



The History of NobleOak

Our Journey: Past to Present



Contents

The History of NobleOak Timeline of the Druids and NobleOak	Pg. 03
The Druids in Ancient Celtic Times 1,000 BC – 1,000 AD	Pg. 04
Revival of the Druids 1781 – Present	Pg. 06
NSW Ancient Order of Druids 1861 – 1877	Pg. 07
United Ancient Order of Druids Friendly Society of NSW 1877 – 2011	Pg. 08
NobleOak Today 2011 – Present	Pg. 09
Awards and Successes Today	Pg. 10

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NOBLEOAK

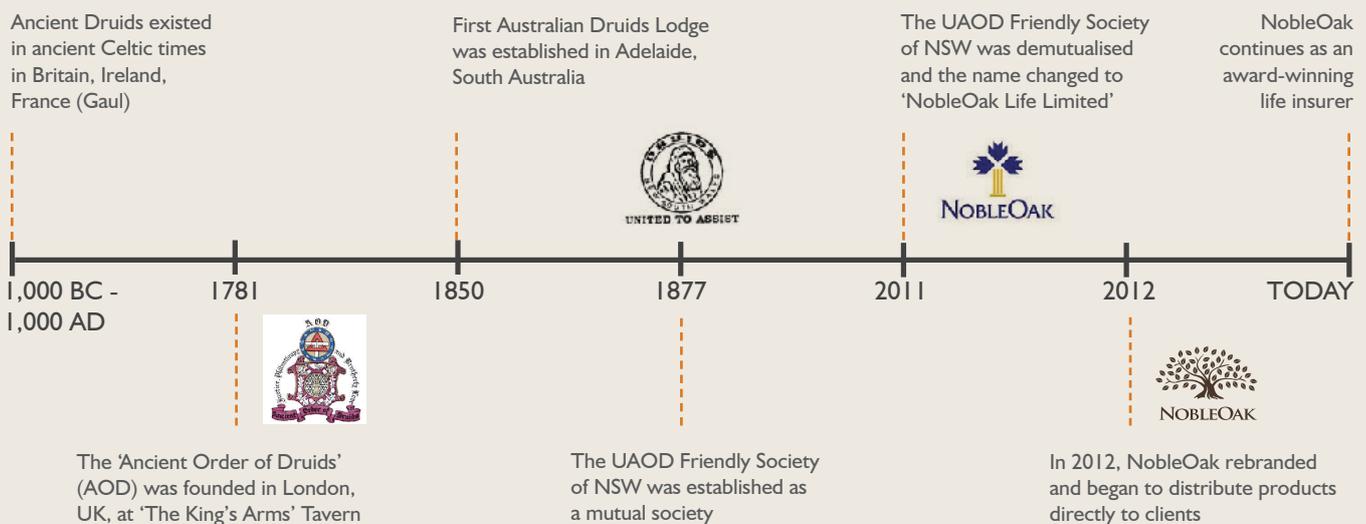
The smarter way to insure your life

The History of NobleOak

With a heritage dating back over 140 years, NobleOak Life Limited ('NobleOak') is one of Australia's oldest life insurers, with links to an ancient Druid past, guided by principles of integrity and benevolence during a time when the noble oak tree was revered.

