

**easystreet.**

Great banking. Good save.

# FLEXICOVER

Issued by NobleOak Life

Life Insurance that adjusts as your financial commitments change

**1 MONTH  
1ST FREE\***

- ✓ **Debt and lifestyle protection**  
Help cover outstanding loans and protect your family's lifestyle
- ✓ **You can tailor your cover**
- ✓ **Annual decreasing cover feature to help manage affordability**



Get an instant quote at:

[www.flexicoverlife.com.au/easystreet](http://www.flexicoverlife.com.au/easystreet)

Or call NobleOak for a quote:

**1300 108 490**

and mention 'Easy Street'.



FlexiCover is issued by NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302. This flyer is not a Product Disclosure Statement (PDS) and it contains general information only – it is not personal advice. Easy Street is a division of Community First Credit Union Limited. Community First Credit Union Limited ABN 80 087 649 938 AFSL/Australian credit licence 231204 is not responsible for the FlexiCover product but promotes the product and receives commission. Product details & exclusions are in the PDS. Please see **Important Information** at the end of this flyer, including PDS availability and the 1st month free\* offer.

## Help protect your family and your lifestyle

Debt is a natural part of life for many Australians. It can help you enjoy a home, car and other important things that give you a comfortable lifestyle, now and for many years to come.

When you think about your financial commitments, would you and your family be able to cope financially if life took a turn for the worse?

### What is FlexiCover?

Easy Street has partnered with NobleOak to bring you FlexiCover.

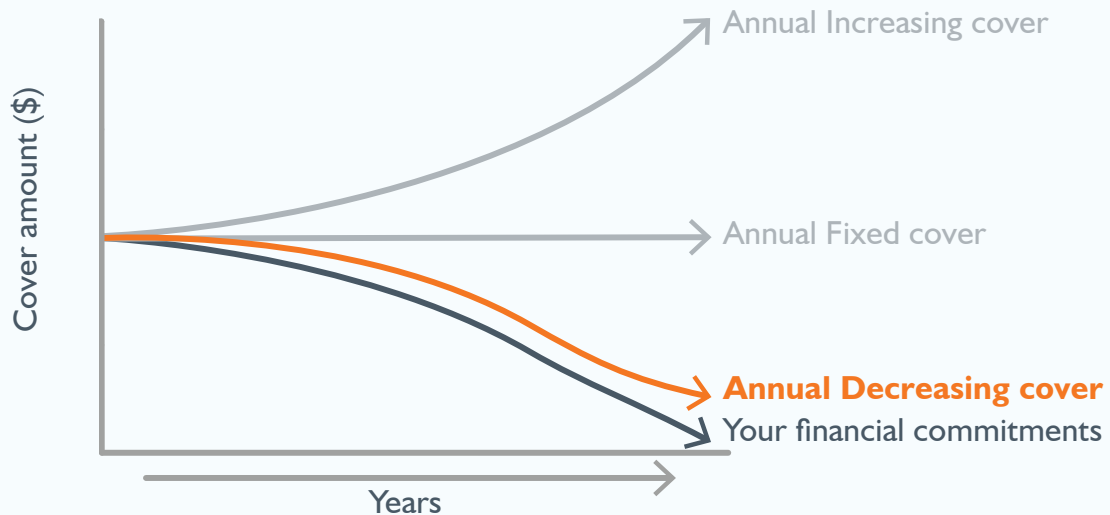
FlexiCover allows you to enjoy the peace of mind in knowing that you and your family would have some financial protection if you were to pass away, be diagnosed with a serious illness or could no longer work due to an accident or sickness. You can choose your level of cover to suit your requirements taking into account any loan commitments you have and to protect your family's lifestyle.

