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VERSION 2



Product Disclosure Statement

Life Co-Ownership Arrangement



01

About the Product Disclosure Statement



This Product Disclosure Statement (**PDS**) describes the main features and terms of iExtend's product offering, the Life Co-Ownership Arrangement (the **Arrangement**), which is offered by iExi Pty Ltd ABN 33 654 132 813 AFSL 555362 (**iExtend**).

Please read this PDS carefully before deciding to enter into the Arrangement with iExtend. This PDS, together with the Application for the Arrangement and the iExtend Terms, forms the contract between you and iExtend. It is designed to help you decide whether the Arrangement is appropriate for you by outlining the features, benefits, costs and risks of the Arrangement.

This PDS is up to date as at the date of publication. iExtend may periodically update the information in this PDS. Updates that are not materially adverse will be available to you on the iExtend website at iextend.com.au/pds. Other updates to this PDS will be communicated through a Supplementary PDS or a replacement PDS.

In this PDS, some words or expressions have special meanings. They normally begin with capital letters and their meaning is explained in the Definitions section from pages 9 to 11. References to 'we', 'us' and 'our' means iExtend. References to 'you' and 'your' means the person or entity who enters into the Arrangement with iExtend.



1.1 Who is the Arrangement for?

To understand who the Arrangement has been designed for, you should carefully read this PDS. A Target Market Determination (TMD) for this product is also available at iextend.com.au/tmd or you can request a free copy by contacting us.



1.2 Eligibility for a Life Co-Ownership Arrangement

An Application for the Arrangement can only be made after iExtend has formally notified you that your Policy details have been reviewed, the Life Insured has been pre-assessed and your Policy will likely meet iExtend’s criteria to qualify for the Arrangement. Where this is satisfied, iExtend may offer to acquire from you a portion of your Policy in consideration for iExtend paying all future Premiums in respect of the Acquired Cover. iExtend reserves the right not to accept any Application. We will ask you questions about your Policy, the Life Insured’s health and other factors. The information you provide to us in response to our questions is vital to our decision as to whether you are eligible for the Arrangement. If we determine that your Policy is likely to qualify for the Arrangement, we will provide you with a formal notification to this effect.

The Application requires you to confirm that you have read and understand this PDS and your ongoing obligations should your Application be successful and the Arrangement be offered to you. If someone has helped you complete the Application (for example, your financial adviser), please check every answer and make sure all information is correct before the Application is submitted. You should assess whether the product is appropriate for you and speak with an adviser qualified to advise on the Arrangement before making a decision.

We are not bound to accept any Application for the Arrangement, and we

may refuse to offer the Arrangement where our eligibility criteria are not met or for any other reason.



1.3 Disclosure requirements

When you make an Application for the Arrangement, all information you disclose must be true and correct. iExtend relies on the information you provide during the final risk assessment process and the health records we obtain. Additionally, your compliance with your duty to have taken reasonable care not to have made misrepresentations (or your duty of disclosure, as applicable) to the Insurer before the Policy was entered into (see Non-Disclosure or Misrepresentation Risk at pages 5 and 22), is critical to our decision to offer you the Arrangement.

When applying for the Arrangement

As part of iExtend’s risk pre-assessment eligibility process, if we identify that you may not have disclosed the Life Insured’s health information correctly to your Insurer when you took out the Policy, we will inform you. In the event that non-disclosure has been identified, and to create better certainty that the Insurer will pay the benefits owed following a successful claim, with the Life Insured’s permission, we can release the Life Insured’s health information to your Insurer.

This allows iExtend, you and the Insurer to resolve any non-disclosure issues upfront and gives the Insurer the opportunity to retrospectively review this information and compare it to the original underwritten terms offered by the Insurer.

Remedies an Insurer may consider for Non-Disclosure or Misrepresentation

Should the Insurer, after reviewing health information, decide that either your duty to take reasonable care not to make a misrepresentation or the duty of disclosure

was not met, there are different remedies available for the Insurer to consider. We note that the duty to take reasonable care not to make a misrepresentation applies to consumer insurance contracts entered into or renewed on or after 5 October 2021. If you entered into or renewed your Policy before this date, then the duty of disclosure will apply.

The Insurer's remedies are set out in the *Insurance Contracts Act 1984* (Cth) and are intended to ensure fairness, placing you in the same position you would have been in had the duty been met.

Whether the Insurer exercises any one of these remedies is a matter for the Insurer and may depend on several factors, including whether to:

- Accept the health information and reconfirm that the original terms still apply; or
- Avoid the life cover (treat it as if it never existed) and return all premiums; or
- Vary the amount or terms (original sum insured or premiums) of the life cover.



1.4 Ongoing Medical Consent Authority

We will periodically review the current health status of the Life Insured based on up-to-date health information from the Life Insured's health providers. The Life Insured agrees to, upon request, provide current medical consent authority to iExtend (see important consideration at 1.7 below) to enable the provision of this information as agreed to in the Application.



1.5 Cooling Off Period

Within thirty (30) Calendar Days from the signing of the Application and accepting our offer to proceed, you may cancel the Arrangement by calling us or giving written notice to us and refunding to us any Premiums (including backdated Premiums) that we have paid (whether on

your behalf or otherwise). After this Cooling Off Period, you will no longer be able to cancel the Arrangement.



1.6 General information only

This PDS contains general information only and has been prepared without considering your personal objectives, financial situation or needs. The information is not a substitute for comprehensive or specific professional advice, whether of a financial, taxation or legal nature or otherwise. Before acting on the information in this PDS, you should consider its appropriateness, having regard to your personal objectives, financial situation and needs. We recommend you obtain independent financial, legal, tax or any other advice in relation to the Arrangement.

iExtend is not an issuer of insurance and the Arrangement is not an insurance policy.



1.7 Key points of the Arrangement

The iExtend Life Co-Ownership Arrangement

The Arrangement provides an alternative to lapsing, cancelling or reducing the cover on your Policy. Instead of losing the benefits payable to the Recipients if the Life Insured becomes terminally ill or passes away, the Arrangement allows you to retain an original beneficial interest in your Policy and thereby a portion of the claim benefit, without needing to make any further Premium payments.

