

CHUBB®

More is more.

We've expanded our **15% Lifetime Reward** eligibility criteria until 30 January 2026

This offer complements our current 2 months' FREE offer and Multi-benefit discount to make life a little easier for even more of your customers.

It's a bigger deal

Here's a reminder of the cost-saving offers on our Assurance Extra and Assurance Extra Business products.

15% Lifetime Reward

We've changed our eligibility criteria and until 30 January 2026 we can provide a 15% Lifetime Reward for your new customers who at the time of application:

- Have a measurement in the expanded BMI range of 18.5 and 26.99
- Have been a "non-smoker" (see our full requirements below*) for at least 12 months.

* A "non-smoker" is defined as someone who hasn't smoked tobacco or marijuana or used any nicotine replacement including vaping/e-cigarettes, nicotine gum, chewing tobacco or patches in the last 12 months.

View offer FAQs [here](#)

2 months' FREE cover

Who doesn't want something for FREE? That's why we'll continue to offer 2 months' FREE cover for new policies or cover increases under an existing eligible policy until 31 March 2026.

View offer T&Cs [here](#)

And don't forget...

Multi-benefit discount

The now permanent **Chubb Life Multi-benefit discount** means the more comprehensive your customer's coverage, the more discount they get.

<u>Number of benefit groups</u>	<u>Discount rate</u>
Life + 1 optional benefit group	10%
Life + 2 optional benefit groups	12.5%
Life + 3 or more optional benefit groups	15%

View offer T&Cs [here](#)

But wait...there's more!

Chubb Life offers a unique range of benefits that are available for eligible customers when life takes a turn – for better or worse. From getting engaged to bereavement, these benefits could provide some welcome extra support when needed most.

Here's a quick overview of some of these customer benefits:

Legal advice – Support with Buy/Sell Agreements and the preparation and updating of wills.

Addiction services – From gambling to alcohol and smoking advice and support.

Wellness advice – Nutritional or fitness advice from a registered practitioner.

Mental health counselling – For when you need some extra support.

Career counselling – Includes CV support, career advice and interview preparation.

Find out more [here](#). T&Cs and eligibility criteria apply.

Chubb Life gives back

We think it's important to give back to the communities that we're part of. That's why we're proud supporters of the following charities and initiatives:



Malaghan Institute of Medical Research

Through our partnership with the Malaghan Institute, Chubb Life supports the important work the independent biomedical research institute does to help cure cancer and disease.



Ronald McDonald House Charities

Ronald McDonald House provides a 'home away from home' for families so they can remain close to their hospitalised children. Chubb Life are the proud sponsors of three rooms across each location – one in Auckland, Wellington and Christchurch.

Coming to the party on social

To help you spread the word and share some good news with your customers we've prepared a series of social posts and emails to help start a conversation about these offers.

In this toolkit, you'll find links to:

- Three social media posts for you to download and share with your followers.
- Supporting messaging for you to copy and paste into your social posts.
- Two emails that you can personalise and send from your own account.
- A calendar that will help you plan when to share your marketing material.

Let your posts do the talking

Show you've got your finger on the pulse with some to-the-point posting. Our bold visual messaging will help you stand out in a busy social world. Good post copy also helps to tell the story.

Just copy and paste from the selection below or add your own flourishes:

- A.** Chubb Life are expanding their eligibility criteria so more people can take advantage of the **15% Lifetime Reward** offer. This is on top of their **2 months' FREE** cover and is available until 31 March 2026. Then there's the multi-benefit discount and array of unique customer benefits. So now's the time to talk to me about their affordable range of cover options for Life Insurance, Income Protection and Trauma Cover. T&Cs apply.
- B.** Chubb Life knows the importance of making insurance affordable. So, they're expanding the eligibility criteria on their **15% Lifetime Reward** offer. This is on top of their **2 months' FREE** cover and is available until 31 March 2026. Add this to their multi-benefit discount, and amazing customer benefits, and now's the time to get your insurance needs sorted. Let's chat today about the Chubb Life range of affordable cover options. T&Cs apply.
- C.** Chubb Life have decided to expand the eligibility criteria of their **15% Lifetime Reward** and make their **2 months' FREE** cover deal available until 31 March 2026. And there's even more! Their multi-benefit discount and valuable customer benefits are the icing on the cake. Let's chat about this today. T&Cs apply.



Follow these simple instructions to get your social media campaign underway:

1. Download the three animated social media tiles to your device.
2. Check the calendar and copy any dates into your personal calendar.
3. Choose the message that corresponds with each post (A, B or C), then copy it into your post, adding any personal touches you like along the way.
4. Publish your post, sit back and wait for customers to respond to the great news.

A.



B.



C.



Let your posts do the talking

Below is some updated copy to go with the previous toolkit animations that reflect the new 15% Lifetime Reward eligibility expansion.

Just copy and paste from the selection below or add your own flourishes:

- D.** Chubb Life are making insurance more affordable by locking in **2 months' FREE cover** until 31 March 2026. On top of that they're expanding their **15% Lifetime Reward** eligibility criteria until 30 January 2026. Then there's the multi-benefit discount and array of unique customer benefits. So now's the time to talk to me about their affordable range of cover options for Life Insurance, Income Protection and Trauma Cover. T&Cs apply.
- E.** Chubb Life knows the importance of making insurance affordable. They've locked in their **2 months' FREE** cover until 31 March 2026. They've also expanded their eligibility criteria for their **15% Lifetime Reward** offer until 30 January 2026. Along with their multi-benefit discount, and amazing customer benefits, now's the time to get your insurance needs sorted. Let's chat today about the Chubb Life range of affordable cover options. T&Cs apply.
- F.** Chubb Life have decided to make their **2 months' FREE** cover 31 March 2026. They've also expanded the eligibility criteria on their **15% Lifetime Reward** offer until 30 January 2026. Their multi-benefit discount and unique customer benefits really put the icing on the cake. Get in touch and find out what is available today. T&Cs apply.