Cover Types	What are you covered for?	Benefits
<b>Life Insurance</b>	<ul style="list-style-type: none"><li>✓ Pays a lump sum to your nominated beneficiary upon death</li><li>✓ Advance payment if you are diagnosed with a terminal illness</li><li>✓ Advance payment to assist with funeral expenses</li></ul>	<ul style="list-style-type: none"><li>✓ Apply for up to a maximum of \$25m cover</li><li>✓ Terminal illness benefit advance of up to \$3m of your Life cover, with the remaining balance paid to your beneficiary upon death</li><li>✓ \$15,000 funeral advance benefit~ (from your Life cover amount)</li></ul>
<b>Total &amp; Permanent Disablement Insurance</b>	<ul style="list-style-type: none"><li>✓ Help protect yourself and your family from financial stress with a lump sum payment if you're permanently disabled from a sickness or injury and unable to return to work</li></ul>	<ul style="list-style-type: none"><li>✓ Apply for up to a maximum of \$5m cover</li></ul>
<b>Income Protection</b>	<ul style="list-style-type: none"><li>✓ Monthly payment of up to 75% of your taxable income in case you can't work due to sickness or injury</li><li>✓ Premiums may be tax deductible (your accountant can confirm if this applies to you)</li></ul>	<ul style="list-style-type: none"><li>✓ Up to \$30,000 monthly benefit</li><li>✓ Benefit period: 2 years or to age 65</li><li>✓ Waiting period: 30 or 90 days</li></ul>
<b>Trauma Insurance</b>	<ul style="list-style-type: none"><li>✓ Help pay for treatment expenses and lifestyle adjustments with a lump sum payment if diagnosed with a covered critical illness</li><li>✓ Cover for 37 critical medical conditions listed in the PDS</li></ul>	<ul style="list-style-type: none"><li>✓ Apply for up to a maximum of \$2m cover</li></ul>

## FlexiCover's annual decreasing cover feature

When you apply, choosing the annual **decreasing cover feature** on Life, TPD or Trauma cover means you can choose for your cover amount to reduce annually by a nominated percentage (up to 10%). This can help ensure your cover remains more affordable over time. You'll pay only for the cover amount you require (for example, in line with changing financial commitments). Your premium will be adjusted each year as appropriate to reflect the reductions in your cover amount. You may also wish to have your cover increase annually (to help keep pace with inflation) or to remain fixed over time.

### Illustrative curve for each cover adjustment feature



In this illustration, a customer's cover trajectory is shown over time for each annual adjustment feature that is available. If affordability is important to you, the annual decreasing cover feature would allow you to pro-actively choose to reduce your cover amount annually as your financial commitments (such as your loans) decrease.

Curve trajectory is illustrative of trend only

## With FlexiCover, you benefit from

- ✓ **First month free** – Easy Street customers receive the first month of cover free\*
- ✓ **Award winning insurer** – Australia's most awarded Direct Life Insurer of 2020\*\*
- ✓ **Customer choice** – in the event of a claim, the proceeds are paid to you, not your lender
- ✓ **Fully underwritten cover** – this means you will have more certainty in the event of a claim



## Get FlexiCover in 3 simple steps

- 1 Get a quote**

Visit [www.flexicoverlife.com.au/easystreet](http://www.flexicoverlife.com.au/easystreet) to find out more and get a quick quote.  
Build your own cover online or request a call back from a friendly NobleOak team member.  
You can also call NobleOak on **1300 108 490** for an over the phone quote.
- 2 Complete an application**

You will then be asked to complete an application with a series of health and lifestyle questions.  
This can be completed online by you, or over the phone with the help of a NobleOak team member.
- 3 Get covered**

Once your application is accepted, we will confirm this in writing and your cover will be activated and your documentation will be sent to you.

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“Great Customer Service”  
“Easy to Deal With”  
“Helpful and Affordable”  
“Personalised and Friendly”  
“Good Value for Money”  
“Clear Explanation of Benefits”  
“Prompt Response”

Feefo Client Reviews - 2021

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\*First month free offer - if you apply for cover and cover is issued you will not start paying premiums until one month after the commencement date of the cover. This offer is available once only per new customer and may not be used in conjunction with any other offer.

\*\*NobleOak awards information found at <https://www.nobleoak.com.au/award-winning-life-insurance/>

~NobleOak will quickly advance \$15,000 of the agreed Life Insurance cover amount to assist with funeral expenses, upon provision of satisfactory evidence of death.

Cover is available to Australian residents and is subject to acceptance of the application and the terms and conditions set out in the FlexiCover Product Disclosure Statement (PDS). This information is of a general nature only and does not take into consideration your individual circumstances, objectives, financial situation or needs. Before you purchase an Insurance product, you should carefully consider the PDS to decide if it is right for you. The PDS is available by calling NobleOak on 1300 108 490 or from [www.flexicoverlife.com.au/easystreet](http://www.flexicoverlife.com.au/easystreet). Clients should not cancel any existing Life Insurance policy until they have been informed in writing that their replacement cover is in place. NobleOak cannot provide you with personal advice, but our staff may provide general information about NobleOak Life Insurance. By supplying your contact details, you are consenting to be contacted by NobleOak, in accordance with NobleOak's Privacy Policy.