

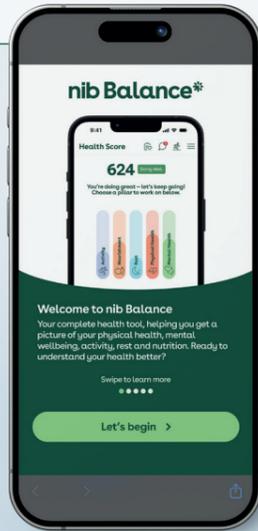
A healthier approach



Manage your details in the my nib app

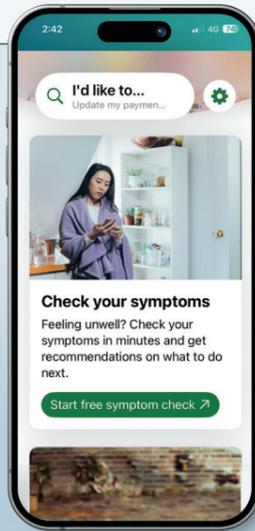
Not only will the my nib app give our members exclusive access to tools such as nib Balance and nib Symptom Checker at no extra charge, it also lets you manage your insurance cover – whether it's telling us you want to make a claim, updating your details or making a change to your policy.

Complementary for all nib members



nib Balance

Take charge of your wellbeing by proactively managing your key pillars of health.



nib Symptom Checker

Assess your symptoms quickly and confidentially using nib's virtual health assessment tool and get a recommendation 24/7.



nib Health Management Programmes (for eligible members)

Receive support from nib and specialised healthcare providers if you're experiencing, or at risk of a chronic health condition.

Sign up to nib and download the my nib app today



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Need help?

Speak to your financial adviser today to see how nib Ultimate Insurance can provide you with tailored protection.

nib may update and change the programmes and tools from time to time.

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ULTIMATE LIFE & LIVING INSURANCE

nib Ultimate Total & Permanent Disability (TPD) Insurance

A permanent disability can disrupt your life, but nib's Ultimate Total & Permanent Disability Insurance can help support your financial wellbeing with a lump sum payment, so you can rebuild your future with less financial strain.

Stay financially secure when life takes an unexpected turn.

Why have TPD Insurance?

Ultimate TPD Insurance provides a lump sum payment if you're diagnosed with an injury or illness that leaves you unable to work. This payment can help cover:



Medical expenses



Rehabilitation costs



Home & vehicle alterations



Living expenses



Caregiver costs



Other essential expenses

8 in 10 Kiwi

would struggle to support their families after a permanent disability



Source: Financial Services Council, Dec 2022



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Overview of what's included

Full terms and conditions can be found in the Ultimate Total & Permanent Disability Insurance policy document. TPD cover can be standalone or accelerated against an Ultimate Life Insurance cover.



Benefits Comprehensive cover when you need it most.

