of their claim.

### Total claims paid

The defining moment for any insurance company is when it is time to pay a claim. As you will see, TOWER has built its reputation on actually paying claims, not just making them.

The following figures represent the claims paid by TOWER during the six months beginning 1 January 2007 to 30 June 2007.



**LPP** \$30,013,017  
**IPP** \$20,475,371  
**CPP** \$9,865,948

### Life insurance claims

Life insurance provides a lump sum cash benefit upon death or diagnosis of a terminal illness. TOWER paid over \$30 million in life insurance benefits in the first half of 2007.

Following are some examples of the life insurance claims paid by TOWER – to people of all ages and genders.

Occupation	Age	Sex	Cause	Benefit paid
Customer Service	40	F	Cancer	\$331,599
Home Duties	50	F	Breast Cancer	\$138,838
Warehouse Employee	56	F	Lung Cancer	\$126,420
Public Accountant	62	M	Multiple Myeloma	\$828,154
Urologist	60	M	Angina	\$1,074,002
Research Assistant	56	F	Brain Death	\$250,000
Truck Driver	63	M	Heart Attack	\$146,505

### Income protection claims

Working five days a week is rewarded by a pay cheque. But often we take our ability to earn an income for granted. Income protection insurance substitutes 75% of your income

if you are unable to work due to injury or illness.

TOWER paid out over \$20 million in income protection claims during the first half of 2007. Following are some examples of those claims.

Occupation	Age	Sex	Cause	Benefit paid
Diesel Fitter	31	M	Back Injury	\$12,724
Financial Consultant	49	M	Lung Cancer	\$23,145
HR Manager	47	F	Depression	\$18,000
Financial Planner	48	F	Breast Cancer	\$8,050
Accountant	49	M	Rectal Cancer	\$31,502
Accountant	52	M	Stroke	\$56,956
Anaesthetist	62	M	Dementia	\$16,039

### Critical illness claims

You don't generally associate the words "critical illness" with good news. But if you had to make a claim during a time of need, the cash lump sum this type of policy pays would be good news for you and your family.

claimants use it to assist with medical treatment and to make lifestyle adjustments.

Between January and June of 2007 TOWER paid approximately \$10 million in critical illness benefits to people from all walks of life.

The money can be used in any way you choose, however most

Occupation	Age	Sex	Cause	Benefit paid
Screen Printer	36	M	Heart Attack	\$146,459
Manager	45	F	Stroke	\$142,330
Roof Plumber	50	M	Bowel Cancer	\$134,250
Community Health Nurse	46	F	Breast Cancer	\$145,205
Computer Analyst	55	F	Renal Failure	\$302,027
Airline Pilot / Trainer	50	M	Prostate Cancer	\$462,000
IT Consultant	61	M	Cancer	\$598,963

## OTHER CLAIMS CARE TEAM SERVICES

TOWER has a number of additional services designed to make dealing with TOWER during a difficult time as easy as possible. These services are complementary for our clients and come at no extra cost.

### Rehabilitation

TOWER's aim is to help clients recover from illness or injury in a supportive and encouraging environment. Where appropriate, TOWER offers rehabilitation services as part of this commitment.

We utilise an extensive network of accredited rehabilitation providers that work closely with TOWER claimants to develop individual programs of recovery, which make their attempts and wishes to return to work a reality.

### Red Envelopes

Red reply paid envelopes stamped URGENT are provided to claimants upon initial notification of a claim. This ensures claim related items are treated with high priority when received by TOWER.

### Grief counselling

Where identified as a suitable service, TOWER is able to offer grief counselling to the family of a deceased TOWER customer through an external professional body.

### Claims care guide for the bereaved

This guide has been designed for loved ones and beneficiaries of the deceased and provides helpful information on what to do when someone dies. It accompanies the forms and paperwork sent to customers once notification of a death claim is received.