Important consideration

It is important that your Recipients are aware of the Arrangement, including the proportionate beneficial ownership represented by the Claim Scale Payout Schedule, and that you have discussed these details with them before entering into the Arrangement.

The Arrangement will not be available to you unless you would have allowed the Policy to lapse, be cancelled or have the Sum Insured on the Policy reduced if you did not enter into the Arrangement.

Upon entering the Arrangement, if there are any existing beneficiaries on the Policy, they will need to be revoked from the original Policy and can be re-nominated by

you in the Arrangement to the extent of Your Interest in the Policy.

As part of entering the Arrangement, the Life Insured agrees to provide, upon request, a current medical consent authority. If the requested consent is not provided, this may affect continued eligibility under the Arrangement.

Claim Benefit

If there is an Insured Event, and a successful claim is paid by the Insurer, the Custodian, under instruction from iExtend, will share the claim benefits between the Recipients and us in proportion to our respective beneficial ownership interests. The share paid to the Recipients depends on the time from the Effective Date to the date of the Insured Event based on a sliding scale as per the Claim Scale Payout Schedule below or as offered and accepted by iExtend in the Application:

Time since Effective Date	% Share of the Acquired Cover for any Successful Claim	
	Recipients	iExtend
Under 1 year	60%	40%
Between 1 and 2 years	40%	60%
Between 2 and 3 years	20%	80%
4th year onwards	10%	90%

Non-Disclosure or Misrepresentation Risk

When applying for the Arrangement, iExtend considers your original duty of disclosure and your duty to have taken reasonable care to have not misrepresented information, including personal and health information, to the Insurer. If you did not meet your original duty of disclosure and reasonable care to the Insurer, there is a risk that the Insurer might avoid, decline or reduce a claim due to non-disclosure or misrepresentation. Should a claim be avoided, declined or reduced by the Insurer because of your non-disclosure or misrepresentation, any refund of Premiums from the Insurer will be repaid to iExtend first, up to the value of all

Premiums paid on the Policy by iExtend, before any remaining amount is returned to the original Policy Owner (see Warranty at page 27).

Intention to terminate the Arrangement

Where iExtend determines that it will not fund future Premiums payable under the Arrangement, then iExtend will notify you with sixty (60) Calendar Days' notice of its intention to terminate the Arrangement (Intention Notice) and offer you the option to reclaim full ownership of the Policy and responsibility for all future Premiums. Importantly, if this situation arises, iExtend will not request repayment of any past Premiums from you.

Responsibility for your Life Co-Ownership Arrangement

The Issuer of the Life Co-Ownership Arrangement covered by this PDS is iEXI Pty Ltd ABN 33 654 132 813 AFSL 555362 (iExtend). We are primarily responsible for the Arrangement.

If the Policy is assigned to the Custodian, the Custodian will receive the assignment

of rights as owner of the Policy. The Custodian is the registered legal titleholder and the named party on the Policy with the Insurer. The Custodian will distribute the proportionate proceeds of any successful claim between you and us according to our beneficial interests.



1.8 Contact Us

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Phone

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Definitions



Acquired Cover means the rights under the Policy that are subject to the Arrangement.

Application is an application for the Arrangement on iExtend's Life Co-Ownership Arrangement Application form. It can only be made after iExtend has formally notified you that your Policy details have been reviewed and approved.

Business Day means a day other than a Saturday, Sunday or public holiday in New South Wales, Australia.

Calendar Day means a day including Saturday, Sunday or public holiday in New South Wales, Australia.

Claim Scale Payout Schedule is a schedule that shows the proportionate beneficial ownership interest of the Recipients and iExtend in the claim benefit if there is an Insured Event and a successful claim is paid by the Insurer. The share paid to the Recipients (Your Interest) is based on a sliding scale and depends on the time from the Effective Date to the date of the Insured Event.

Cooling Off Period means thirty (30) Calendar Days from the signing of the Application and accepting our offer to proceed. After this Cooling Off Period, you will no longer be able to cancel the Arrangement.

Custodian means the entity identified and nominated by us to hold legal title to the Policy being Perpetual Nominees Limited.

Custody Agreement means the custody agreement between us and the Custodian, for the Custodian to hold legal title to the Policy as nominee.

Death Certificate means a certified copy of the death certificate, a certified decree of a court of competent jurisdiction as to the finding of death, or a written statement by a medical doctor who attended the deceased.

Effective Date means the date from which iExtend commenced paying Premiums on the Policy as shown in the Schedule. The Effective Date may occur prior to the date we enter into the Arrangement. Your Claim Scale Payout Schedule will start on the Effective Date.

Financial Adviser means your financial adviser that is listed on your Policy Schedule or a financial adviser otherwise engaged by you.

iExtend Interest means iExtend's beneficial interest in rights under the Policy, being the rights under the Acquired Cover as expressed in the Claim Scale Payout Schedule.

iExtend Terms means the relevant documentation provided to you between you and iExtend, which sets out the terms of the Life Co-Ownership Arrangement, the Application, the interim beneficiary nomination, and the relevant Schedules.

Indexation is the increase in the Sum Insured at the relevant Policy Anniversary. It is usually a percentage amount which may be fixed or variable yearly if linked to CPI (Consumer Price Index) and is set by the Insurer. Indexation on life insurance cover increases the Premiums and the Sum Insured.

Insured Event means the death or terminal illness of the Life Insured.

Insurer means the life insurance company that initially issued your Policy.

Intention Notice is a notice where iExtend will notify you of its intention to exercise its right to not fund future Premiums in respect of the Acquired Cover.

Intention Notice Period is a period of sixty (60) Calendar Days from your receipt of the Intention Notice by which time you must notify iExtend of your intention to reclaim full ownership of the Policy.

Issuer means iEXI Pty Ltd ABN 33 654 132 813 AFSL 555362 (iExtend) as the issuer of the Life Co-Ownership Arrangement covered by this Product Disclosure Statement.

