



*Aon New Zealand*

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CHRISTCHURCH [REDACTED]

**AON – Committed to providing you with the best cover available**

Dear [REDACTED]

AON is committed to providing you with the best insurance solutions available, and regularly reviews its range of cover options and insurance providers. This has become even more important with the increased focus on industry regulation and professional disclosure with respect to financial advice.

We selected a 'panel' of four preferred suppliers whom we believe can provide the best overall insurance offering in the market. This selection was made after considering a number of factors, including financial strength, product range and quality, customer service, claims experience and underwriting.

**Opportunity to transfer your existing insurance to Sovereign**

To ensure we can continue to provide you with the best level of service in the future, we will be contacting all of those clients who are not insured with one of our preferred insurers, and reviewing their covers.

We're writing to advise you that an agreement has already been reached between AON and Sovereign Assurance, which gives you the opportunity to transfer your insurance cover to Sovereign. As one of our new panel of providers, Sovereign is offering to transfer your cover on a 'like for like' basis, without the need for any medical questions or examinations.

Sovereign is New Zealand's largest life insurer with over 640,000 clients, and last year paid out more life insurance claims than any other provider. It also has the highest financial strength rating of any New Zealand based insurer, with an A+ (Superior) rating from approved rating agency A.M. Best (as of 28 December 2009).

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Ahi Maungani • Tauranga • Hamilton • Te Puke • Te Awamutu • Putaruru • Roturua • Tokoroa • Te Kuiti • Tapanui • Gisborne • Tamarua  
New Plymouth • Wairoa • Napier • Hawera • Hastings • Wanganui • Marton • Feilding • Dannevirke • Palmerston North • Pahiatua  
Levin • Masterton • Lower Hutt • Wellington • Nelson • Richmond • Blenheim • Greymouth • Rangiora • Christchurch • Ashburton • Timaru  
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If you choose to take up this opportunity, you will be issued with a new policy by Sovereign, which will immediately provide you with cover, from the date of the transfer. You will NOT be required to undergo any medical or financial underwriting. Should you have any policy exclusions or premium loadings on your existing policy, these will also apply to your new Sovereign Policy.

**Are the policy benefits the same?**

Because our clients' interests are paramount, your new Sovereign policy should offer at least the same level of cover as your existing policy. Your adviser will take you through a comparison to ensure you are aware of any differences. However, because of Sovereign's size and reputation for product excellence and innovation, your new policy is likely to have enhanced benefits over what you currently enjoy. This may also be an opportune time to review your insurance coverage.

**What happens next?**

You will be contacted by Hugh Percy or Ryan Beswick shortly, and a time will be arranged to discuss the options and complete the necessary paperwork to complete the transfer.

If you have any questions or concerns please call Hilaire Reid on (03) 367 2862.

We encourage you to take advantage of this opportunity to enhance your protection plan and we look forward to continuing to provide you with innovative insurance solutions, tailored to your individual needs.

Yours faithfully



Hilaire Reid  
Aon Financial Services