

# Introducing a group insurance product and Employee Benefits package designed especially for New Zealand business



Pinnacle Life's Cornerstone Employee Cover – available exclusively with Belong

# A business value bundle with features you can't get anywhere else

**Belong**

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## Employee Benefits/Business Promotion

- **Deliver your employee benefits and rewards**
- **Retail and lifestyle offers for your staff to use** – always updated
- **Communicate** with your team
- **Smartphone and web app** – secure, convenient, easy to roll out
- **Fully supported** – Belong provides full support and assistance

## Cornerstone Employee Cover

- **Small business friendly** – available for businesses with as few as 5 insured people
- **Monthly Payments** – better for managing cashflow – unique in the market
- **Non-underwritten cover** for life and trauma insurance (levels and availability depend on size of business)
- **Easy to do** – fully integrated with Belong, easy sign up, fast decisions, great service
- **Continuation options** and top up choices for staff who want more cover
- **Fully supported** – Belong Affiliated Financial Advisers provide professional advice

**Belong**

**51%** OF WORKERS RATE WORK/LIFE BALANCE AS THE TOP EMPLOYEE BENEFIT

**6000+** BELONG USERS

**250+** SERVICE PROVIDERS

**70+** AFFILIATED FINANCIAL ADVISORS AND PARTNERS

**60% growth**

**BUILDING THE EMPLOYEE EXPERIENCE**

- Benefits
- Comms
- Rewards
- Feedback
- Planning

**THE HIERARCHY OF EMPLOYEE NEEDS**

- Freedom
- Building
- Belonging
- Information
- Compensation

**PLUS A QUALITY SALES CHANNEL**

OUR SERVICE PROVIDERS DIRECTLY REACH BUSINESS CUSTOMERS AND THEIR EMPLOYEES

@BelongNZ WWW.BELONG.NZ /BelongNZ

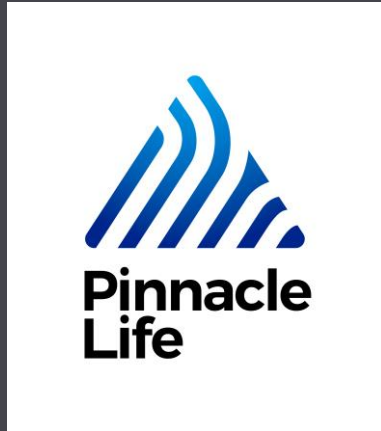
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# How does this benefit a business owner?

- Belong is employee-focused. It lets employers deliver on the number-one rated employee benefit (work/life balance)
- Pinnacle Cornerstone Employee Cover is the **only** group insurance product on the NZ market for companies with less than 10 employees. Belong plus Pinnacle Life Cornerstone Employee Cover is ideal for New Zealand business.
- Monthly invoicing – unique in the NZ market. No big up-front cash outlay for the business owner. Plan grows as the business grows.
- Includes access to expert professional advice from Belong Affiliated Financial Advisers, who can also assist with other business financial needs
- Great and affordable way to show employees you care about protecting their future

# About Pinnacle Life Cornerstone Employee Cover



# of eligible employees	SCHEME OPTIONS FOR EMPLOYERS				
	\$25k Life	\$50k Life	\$50k Life + \$10k Trauma	\$100k Life + \$20k Trauma	\$150k Life + \$40k Trauma
5 to 9	✓				
10 to 19	✓	✓	✓		
20 to 29	✓	✓	✓	✓	
> 30	✓	✓	✓	✓	✓

Increasing levels of cover for your staff as your business grows

No underwriting means automatic acceptance for all eligible staff(\*)

Individual staff members can arrange top-up cover personally (which they pay for) in addition to this plan if they want

Belong Affiliated Financial Advisers can answer questions about the plan

\* Eligibility conditions apply relating to age and hours worked

# Understanding your people

People have a hierarchy of needs from work. They seek growth and freedom. Belong enables the full employee experience.



# How Employee Love works



**Its about people:** People crave recognition. People want work to help them out with life. They have high hopes and big dreams – they want to plan for their future. Belong is all about them.

**And the things they like:** We bring a wide range of always updated deals and offers – choose the ones you want. Add your own staff deals and offers. Instant benefit plan upgrade.



**Use it anywhere:** Smartphone apps let your team choose offers on the go. Use the web app to manage group insurance. Support is always there when you need it.

**Safe and sound:** Everyone gets their own secure account. Role based security lets you manage access easily. Payroll integrations assist in data accuracy.



**Say thanks easily:** Tag people into groups and have offers just for them. Great for incentives and rewarding jobs well done. Meaningful thank yous have never been easier.

**Love your team:** Belong give you better insight to what your team loves and values. When you know what your people love, they'll love you even more!



# Pricing

## Belong Access

**No Charge** when you have Pinnacle Life Cornerstone Employee Cover

Convenient monthly Cornerstone payments

Web and smartphone apps

Platform for your deals and benefits

Select from a wide range of Belong offers

Access to Financial Adviser

Team communications

Usage feedback and reporting

Reward and offer targeting

Promote to other Belong customers

No minimum term

Full Support

Offer continuously updated benefits to your employees - we do all the work for you.

51%

OF WORKERS RATE  
WORK/LIFE BALANCE  
AS THE TOP  
EMPLOYEE BENEFIT



# Belong

We'd love to talk to you!

[www.belong.nz/financial-advice](http://www.belong.nz/financial-advice)

[sales@belong.nz](mailto:sales@belong.nz)

Sign up online at [www.belong.nz](http://www.belong.nz)