Life Co-Ownership Arrangement (the Arrangement) means the arrangement where iExtend acquires a beneficial interest in the rights under the Policy in accordance with the Claim Scale Payout Schedule (the Acquired Cover). You retain a beneficial interest in the remainder of the rights under the Policy.

Life Insured means the person named in the Policy upon which an Insured Event may occur, and which triggers the payment of life insurance benefits under the Policy. This may be a Policy Owner or another person that the Policy Owner has agreed to insure under the terms of the Policy.

Memorandum of Transfer means a document as reasonably required by the Insurer to affect the assignment of a policy from one party to another.

Policy means the life insurance policy that is the subject of the Arrangement.

Policy Anniversary means the date of each anniversary of the Policy.

Policy Assignment means the assignment of beneficial interests under the Policy to iExtend.

Policy Owner is the owner of the original Policy as noted by the Insurer on the Policy prior to the Effective Date when the Arrangement was entered into as detailed in the Schedule. This may be the Life Insured or another such as the trustees of a Self Managed Superannuation Fund (SMSF).

Policy Reclaim Notice is a notice in writing from you to iExtend confirming your acceptance to reclaim full ownership of the Policy. This Policy Reclaim Notice may only be submitted if and after iExtend has provided an Intention Notice.

PPSA Security Interest means a security interest as defined in the *Personal Property Securities Act 2009* (Cth).

Premiums are the amount, including any loadings, policy fees or taxes applicable, due to the Insurer for keeping the Policy in place. Premiums may increase over time with age, indexation and other factors. Premiums are set by the Insurer.

Recipient is you, as the original policy owner, your nominated Third Party Beneficiary/ies or, if you don't nominate any beneficiary/ies, your estate.

Representative means your legal representation (solicitor) or Financial Adviser or other professional nominated to represent you and Your Interests in the Policy and Sum Insured.

Retained Cover is where you wish to retain some of your Life cover, or your existing Policy has ancillary benefits (trauma or total permanent disability (TPD)) that you

intend retaining. This PDS does not support any Retained Cover by the Policy Owner and any Life cover you wish to retain must be split from the Policy being acquired by iExtend.

Schedule means Schedule 1 - Transfer of Policy Framework in the Life Co-ownership Arrangement Application. It contains essential details of the Arrangement, including details of the Policy to which the Arrangement applies.

Sum Insured means the amount payable by the Insurer under the Policy on the occurrence of the Insured Event and upon acceptance by the Insurer of a claim for the Death or Terminal Illness Benefit in full. This will include any Sum Insured Indexation increases and is set out in the latest Schedule.

Target Market Determination (TMD) has the meaning given to this term in the *Corporations Act 2001* (Cth).

Third Party Beneficiary is any person(s) or legal entities nominated by you to receive Your Interest under the Policy. Any existing nomination of a beneficiary with respect to the Policy will be revoked from the Effective Date and does not apply under the Arrangement. You will need to nominate your beneficiaries again once the Arrangement is in place. If you fail to nominate any beneficiaries, Your Interest will be paid to you or your estate.

Your Interest means your beneficial and absolute entitlement interest in rights under the Policy as expressed in the Claim Scale Payout Schedule.

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Choosing a Life Co-Ownership Arrangement



4.1 What is a Life Co-Ownership Arrangement?

The Arrangement provides an alternative to your Policy lapsing, being cancelled or having your cover reduced. Instead of losing some or all of the benefits payable to the Recipients if the Life Insured becomes terminally ill or passes away, the Arrangement allows you to retain a beneficial interest in the Policy and consequently a portion of the claim benefit without needing to make any further Premium payments.

To participate in the Arrangement, you choose for the Arrangement to apply to

the entire Policy. Any claim made under the Policy will be split between the Recipients and iExtend in accordance with the Claim Scale Payout Schedule.

The entire Policy is transferred to the Custodian and held on trust for the Policy Owner, the Recipients and iExtend.



4.2 When to consider a Life Co-Ownership Arrangement?

If you have decided to lapse, cancel or reduce your life insurance cover, the Arrangement may be an alternative option to losing some or all the benefits of your life cover.

A term life insurance policy is designed so that there is a financial payout if the Life Insured were to pass away or become terminally ill during the currency of the Policy. Cancelling life insurance means that no benefits are payable when the Life Insured passes away or becomes terminally ill, often after years or decades of Premium payments.



4.3 Supporting persons experiencing vulnerability

At iExtend, we are committed to ensuring vulnerable Policy Owners experience positive outcomes and have identified scenarios where you may need additional support during the risk assessment process.

Our risk management policies and internal processes are tailored to your needs and remain flexible as your circumstances change. We focus on achieving positive outcomes for Policy Owners and Recipients experiencing vulnerability due to factors like age, cultural background, physical or cognitive loss or chronic illnesses.

Understanding vulnerability during the claims handling process

Our support processes aim to reduce the risk of unforeseen complexities or burdens for Recipients and close family members at claim time. We ensure that those handling claims have up-to-date skills, training and the ability to connect sensitively with the Policy Owner's family and Recipients. This includes identifying and providing appropriate support for vulnerable Recipients or family members and ensuring compassionate and caring interactions during the claims handling process



4.4 Custodian

Under the Arrangement, the Custodian will be appointed to hold legal title to the Policy under a Memorandum of Transfer in accordance with section 200 of the *Life Insurance Act 1995* (Cth). This means that you will still be entitled to Your Interest under the Policy.

You will be required to assist and authorise iExtend to transfer the Policy from you to the Custodian by completing the Memorandum of Transfer, or any other documentation as reasonably required by iExtend or the Insurer, to effect the assignment of the Policy to the Custodian.

The assignment of the Policy from you to the Custodian will be effective from the date of registration of the transfer by the Insurer.

You will irrevocably appoint iExtend as your agent to manage all aspects of your beneficial interest in the rights under the Policy, and this will include the assignment of interests and any variations in the Policy, giving instructions and directions to the Custodian and the Insurer and authorising us to act on your behalf to exercise rights under the Policy as one of the beneficial owners, including making a claim under the Policy when an Insured Event occurs.

