

ABOUT TOWER

An introduction

TOWER + YOU

Years of protection and care

If you are reading this document it stands to reason that you know at least a little about us and what we do (or at the very least you would like to know).

Just in case you don't know about us we would like to take this opportunity to introduce ourselves. We know that when your adviser talks to you about our products he or she needs to know about your lifestyle, your wants and needs, so we would like you to view this by way of you getting to know us a little better as well. After all, good relationships are built on trust and knowledge so we want you to know about us when you trust your insurance needs to TOWER.

TOWER Australia has been operating for over 20 years and has roots that go back more than a century. Hundreds of thousands of policyowners trust TOWER for their insurance needs, so its good to know this important protection for your family is in safe hands.

What we do, why we do it

Here at TOWER we provide life insurance, superannuation and investment solutions to our customers.

Our objective is to deliver the right products, services and information to our customers. This approach is designed to help you make informed decisions about your life insurance and superannuation needs. We believe that everyone can benefit from informed advice, therefore our approach is to deliver these services to you primarily through a network of advisers who can provide you with advice and assistance. Like everything we do, it simply makes good sense!

Looking out for you

At TOWER, to stay ahead we know we need to be competitive and offer the right benefits and the flexibility you want. We regularly look at ways to enhance our products and our services to make sure we give you the choice and value you require. We also like to think of ourselves as being a people business that looks after your life insurance needs.

Big enough to make a difference, small enough to care

Like any business, we try do it better than anyone else. We are committed to providing excellent service and products to our customers and advisers. It is this approach which has been recognised by our customers and through industry awards. And while public recognition for our hard work is not our focus it does show that we are on the right track. Some of our awards over the past few years have been:

Money Management

2006 Adviser Choice Risk Awards

- Winner – Life Insurance Company of the Year
- Winner – Term and TPD Product of the Year

Money Magazine

2006 Adviser Choice Awards

- Silver Winner – Best Term and TPD Risk Insurance
- Silver Winner – Best Income Protection Insurance

Money Management

2005 Adviser Choice Risk Awards

- Winner – Disability Product of the Year - Income Protection Plan
- Finalist – Life Insurance Company of the Year
- Finalist – Term and Total and Permanent Disability Product of the Year – Life Protection Plan

Personal Investor Magazine

Awards for Excellence in Financial Services 2005

- Silver Medal – Life Insurance Company of the Year
- Silver Medal – Income Protection Product of the Year
- Bronze Medal – Term Life Product of the Year
- Bronze Medal – Trauma Product of Year

Money Magazine - Best of the Best 2005

- Silver Winner – Best Income Protection Insurance

Money Management, Personal Investor Magazine and Money Magazine have each consented to their respective awards being referred to in this document

Jim Minto, Managing Director of TOWER Australia Group Ltd is very pleased with continued progress and the life insurance specialist position TOWER maintains in the Australian Life market.

“TOWER in Australia has moved forward in a new phase of its development. We are now a solely Australian - listed life insurance business. We believe the life insurance market is a very attractive one with good underlying growth levels.

We believe that the market itself will continue to grow strongly, driven by consumer needs for risk protection and TOWER is well placed to participate in that market growth.

An important part of our future success will be the delivery of good service levels and high quality products that meet consumer needs. The ongoing quality of our products is therefore an aspect we will continue to focus on.

Thank you for your interest in TOWER”.



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