



The organisation the benefits you and your family



There are
MANY WAYS
to contact us ...

... By phone, email,
your Regional Rep, or
at firefighters.org.nz

*Firefighters helping firefighters and their families
Awhi atu awhi mai o ratou whanau*

Kia ora everyone,

We have some exciting news to share!

PULSE
ADVICE

As some of our members know, we unfortunately had to cease operation of our Healthcare99 Mutual Fund. It was a valuable scheme at the time that supported many members over the years. However, rising medical

costs combined with declining Healthcare99 membership meant the fund was no longer sustainable.

Over the past few months, we have been working closely with a broker to secure a new arrangement with AIA, New Zealand's leading health and life insurer.

As a member of the New Zealand Firefighters Welfare Society, you are now eligible for:

- **10% Group discount**
- **10% AIA Vitality discount** (rewards everyday wellness activities like tracking steps, sleep and more)
- **Up to 12.5% multi-benefit discount** (on Life, Trauma, Income Protection and Health)

Stacked together, that's over **30% off Risk cover, and 20% off Health cover** - before the broker has even looked at your personal circumstances. Health insurers almost never discount health cover at all, except for large, formally constituted group schemes. The New Zealand Firefighters Welfare isn't technically one of those (but our broker managed to secure this for us anyway), so it's a genuinely rare outcome for a group of our size.

This is a superior product, backed by a global insurer:

- **No cap** on surgery costs
- **\$500k a year of** cancer cover
- Cover for **treatment overseas**
- **Stays with you for life** (even after you leave the New Zealand Firefighters Welfare Society or retire from Fire and Emergency, since it's a proper AIA policy rather than a mutual fund)

Whether you're considering health, life, or income protection insurance for the first time, Pulse Advice can help you find a solution that suits your needs. In today's challenging financial environment, it's also a great opportunity to review any existing cover and ensure you're receiving the best value and protection available.

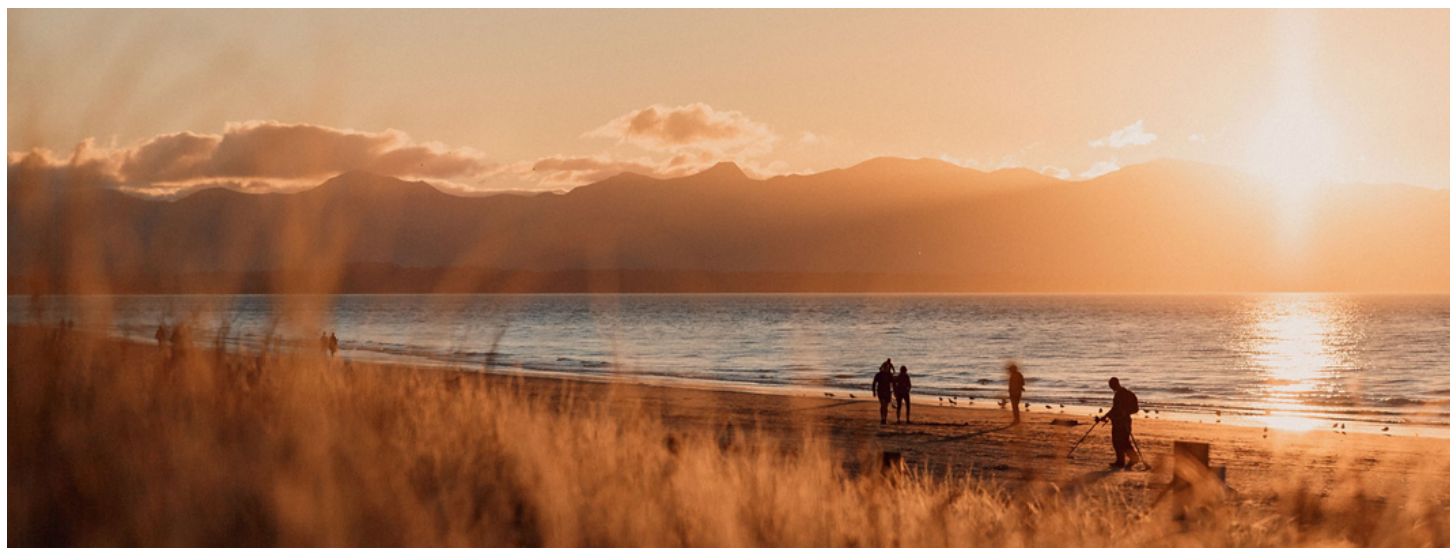
One important note: as with any insurer, pre-existing health conditions won't be covered. Our broker will talk you through this before anything is submitted, so you know exactly where you stand meaning no surprises down the track.

To take advantage of this exciting offer, you must be a current financial member of the New Zealand Firefighters Welfare Society. Pulse Advice will contact our office directly to confirm your membership status, making the process simple and straightforward for you.

Member Verification will be required if you wish to investigate this offer.

To find out more, simply get in touch with Tim. He'll arrange a convenient time for a brief 10-minute phone call to gather some basic information and understand your preferences. From there, he'll prepare a personalised quote tailored specifically to your needs.

Tim Lynskey Financial Advisor, Pulse Advice Phone: 0276 583 381 Email: tim@pulseadvice.co.nz



We'll be sending out another EDM in the coming days that will include a short survey seeking your feedback on three potential locations for a new holiday home.

Thank you to you all for your continued support, our organisation only exists as we all carry the ethos of supporting one another.



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