The Custodian's role under the Arrangement is limited to its capacity as custodian holding assets (which includes the Policy) in accordance with the terms of the Custody Agreement under which it is appointed as Custodian and as an agent of iExtend.

If any representation or warranty (including any representation or warranty in any other document in relation to the Arrangement) is communicated or implied by law by the Custodian, except those based solely on the Custodian's actual corporate knowledge, the representation or warranty is considered to be made by iExtend.



4.5 iExtend Terms – How it works

Policy Assignment

At the commencement of the Arrangement, legal ownership of the Policy will be transferred to the Custodian. When this occurs, the Custodian will hold the entirety of the Policy in its name only. The transfer of the Policy to the Custodian is only effective upon registration of the transfer by the Insurer.

Nomination of iExtend as a Beneficiary

Concurrent with you entering into the Arrangement with iExtend, but before the

transfer of legal title of the Policy to the Custodian has been accepted by the Insurer, you will nominate iExtend as an interim beneficiary for the purposes of section 48A of the *Insurance Contracts Act 1984* (Cth) for the iExtend Interest. This allows iExtend to receive its share of the Acquired Cover claim benefits payable under the Policy should there be a successful claim after you enter into the Arrangement but before the Policy is transferred to the Custodian. Once the Policy has been transferred to the Custodian, the nomination of iExtend as an interim beneficiary will be revoked.

Claim Benefit

If there is an Insured Event, and a successful claim is paid by the Insurer, the Custodian, under instruction from iExtend, will share the claim benefits between the Recipients and us according to our beneficial ownership interests. The share paid to the Recipients for the Acquired Cover depends on the time from the Effective Date to the date of the Insured Event based on a sliding scale as per the Claim Scale Payout Schedule below or as offered and accepted by iExtend in the Application. The Claim Scale Payout Schedule, reflects your underlying beneficial interest in the rights under the Acquired Cover.

Time since Effective Date	% Share of the Acquired Cover for any Successful Claim	
	Recipients	iExtend
Under 1 year	60%	40%
Between 1 and 2 years	40%	60%
Between 2 and 3 years	20%	80%
4th year onwards	10%	90%



4.6 Who can apply?

Eligibility to apply for the Arrangement relies on several criteria:

- You have considered all options in relation to the Policy, having regard to your financial situation, needs and objectives and, had it not been for the Arrangement, you would have cancelled or reduced the cover on your Policy or let the Policy lapse;
- Your Financial Adviser has provided you with an option to consider entering into the Arrangement with us, or you had a reasonable opportunity to obtain advice in relation to the Arrangement but chose not to obtain it;
- Your Policy qualifies based on our criteria for a health assessment of the Life Insured, which examines changes in the Life Insured's health compared to when the Policy was originally taken out;
- To be eligible for the Arrangement, your Policy needs to qualify based on its terms and conditions, ownership structure, Premiums payable and Sum Insured. It must be a fully underwritten

yearly renewable term life cover with a minimum expiry age of 90 to qualify and should allow for direct transfer to the Custodian. Policies owned by an individual, business, master trust or SMSF may be eligible. However, policies owned by a separate group superannuation trustee, such as an industry superannuation fund, will be ineligible;

- The life Insured is an Australian citizen or a permanent resident of Australia (as approved by the Department of Home Affairs) or a New Zealand citizen living permanently in Australia;
- The life insured is aged 45 to 85 at the time of application.

We are not bound to accept any Application for the Arrangement, and we may refuse to offer the Arrangement where our eligibility criteria are not met or for any other reason.

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Policy Arrangement



The Arrangement is only available for term life insurance. The Arrangement is not available for any other type of life insurance such as income protection, trauma or total and permanent disability. From the Effective Date, we will pay all Premiums for the Acquired Cover. You remain the original beneficial owner of Your Interest.



5.1 Retained Cover and keeping your Total and Permanent Disability/Trauma

If the Policy is held jointly with any other type of insurance (for example; trauma or total and permanent disability (TPD)) you

must consider whether you would like to retain this other cover, or if you wish for this additional cover to be cancelled. We recommend you speak to your Financial Adviser before making any decision to cancel any insurance cover that is not eligible for the Arrangement.

If you wish to retain some of your Life insurance outside of the Arrangement, or your existing Policy has ancillary benefits that you wish to retain, your Policy will need to be split into two (2) with separate policy numbers to be eligible for the Arrangement. If the Insurer will not split the Policy, you will no longer be eligible for

the Arrangement. The portion of the Policy with the benefits that you wish to retain will not form part of the Arrangement and will be held in a separate policy (Retained Cover). This Retained Cover will be held by the Policy Owner and will not be transferred to the Custodian. You will be responsible for the payment of all premiums on the policy with your Retained Cover. You, or your Representative, will also be responsible for making any claim on the Retained Cover. If an Insured Event occurs, iExtend will only make a claim under the Policy that is under the Arrangement.

Case Study

Greg's Life Insurance Strategy | Split Policy/Retain some Life/TPD/Trauma

Greg*, 61, held a \$2,200,000 Life insurance policy with \$500,000 Trauma and \$500,000 TPD ancillary benefits.

In 2021, he suffered a mild heart attack and received a Trauma claim of \$500,000, which reduced his Life cover to \$1,700,000. Two years later, Greg reinstated his Trauma cover (with a heart-related exclusion) and restored his Life cover to its original level of \$2,200,000.

In 2025, Greg experienced a second, more severe heart attack and was diagnosed with type 2 diabetes. Due to ongoing health concerns, Greg decided to take early retirement to focus on his health and well-being. As part of managing costs in retirement, Greg intended to reduce his policy to \$500,000 Life cover and \$250,000 each for Trauma and TPD. Before finalising this reduction, his adviser completed an iExtend pre-assessment for the \$1.7 million of Life cover that Greg had planned to cancel. Following a full review by iExtend, Greg was offered, and accepted, the Arrangement.

Greg's adviser obtained two quotes:

- One for the reduced policy amounts (\$500,000 Life; \$250,000 Trauma; \$250,000 TPD), which will be in Greg's name and on which he will be responsible for all premium payments (**Retained Cover**); and
- A second for a new policy covering the remaining \$1.7 million of Life cover, which Greg would otherwise have cancelled (**Acquired Cover**).