The animations from our previous toolkit are still ready to go.

1. Download the three animated social media tiles to your device.
2. Check the calendar and copy any dates into your personal calendar.
3. Choose the message that corresponds with each post (D, E or F), then copy it into your post, adding any personal touches you like along the way.
4. Publish your post, sit back and wait for customers to respond to the great news.

D.



E.



F.





In this section, you'll find two emails that you can download, or copy and paste into your own email to tell your customers about our offers.

It's easy to use the email templates:

1. Download the email templates or copy and paste the email wording into your own email account.
2. Check that you have completed any outstanding details and customised your sign-off and contact details.
3. Feel free to get creative and personalise the wording of your email, if you wish.
4. Don't forget to address the email to yourself and 'bcc your address list to protect the confidentiality of your customers.

EMAIL #1

New message

To

Cc Bcc

Subject

More is more

Hi <Name>.

Chubb Life have expanded their 15% Lifetime Reward eligibility criteria until 30 January 2026, so more people can take advantage of this great offer. And don't forget you can also get 2 months' FREE cover until 31 March 2026.

And there's two more very good reasons for considering Chubb Life to take care of you:

- 1. Multi-benefit discount** – enjoy a discount if you take out more than one type of cover.
- 2. Unique customer benefits at no extra cost** – these benefits complement your policy and help you at times when there's change afoot. So whether you're having a baby, getting married, or in need of some financial counselling, or grief counselling, there are a myriad of benefits you may be eligible for.

Don't forget that Chubb Life will always have your back with their trusted and affordable range of cover options offering you:

- 1. Peace of mind**
Chubb Life's life insurance can help protect you and your family from unexpected changes in circumstances, meaning you can relax and enjoy life more. They have an A (Excellent) financial strength rating which was given by A.M. Best., visit www.chubblife.co.nz/financial-strength to find out more.
- 2. The perfect fit**
No matter how complex your individual situation may be, Chubb Life has a range of products to help protect you including life, income and trauma cover. No more getting caught out by not having access to the right insurance you need.
- 3. Easy to update or change**
Updating your insurance has never been more simple. Should your circumstances change, Chubb Life's flexible policies can be easily updated to make sure your cover stays in-step with your needs.

And I will always be here to help.

Chat to me today about these great offers available on the Assurance Extra range of products and how we can find the right policy for Life Insurance, Income Protection and Trauma Cover.

Kind regards,
<Signature>

Eligibility criteria and terms and conditions apply.

A

Send

EMAIL #2

New message

To

Cc Bcc

Subject

It's a bigger deal

Hi again <Name>.

Just a quick reminder that Chubb Life have expanded their eligibility criteria for the 15% Lifetime Reward for new customers until 30 January 2026.

And don't forget the 2 months' FREE cover (offer expires on 31 March 2026), multi-benefit discount and customer benefits that you can take advantage of at no extra cost.

If you're considering insurance, this is a great opportunity to get comprehensive and affordable protection customised to your needs.

If you're interested, give me a call before the [Sender to add in date] so that we can find the right level of cover just for you.

I look forward to hearing from you soon.

<Signature>

A

Send

Q3 calendar dates

AUGUST 2025						
MON	TUES	WED	THURS	FRI 1	SAT 2	SUN 3
4	5 Social Media Post	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20 Social Media Post	21	22	23	24
25	26	27	28 Send email #1	29	30	31

SEPTEMBER 2025						
MON 1	TUES 2	WED 3	THURS 4	FRI 5	SAT 6	SUN 7
8	9 Social Media Post	10	11	12	13	14
15	16	17	18	19	20	21
22	23 Send email #2	24	25 Social Media Post	26	27	28
29	30					

OCTOBER 2025						
MON	TUES	WED 1	THURS 2	FRI 3	SAT 4	SUN 5
6	7 Social Media Post	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30 Social Media Post	31		

Chubb Life IFA Good News Stories

In each toolkit, we'll be sharing stories to celebrate the difference you make in people's lives.

All geared up

A year after a serious mountain biking accident, Dave Jensen, the owner of Wellington Automotive Gearbox Specialists (WAGS), was still struggling with simple tasks like holding a knife and fork. He had suffered multiple compound fractures after a downhill biking crash—an event that could have devastated his business.

As a hands-on workshop owner, Dave knew the future of WAGS was at risk. Fortunately, Dave had been working with Independent Financial Adviser Robbie Schneider from Succession First, who specialises in risk management. Robbie had specifically recommended Chubb Life's 'Key Person Start Up' business policy. This policy has enabled Dave to financially support his business twice – once during recovery from a knee injury and then again over the last two years after his mountain biking accident.

“Robbie was integral to the process. My wife Char called him immediately after the accident. He visited us in hospital and started the claims process. He'd already advised me on the importance of having a Power of Attorney so Char could sign all the documents when I was physically unable to. His help has been invaluable. I am so grateful to have had a policy in place. I've received a monthly payment from Chubb Life for almost two years, which has enabled me to keep the business running, look after my customers, and, importantly, keep my staff employed.”

Two years later, Dave is back on the tools, grateful for the protection that allowed him to recover without financial stress.



Dave Jensen from Wellington Automotive Gearbox Specialists with Independent Financial Adviser Robbie Schneider from Succession First.

Proudly being there
for New Zealanders
when they need
us most.