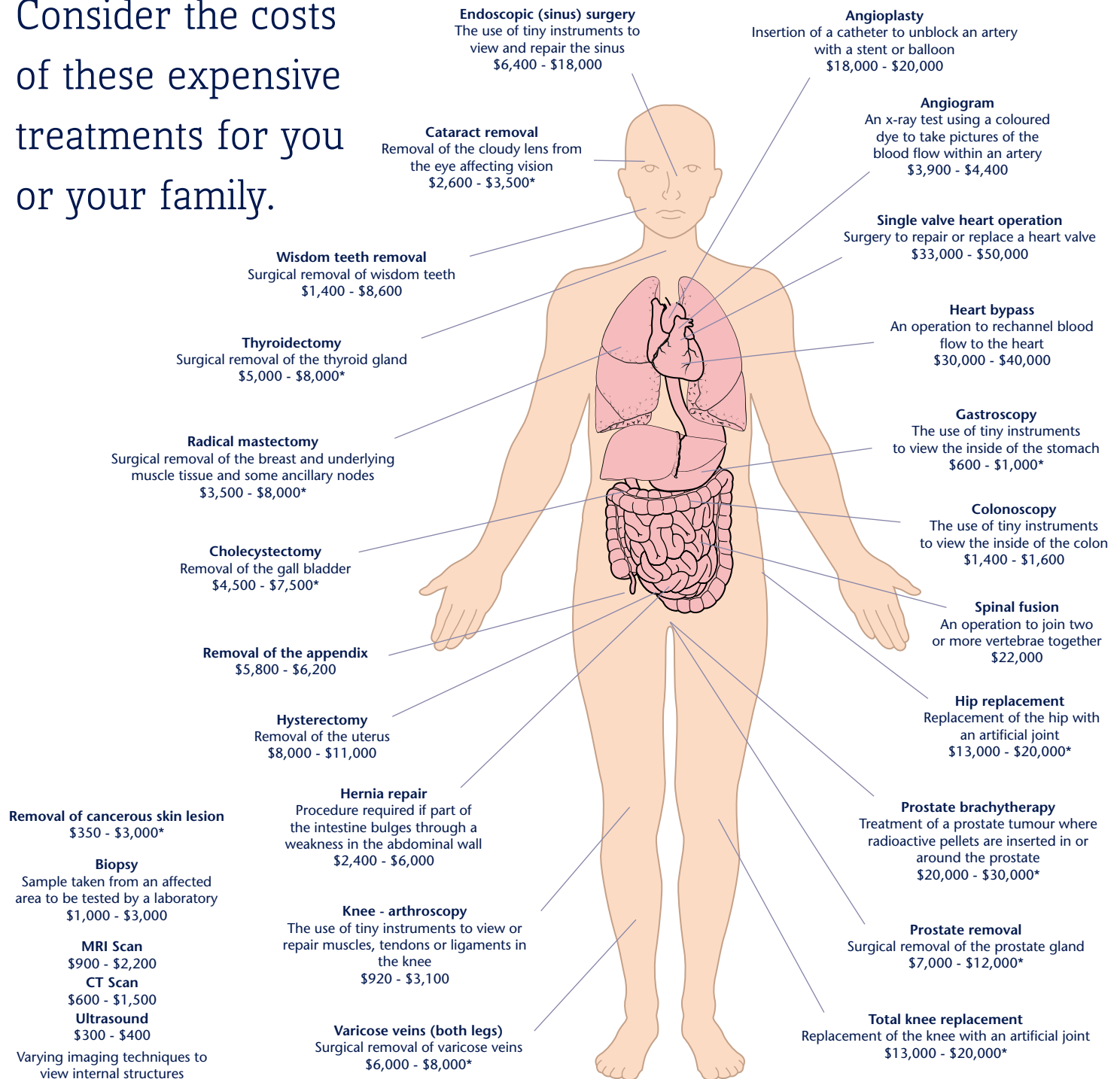


Because you can't afford not to have health insurance



Consider the costs of these expensive treatments for you or your family.



Paying for your own operation can really hurt your pocket.
Call TOWER on 0800 754 754 or talk to your adviser about protecting your health.

Sources: TOWER historical claims report – average claim paid (before excess) June 2006 *Health Fund Association of New Zealand, www.healthfunds.org.nz, March 2006

This document is an illustration only of some of the treatments and costs that you may experience. It is not the policy document and should not be construed as a representation of the conditions covered, or the amount that would be paid by TOWER Health & Life in the event of a claim.