

Your Australian Insurance Partner...



IUS

International Underwriting Services Pty Limited



To Our Clients...

1. We see you as our partners for the long-term.
2. We will be open and fair in all our dealings with you.
3. We are Australian, so we speak plainly and say it as it is.
 4. We always stand by our commitments.
5. We are not perfect. We will make mistakes. But they will be honest ones. We rely on you to tell us if we make mistakes - very often that's the only way we can put things right for you.
6. IUS - it's our good name and it means everything to us.
It also means you can trust us to do things right and to do the right thing by you.
 7. Our people are our strength.



IUS
Strong. Proven. Australian.



IUS is a major **Australian** Insurance provider that offers competitive and reliable group insurance products to superannuation funds, unions and companies.

Like most insurance providers we like to think we are both innovative and service-oriented. However, as you read this brief profile, you will see that we really do have a proven record for innovation and outstanding service, most especially claims service which we believe to be the most important thing we do.

Over the last decade we have become one of the country's largest providers of Group Income Protection Insurance. As you will note on the following page, this was largely due to our original approach to product design, combined with trouble-free claims service. You will also note the promise we make to our Group Income Protection Insurance members: 'Simple, it works when you can't.'

With a range of flexible products, supported by outstanding service, IUS Life is a highly regarded innovator in the Group Risk market. Most recently, we introduced EE Plus, the first policy of its kind to deliver comprehensive protection against loss of employee entitlements.

As a matter of interest, we are not owned by a bank or any other financial institution and our owners all work in IUS.



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IUS Group Income Protection: Simple, it works when you can't.

IUS has been offering Group Income Protection Insurance to superannuation funds, unions, companies and institutions for a decade and is now one of Australia's largest providers.

In most cases we community rate our Group Income Protection Insurance, so that all members can be covered automatically. In other words, there is no individual underwriting, medical examinations or occupation discrimination (including part-time or casual). This means protection is available at low group rates and can be introduced with minimal administration.

Importantly, we have our own in-house claims division which delivers an unequalled level of caring service to claimants. Our claimants have their own personal claims consultants who they are able to speak to directly as we removed our claims voice-mail system some time ago. In addition to phoning or writing, our claims consultants SMS claimants to keep them up to date on the progress of their claim. We also provide a 24 hours a day online claims tracking facility.



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IUS Life. Bringing together innovation, experience and expertise to deliver flexible, competitive life products to superannuation funds.

The Life Insurance landscape is currently dominated by a small number of large institutions. Many of these are owned by banks or financial groups who are risk averse and have in many instances shown less than full support for their insurance subsidiaries, particularly in the complex Group Risk area.

Rapid growth of industry funds and the recent significant changes to superannuation legislation have created a climate that encourages innovation. We see this as an opportunity to deliver a new range of member-oriented group risk insurance solutions which will assist funds to both attract and retain members.

Our range includes traditional Group Life, TPD, Salary Continuance and Critical Illness contracts, as well as new derivatives of these that blend the benefits of each to provide an end result that is original and innovative.



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EE PLUS. A PRACTICAL, ECONOMICAL WAY TO SECURE EMPLOYEE ENTITLEMENTS

Even the largest businesses can, and do, fail.

Each year more than 6,000 Australian companies become insolvent. Of these around 4,000 end up in the hands of liquidators or receivers and are wound up. Consequently, employees very often lose the entitlements they have earned.

We listened when our clients told us there was an urgent need to adequately protect employees against the loss of their entitlements. As a result, for the first time Australian employees and employers now have access to cost-effective and easy to implement protection.

What Are 'Employee Entitlements' - And Are They Covered by EE Plus?

- Unpaid wages
- Accrued annual leave
- Accrued long service leave
- Payment in lieu of notice
- Retrenchment (sometimes referred to as a 'redundancy payment')
- Superannuation contributions



EE Plus protects against the loss of each and every one of the above entitlements. In the case of superannuation, the maximum benefit is three months contributions.

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