Benefit	Description	Cover
✓ Total and Permanent Disability Benefit (under 65)	Provides a lump sum payment if you become totally and permanently disabled and are unable to work due to injury or illness.	The TPD amount insured.
✓ Total and Permanent Disability Benefit (65 and over)	Provides a lump sum payment if you are 65 or older and become totally and permanently disabled. Eligibility is assessed based on the inability to perform daily living activities, cognitive impairment, or total and irreversible loss, such as blindness or loss of limbs.	The TPD amount insured.
✓ Total and Permanent Disability Fast Track Benefit (under 65 for own & any occupation)	Provides a faster payout if you are under age 65 and unable to work in your own or any occupation due to a specific condition or disability.	The TPD amount insured.
✓ Partial and Permanent Disability Benefit	Offers a partial payout for specific impairments, such as loss of sight in one eye or loss of use of one limb. Payment of this benefit will reduce the amount insured on your TPD cover and the premium you pay.	The lesser of: <ul style="list-style-type: none"> • 25% of the TPD amount insured; or • \$100,000.
✓ Recovery Support Benefit	Covers rehabilitation and recovery expenses, including specialist equipment, home or vehicle modifications, and other related needs after a Total & Permanent Disability claim.	Up to \$15,000, paid across all covers under your nib Ultimate Life & Living policy.
✓ Return to Home Benefit	If we have paid the full TPD Benefit, we will reimburse the cost of a standard economy flight to New Zealand or Australia for you and a support person if you become totally and permanently disabled while overseas.	Up to \$10,000, paid across all covers under your nib Ultimate Life & Living policy.
✓ Support Person Accommodation Benefit	If we have paid the full TPD Benefit, we will reimburse accommodation costs for a support person traveling over 100km from where they usually live, as recommended by a specialist, for medical assessment or treatment related to the TPD claim.	Up to \$300 per night, maximum of 10 nights, paid across all covers under your nib Ultimate Life & Living policy.
✓ Support Person Transport Benefit	If we have paid the full TPD Benefit, we'll reimburse transport costs for a support person if a specialist recommends they accompany you more than 100km from home for treatment unavailable locally.	The lesser of: <ul style="list-style-type: none"> • Actual transport costs; or • Up to \$1,000. Paid across all covers under your nib Ultimate Life & Living policy.
✓ Counselling Benefit	If we have paid the full TPD Benefit, we will reimburse costs for counselling for you or your family members if you become totally and permanently disabled.	Up to \$2,500, paid across all covers under your nib Ultimate Life & Living policy.
✓ Financial and Legal Advice Benefit	If we have paid the full TPD Benefit, we'll reimburse costs for professional financial or legal advice related to the payout of the Total and Permanent Disability Benefit.	Up to \$2,500, paid across all covers under your nib Ultimate Life & Living policy.
✓ Suspension of Cover Benefit	Allows the Total & Permanent Disability Insurance to be put on hold for up to 12 months during overseas travel, financial hardship, unemployment, or significant life changes. No premiums are payable during this time, and claims cannot be made during the suspension period.	Provides an option to suspend your cover for at least 90 days, and up to 12 months and a maximum of 24 months in any 10 year period.
✓ Special Life Events Increase Benefit	Allows an increase in cover without a medical assessment for significant life events like marriage, childbirth, or buying a home.	The lesser of: <ul style="list-style-type: none"> • Up to 50% of the original amount insured; or • Up to \$300,000 for each event. The total of all increases must be lesser of: <ul style="list-style-type: none"> • The original amount insured; or • \$750,000.
✓ Future Insurability Benefit	Enables you to increase your TPD cover amount insured every three policy years without having to answer any new health questions.	The lesser of: <ul style="list-style-type: none"> • 25% of the original amount insured ; or • \$50,000 every three years. The total of all increases must be lesser of: <ul style="list-style-type: none"> • The original amount insured; or • \$500,000.

The person insured must be aged 16-60 (inclusive) on the start date of this policy. This benefit sheet is not a policy document. It is an outline of the benefits available under nib Ultimate Total & Permanent Disability (TPD) Insurance as at July 2025. Full terms and conditions can be found in the nib Ultimate TPD Insurance policy document, available at nibadviser.co.nz/cover-discount-details

Key features



Worldwide Cover[^]

You're covered no matter where you are – whether at home, travelling, or living overseas.



Future Upgrades

If we make any improvements to our on-sale Ultimate TPD Insurance cover in the future, that favourable change will automatically apply to you if that benefit exists in your policy.



Guaranteed Wording

Provides you with certainty over your cover, knowing that your benefits and terms are guaranteed, and won't change unless requested by you, or in other limited circumstances.



Support Services

The Counselling Benefit, and Financial & Legal Advice Benefit provide you with extra support by reimbursing costs for professional advice related to the Total & Permanent Disability payout, and provide counselling for you or your family in the event you become totally and permanently disabled.



Keeping Your Cover Current

Ensure your cover keeps pace with inflation and your changing financial needs with options to increase your Total & Permanent Disability Cover on special life events and options to automatically increase your Total & Permanent Disability Cover every year.



Premium Discounts[#]

Enjoy savings of 10-15% with our Multi-Cover Discount when you combine 2-4 eligible Ultimate Life & Living Insurance covers, like Trauma or Income Protection. Additionally, get a 10% Bundled Discount on nib's Health Insurance when you take out Ultimate Life & Living Insurance cover alongside Ultimate Health/Max or Easy Health Insurance.



Flexible Cover

Allows you to put your cover on hold when your lifestyle or financial circumstances change.

[^]Personal exclusions may apply and payments are only made to an NZ bank account.

[#]Talk to your adviser for the terms & conditions of this discount, including when we can change or remove the discount.