Greg proceeds with the policy split and enters the Co-Ownership Arrangement for the \$1,700,000 Life cover.

Role of iExtend

The \$1,700,000 Life policy becomes co-owned, with iExtend funding all future premiums. Depending on when any claim is made under the policy in the Life Co-Ownership Arrangement, Greg's Recipients will receive a minimum of \$170,000 more than what they would have received had Greg reduced his levels of insurance, without entering into the Arrangement.

** The content within this case study serves as an educational and illustrative example only.*



5.2 Benefits – Your Interest

In the event of a successful claim on the Policy, your Recipients will be entitled to a proportion of the claim benefit, including indexation on the Policy, if any (Your Interest). This proportion is based on your part beneficial ownership of the Policy which is dependent on the time from the Effective Date to the date of the Insured Event as outlined in the Claim Scale Payout Schedule applicable to the Arrangement.

Case Study

Steve's adviser refers iExtend

Steve*, 66, has a retail term life policy, taken out in 2002. It is fully underwritten at standard rates with a policy expiry age of 99. Steve's Life cover is currently \$1,200,000 with yearly indexation of 5%.

Steve is overweight, with a Body Mass Index of 36. He developed type 2 diabetes in 2017 and, in 2020, suffered a heart attack and underwent a coronary artery bypass. He takes blood pressure and cholesterol medication

Role of the Adviser

In 2024, after 22 years, Steve decided to cancel his cover. His financial adviser suggested that he first consider iExtend's Life Co-Ownership Arrangement. Steve completed an iExtend pre assessment for the \$1,200,000 of Life cover he had planned to cancel and, following a full review by iExtend, Steve was offered the Arrangement.

Steve reviewed the Arrangement with his adviser and agreed to accept the offer. He nominates each of his three (3) adult children to receive one third each of any future proportional claim proceeds that may arise by way of his continued part beneficial ownership of the Policy during the Arrangement.

Role of iExtend

Steve and his beneficiaries receive a copy of the Arrangement documentation so that they understand that the proceeds they will receive from any future claim will be based on a sliding scale that depends on the length of time from when iExtend commenced paying the Premiums on the Policy.

** The content within this case study serves as an educational and illustrative example only.*

Managing Your Life Co-Ownership Arrangement



6.1 When the Arrangement starts

Before entering into the Arrangement, iExtend needs all current Policy documents. If you do not have a copy, you can request them from the Insurer. Otherwise, your Financial Adviser, if you have one, can assist you in obtaining these documents. For the Arrangement, we will require contact details and signatures from a number of parties, including you, the Life Insured, your Financial Adviser (if applicable) and any necessary witnesses. There is an option for you to provide the details of your Representative and for those Representatives to be copied on all relevant documentation.

If we accept your Application, we will issue you with a Schedule, this shows your beneficial interest in the rights under the Policy. Your Claim Scale Payout Schedule will start on the Effective Date shown in the Schedule.



6.2 Policy administration

After the Effective Date, we may appoint and instruct licensed third parties and the Custodian to administer the Policy, including variations to or exercising rights under the Policy, and dealing with the Insurer on behalf of you and us.

We are responsible for handling communication and correspondence with the Custodian and the Insurer regarding the Policy. If there is a claim on the Policy, we, your Representative, a nominated third party or the Custodian will formally lodge the claim.

We will share any relevant communication regarding the Policy with you.



6.3 How we make a claim

To notify us of a claim, please speak with us or your Representative directly. You, or your Representative, will be required to assist in the notification and submission of the claim, including providing any evidence requested by the Insurer. Policy claims payments received by us or the Custodian from the Insurer will be paid to the Recipients and us in the relevant underlying beneficial ownership proportion as outlined in the current Schedule.



6.4 Administration and claims management

iExtend is responsible for dealing with and corresponding with the Custodian and the Insurer regarding the Policy.

In the event of a death or terminal illness claim on the Policy, the formal lodgement of the claim will be completed by iExtend, your Representative, a nominated third party or the Custodian. Both you and iExtend must provide full cooperation with the Custodian, who acts as the formal legal owner of the Policy, in making the claim.

Important Notice

Your cooperation, or that of your Representative or a nominated third party, to assist us or the Custodian is essential for processing any claim application or any court proceedings.

Please ensure your Representative has our contact details for claim notification.

Insurer may pay proceeds into Court in certain circumstances

If the Insurer receives express notice from you or your Representatives that creates doubt about Your Interest or the iExtend Interest in the Policy and claim benefit, it may elect to transfer claim proceeds to the court instead of the Custodian. This could also occur if the eligibility for the proceeds is contested or uncertain (according to sections 202(3) and 202(4) of the *Life Insurance Act 1995* (Cth)).

This could lead to additional costs, including legal fees associated with retrieving the funds paid to the Court and additional expenses, which would be payable by the person making an application to the Court for retrieval.

iExtend will handle the necessary court proceedings in relation to the Policy, and you (or your Representative) will need to fully cooperate with iExtend and its legal representatives. Any reasonable expenses incurred in these circumstances may be deducted from, but will be limited to, Your Interest.

Security interest

To secure the payment of any monies that may be payable by you to iExtend under the Arrangement, you may be asked to agree to grant iExtend a PPSA (Personal Property Securities ACT 2009) Security Interest over Your Interest.

You may also be required to permit iExtend to register that PPSA Security Interest on the Personal Property Securities Register. The Personal Property Securities Register, most commonly known as the PPSR, is an official government register. It is a public noticeboard of security interests in personal property that is managed by the Registrar of Personal Property Securities. Registering on the PPSR is a way to let people know if personal property assets have security interests over them. The total of any monies payable by you will not exceed the value of Your Interest.



6.5 Risks associated with the Arrangement

Financial Benefit Risk



Upon entering the Arrangement, the existing beneficiary/ies will be revoked from the original Policy. Although they can be re-nominated by you to receive a portion of Your Interest in any future claim benefit, this may result in the Recipients receiving a financial benefit less than what they were otherwise expecting to receive. We recommend you speak to your family, Recipients, Representatives and your Financial Adviser before making any changes to your insurance.

Lapse Risk



It is important you meet the disclosure requirements of the pre-assessment eligibility process to avoid the risk of repayment demands and/or immediate lapse of the policy prior to the completion of the Arrangement.

Legal Risk



You (or Your Representative) must fully cooperate with iExtend and its legal representatives if there are court proceedings in relation to the Policy. Any expenses incurred in these circumstances may be deducted from, but will be limited to, Your Interest.

Insurance Risk



The Policy does not have a cash-in or surrender value. The only financial benefit that can be derived is from a successful claim against the Policy.



6.5 Risks associated with the Arrangement

Third Party Risk



The Custodian appointed by iExtend in providing our services may default on its obligations. We will appoint counterparties and service providers who we consider have a low risk of defaulting. However, there is a risk that a default could result in losses of the benefits payable from your Policy.

Non-Disclosure or Misrepresentation Risk



You have a duty of disclosure or a duty to have taken reasonable care to not make a misrepresentation, including personal and health information, to the Insurer. If you did not meet your original duty of disclosure or reasonable care to the Insurer, there is a risk that the Insurer might avoid, decline or reduce a claim due to non-disclosure or misrepresentation. Should a claim be avoided, declined or reduced by the Insurer because of your non-disclosure or misrepresentation, any refund of premiums from the Insurer will be repaid to iExtend first, up to the value of all premiums paid on the Policy by iExtend, before any remaining amount is returned to the Policy Owner.

Sustainability Risk



If current health information is not periodically updated, the Arrangement may rely on information that is no longer current. This may affect portfolio monitoring, pricing assumptions, and fairness across participants, and may impact the sustainability of the Arrangement. Where requested health updates or medical consent are not provided, eligibility to continue may be affected and could result in termination.

Claim Risk



There will always be a risk that the Insurer declines a claim payment request. iExtend has no control over, and does not influence or guarantee, the Insurer's decision-making process or whether a claim is paid under a Policy. Any assessment or eligibility review conducted by iExtend does not constitute a representation or assurance that a claim will be accepted. On this basis, the Insurer may decline a claim or may vary, remedy or otherwise deal with the Policy in accordance with its terms.



6.6 When does the Arrangement end?

The Arrangement ends on the earliest of:

- The date all claim benefits are shared between the Recipients and us;
- The date the Policy ends in accordance with its terms and conditions (for example: the Life Insured reaching the expiry age);
- Sixty (60) Calendar Days after the date we notify you of our intention to terminate the Arrangement in accordance with section 6.7 below;
- The date when full legal title of the Policy is transferred to you; or
- The date when the Insurer declines to agree to an assignment of the Policy and the nomination of us as Third Party Beneficiary.

Important Notice

We may also terminate the Arrangement with immediate effect by giving notice to you and requiring repayment by you of any loss suffered by us if you have wilfully or knowingly provided inaccurate or untrue information. This also applies if information you have disclosed to us or the Insurer is later found to be intentionally or knowingly false or misleading, resulting in denial or non-acceptance of a claim. Additionally, if you alter the nomination of us as a beneficiary, contrary to the iExtend Terms or if your actions or inactions deliberately affect our interest in the Policy or prevents our interest arising in accordance with the Arrangement, we may terminate the Arrangement and you may be required to repay iExtend all Premiums that it has paid in relation to the Policy under the Arrangement.



6.7 Your option to reclaim the Policy if iExtend terminates the Arrangement

iExtend may, at our sole discretion, decide to stop paying its portion of the Premium for the Acquired Cover and end the Arrangement. If we do, we will notify you (Intention Notice) with sixty (60) Calendar Days' notice of our intention (Intention Notice Period) to terminate. Importantly, if iExtend issues you an Intention Notice, iExtend will not request repayment of any past Premiums paid by iExtend from you. During the Intention Notice Period, you can decide whether to reclaim and take back full ownership of the Policy and start paying the Premiums yourself, notifying iExtend in writing within the Intention Notice Period by accepting the Policy Reclaim Notice. The Arrangement will continue to be effective and we will continue to be responsible for paying the Premiums during this Intention Notice Period.

Upon you giving iExtend the Policy Reclaim Notice within the Intention Notice Period:

- iExtend will assign its beneficial interest in the rights under the Policy back to you effective on the final day of the Intention Notice Period;
- Where the Policy has been assigned to the Custodian, iExtend will notify the Custodian to assign the Policy to you in accordance with the *Life Insurance Act 1995* (Cth). You will assist iExtend to assign the Policy to you;
- You will be responsible for the payment of the whole of the Premiums on the Policy from the day following the expiration of the Intention Notice Period. You will be asked to sign the Insurer Memorandum of Transfer, provide direct debit instructions for payment of Premiums and nominate your beneficiaries;

- The transfer of the Policy only becomes effective once the Insurer registers the Memorandum of Transfer. iExtend will issue documentation to confirm the termination of the Arrangement. This document will outline your reclaimed legal rights and ownership of the Policy following expiration of the Intention Notice Period; and
- The Arrangement with iExtend will formally terminate upon assignment of the Policy to you.

If you do not provide the Policy Reclaim Notice within the Intention Notice Period,

then you understand and agree that iExtend will either terminate the Acquired Cover or withhold payment of the next Premium due in respect of the Acquired Cover. If Premiums are not paid, you acknowledge that the Policy will lapse, leading to termination of the Arrangement and the Policy.

You acknowledge and agree that, to the extent permitted by law, you will not have any claim or right against iExtend in relation to the Policy if the Policy is varied, lapses or is cancelled if iExtend complied with the procedure in this section.



6.8 How do I make a complaint?

We are committed to resolving your concerns promptly. If you are not fully satisfied with any part of the Arrangement and wish to make a formal enquiry or complaint, you may contact us.

Call us on

1800 299 501 between 9am to 5pm AEST or AEDT

Write to us at

iExtend Customer Care Team
Suite 3, Level 30,
420 George Street,
Sydney NSW 2000

Email us

customercare@iextend.com.au

Contact

Your Financial Adviser



6.9 Complaints resolution process

Our complaint resolution process has three steps.

1. Initial Response

When you have a complaint, our goal is to resolve it promptly during our initial discussion. If we cannot address your complaint to your satisfaction, we will refer it to our Complaints Manager, who will acknowledge receipt within one Business Day. If we cannot resolve your

complaint to your satisfaction within five (5) Business Days, it will be escalated for review.

2. Internal Dispute Resolution

All matters escalated to our Internal Dispute Resolution Team will be responded to in writing. After a full investigation of the matter, a final written response will be provided to you within thirty (30) Calendar Days of when iExtend received your complaint.

3. External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within the required time frame, you can refer your matter to the Australian Financial Complaints Authority (AFCA), provided your matter is within the scope of AFCA's Complaint Resolution Scheme Rules. AFCA offers a free, fair, independent dispute resolution scheme for consumer and small business complaints.

You may contact **AFCA** at:

Australian Financial Complaints Authority

Address

GPO Box 3 Melbourne VIC 3001

Email

info@afca.org.au

Phone

1800 931 678 (free call)

Website

www.afca.org.au

Information about your rights can also be obtained from the Australian Securities and Investments Commission (ASIC) on 1300 300 630.

Our Internal Disputes Resolution Policy is available on our website iextend.com.au/complaints or please contact us and we will provide you with a copy.



Other Important Information



7.1 Who is responsible for your Life Co-Ownership Arrangement?

The Issuer of the Life Co-Ownership Arrangement covered by this PDS is iEXI Pty Ltd

ABN 33 654 132 813 AFSL 555362 (iExtend). We are primarily responsible for the Arrangement.

If the Policy is legally assigned to the Custodian, the Custodian becomes the registered legal titleholder and the named party on the Policy with the Insurer. The Custodian will distribute the proportionate

proceeds of any successful claim between you and us in accordance with our beneficial interests.

The Custodian has given and not withdrawn its consent to the PDS containing information referable to them in the form and context in which the information appears. The Custodian has not issued the PDS and is not responsible for any statements in the PDS which are not referable to them.

The Custodian's role is limited to its capacity as custodian holding legal title of the Policy. The Custodian can only act in accordance with the terms of the Custody Agreement under which it is appointed.

The Custodian's role is limited to holding assets (including the Policy) in accordance with the terms of the Custody Agreement. The Custodian has no supervisory role in relation to the Arrangement and is not responsible for protecting your interests. The Custodian, under our instruction and in accordance with the iExtend Terms, pays both the Recipients and iExtend a respective portion of the life insurance proceeds, according to the share that each of you and we have by way of beneficial ownership on the Policy. The Custodian has no liability or responsibility to you for any act done or omission made in accordance with the terms of the Custody Agreement.



7.2 Warranty

You warrant that all information initially disclosed to the Insurer when applying for the Policy to the best of your knowledge was true and correct. Should a claim be avoided, declined or reduced by the Insurer because of your non-disclosure or misrepresentation, any refund of premiums from the Insurer will be repaid to iExtend first, up to the value of all premiums paid on the Policy by iExtend, before any remaining amount is returned to the Policy Owner.



7.3 Tax

Premiums and claim benefits may have implications for tax purposes. You should consult a professional tax adviser.



7.4 Remuneration

It is common for life insurers to compensate financial advisers with an ongoing renewal commission or service fee for maintaining life insurance policies that their clients hold. If you have a financial adviser who is currently receiving a commission from the Insurer in relation to the Policy, the Insurer may continue to pay your Financial Adviser a commission under the Policy after the Arrangement is

in place. We do not pay any remuneration to your Financial Adviser in relation to the Arrangement. To help reduce policy premiums, iExtend may receive a portion of the renewal commission. This may be paid by your Financial Adviser by agreement, or by consultation with your Financial Adviser and the Insurer to turn off some or all renewal commission where this results in lower premiums. This does not change your relationship with your Financial Adviser.

If your Financial Adviser has been introduced to us by one of our external introducers, we may pay a fee to that external introducer based on the successful commencement of the Arrangement.



7.5 Change of Financial Adviser

On instructions from the Policy Owner and where a dispute arises, iExtend reserves the right to change a servicing Financial Adviser on a Policy.



7.6 Communication

Any notice you give us under this Life Co-Ownership Arrangement must be given to us in writing or on a recorded call. Any notice which we give you will be in writing.



7.7 Access to personal information

With the consents of you and the Life Insured, we and the Custodian may access the personal information of you and the Life Insured (including medical records of the Life Insured) for the purpose of identification, pre-assessing eligibility, administering and making a claim on the Policy. For the purposes of accessing the Life Insured's My Health Record, you and the Life Insured agree to make iExtend one of your nominated representatives to assess those records.

You (and your Representatives) agree to use all reasonable endeavours to give us any information, including personal and medical information that may reasonably be requested. Such documents may include any Grant of Probate (or Letters of Administration) and any Death Certificate or other formal notice of death.

If you do not provide the personal information we request, we may not be able to provide you with our products or services.



7.8 Privacy Statement

Why we collect information and how we use it

At iExtend, we are committed to protecting the privacy of all personal information we collect and handling that personal information responsibly in accordance with the Commonwealth Government's *Privacy Act 1988* and the Australian Privacy Principles.

Our Privacy Policy outlines how we collect, hold, use, disclose and protect personal information and how it can be accessed and updated.

Collecting personal information

We collect and use personal information about you to provide you with our products and services.

We only collect personal information that is necessary for us to fulfil our functions and activities, including:

- Establishing an individual's identity;
- Checking whether you are eligible for our products and services;
- Providing you with our products and services;
- Managing and administering our products and services;
- Responding or dealing with a complaint

- Providing information we believe may be relevant or of interest to you;
- Direct marketing;
- Data analytics and statistical analysis;
- To notify you of other products, services, special offers or events;
- Where you otherwise expressly consent to the use or disclosure;
- Complying with legislative and regulatory requirements in any jurisdiction; and
- To assist iExtend in running its business.

We may use and disclose your personal information for any of these purposes. We may also use and disclose your personal information for secondary purposes which are related to the primary purposes set out above or in other circumstances authorised by the *Privacy Act*.

Some laws require or authorise our collection of your personal information including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Sensitive information will be used and disclosed only for the purpose for which it was provided (or a directly related secondary purpose) unless you agree otherwise or an exemption in the *Privacy Act* applies.

We will retain the information we collect from you for a period of at least seven (7) years from the end of this Arrangement, as required by law.

What personal information do we collect?

The personal information we collect, and hold may include your name, gender, date of birth, medical history, contact details and any other information necessary to provide you with our products and services.

We recognise that certain information about you is sensitive, and when we collect sensitive information about you, we will always ask for your permission. This includes your medical and health information (including genetic information) and information about your lifestyle (such as smoking/ alcohol consumption and exercise frequency). We will only collect sensitive information that is reasonably necessary to provide you with our products and services.

How do we collect your personal information?

We usually collect your personal information directly from you, but we may also collect it from other parties. These parties include, but are not limited to, your Financial Adviser, your Insurers, your doctors, other health practitioners, your Representatives and anyone else with whom you have provided your authorisation to deal with us.

Disclosure of your personal information

In order to provide you with our products and services, we may need to disclose your personal information to third parties. The organisations that we are likely to disclose information about you include:

- To any of iExtend's related companies;
- Our agents, contractors and external service providers;
- To our professional advisers, auditors and insurers;
- Your Representatives;
- The Australian Financial Complaints Authority or Office of the Australian Information Commissioner;
- Organisations involved in a transfer or sale of our assets or business;
- Anyone to whom the disclosure is required or permitted under the *Privacy Act*, other Australian Law, Regulation or Court/Tribunal Order; and

- Anyone else where you have provided your consent, including but not limited to your Insurers and medical professionals.

Accessing and correcting your personal information

We are committed to ensuring that the personal information we collect, use and disclose is relevant, accurate, complete and up to date.

We encourage you to contact us to update any personal information we hold about you. If we correct information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied that the information is inaccurate, we will take reasonable steps to correct the information within thirty (30) Calendar Days, unless you agree otherwise. We do not charge you for correcting the information.

- Your access to your personal information is subject to some exceptions under the Australian Privacy Principles. These circumstances include where we reasonably believe that: access may pose a serious threat to the life, health or safety of an individual. In these circumstances, we may provide you access to information you have requested via an intermediary such as a treating doctor;
- Access would have an unreasonable impact on the privacy of others;
- The information is protected by law;
- Release of the information would be prejudicial to us in relation to a dispute or complaint; and
- The information is commercial-in-confidence.

If we do not agree to provide access to your personal information, where reasonable to do so, we will provide you with a written notice explaining the reasons for the refusal and your options to make a complaint.

Storing and protecting your personal information

We store your personal information on secure servers and in electronic and paper forms. The security of your personal information is important to us, and we take reasonable precautions to prevent unauthorised access, modification or disclosure, loss or misuse. We have a robust security environment supported by a range of physical and digital precautions and policies that we regularly review and test. Where we no longer require your personal information, we will take reasonable steps to destroy or permanently de-identify that information.

Direct marketing and opting out

We may only use personal information we collect from you for the purposes of direct marketing without your consent if:

- The personal information does not include sensitive information;
- You would reasonably expect us to use or disclose the information for the purpose of direct marketing;
- We provide a simple way of opting out of direct marketing; and
- You have not requested to opt out of receiving direct marketing from us.

If we collect personal information about you from a third party, we will only use that information for the purposes of direct marketing if you have consented (or it is impracticable to obtain your consent), and we will provide a simple means by which you can easily request not to receive direct marketing communications from us. We will draw your attention to the fact you may make such a request in our direct marketing communications.

You have the right to request us not to use or disclose your personal information for the purposes of direct marketing or for the purposes of facilitating direct marketing by other organisations. We must give effect to the request within a reasonable period of time. You may also request that we provide you with the source of information. If such a request is made, we must notify you of the source of the information free of charge within a reasonable period of time.

International data transfers and privacy protection

At iExtend, we handle your personal information with the utmost care, and we are committed to using your information only for purposes you would reasonably expect or to which you have consented, and we take all necessary steps to protect your privacy.

We may disclose your personal information to overseas entities that we deal with in the course of our business. These recipients may be located in the following countries:

- United States of America (USA);
- Philippines;
- United Kingdom (UK);
- New Zealand;
- India;
- Canada.

We will not disclose personal information to recipients outside of Australia unless:

- We have taken reasonable steps to ensure that the recipient does not breach the *Privacy Act* and the Australian Privacy Principles; or
- The recipient is subject to an information privacy scheme similar to the *Privacy Act*.

Website analytics and cookies

We may use cookies and similar technologies to enhance your experience on our website by collecting data such as IP addresses, device information, geographical location and usage data. This information helps us analyse traffic, improve functionality and provide personalised services. You can manage cookie preferences in your browser settings, but disabling cookies may limit certain website features.

Third-party services, like analytics providers and advertising partners, may also use cookies on our site to collect information about your online activities.

How do we manage privacy complaints?

We are committed to a best-practice approach in addressing privacy complaints. If you would like to make a

complaint about how your personal information has been handled, we respond to complaints within thirty (30) Calendar Days.

If you remain dissatisfied with the outcomes of the complaints process, you can have your complaint reviewed by a completely independent complaints handling entity. Our Privacy Policy contains the contact details of the Office of the Australian Information Commissioner (OAIC) and the Australian Financial Complaints Authority (AFCA).

We will update this Policy if our information handling practices change, and any amendments will apply to the information we hold at the time of the update. The updated Privacy Policy will be posted on our website. We encourage you to check our website from time to time for the latest version of our Privacy Policy.

How to contact us.

If you have any questions or concerns about your personal information or if you would like a copy of our Privacy Policy, please contact us by calling 1800 299 501, email us at customercare@iextend.com.au or see iextend.com.au

To find out more about iExtend, see iextend.com.au or contact your adviser.

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