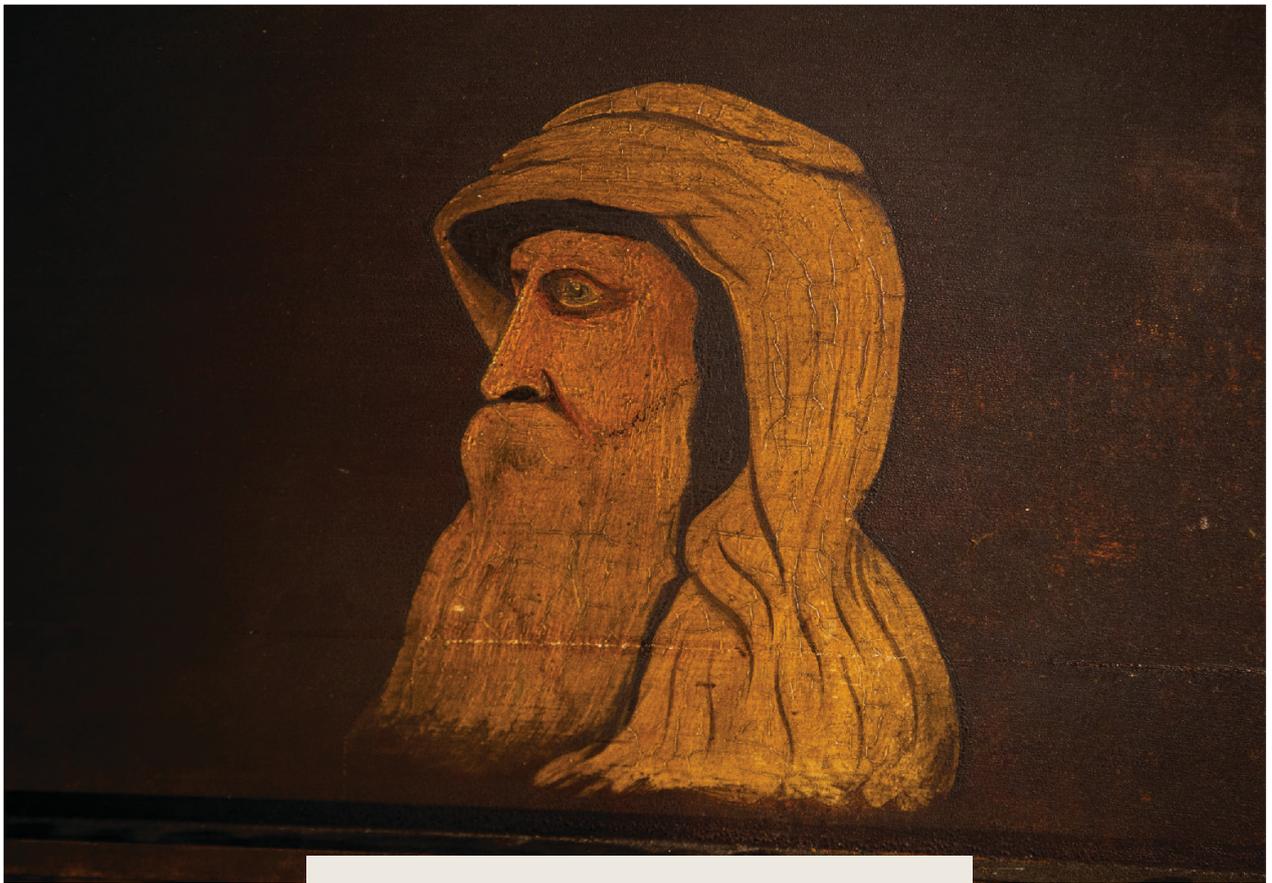
This legacy lives on ...

Timeline of the Druids and NobleOak



The Druids in Ancient Celtic Times

1,000 BC - 1,000 AD



A Druid in ancient Celtic times

In ancient Celtic culture around 1,000 BC, a Druid was a member of the high-ranking professional class. This class included legal authorities, lore-keepers, medical professionals and political advisers, as well as religious leaders. They existed mainly in Ancient Britain, Ireland and France (Gaul). Although records aren't clear, Druidism is believed to have died out around 1,000 AD, following the Roman conquest, and was replaced by religions, such as Christianity.

While the Druids were reported to have been literate, they are believed to have been prevented by doctrine from recording their knowledge in written form. Instead, they passed on their lore (body of traditions and knowledge) by word of mouth. Druidic lore consisted of a large number of verses learned by heart, and Julius Caesar remarked that it could take up to twenty years to complete the course of study. Some of the Druid rituals took place in oak forests where both the oak tree and mistletoe were held sacred. The oak represented durability, purity and constancy. Mistletoe that grew off oak trees symbolized life and fertility and protected against poison. Eating acorns was believed to give them prophetic powers.

The name 'Druid' can be traced to 'duir', the Celtic term for the oak. Interestingly, the actual translation of 'duir' is 'door' and the spiritually advanced Celts believed they could access the planes of higher thought by 'opening the door'.

The ancient Druids of Britain were believed to be patriotic, students of music and verse and had sought by all means to preserve peace and order. It is also believed that they led their community by practising the sacred arts of benevolence, truth and morality.

Acorns and oak leaves were highly symbolic to the Druids



Two Druids, 19th-century engraving based on a 1719 illustration by Bernard de Montfaucon



A Druid in an oak grove near Stonehenge with a sickle and mistletoe.
From the title-page of Francis Grose, 'Antiquities of England and Wales', 1772-87.

Revival of the Druids

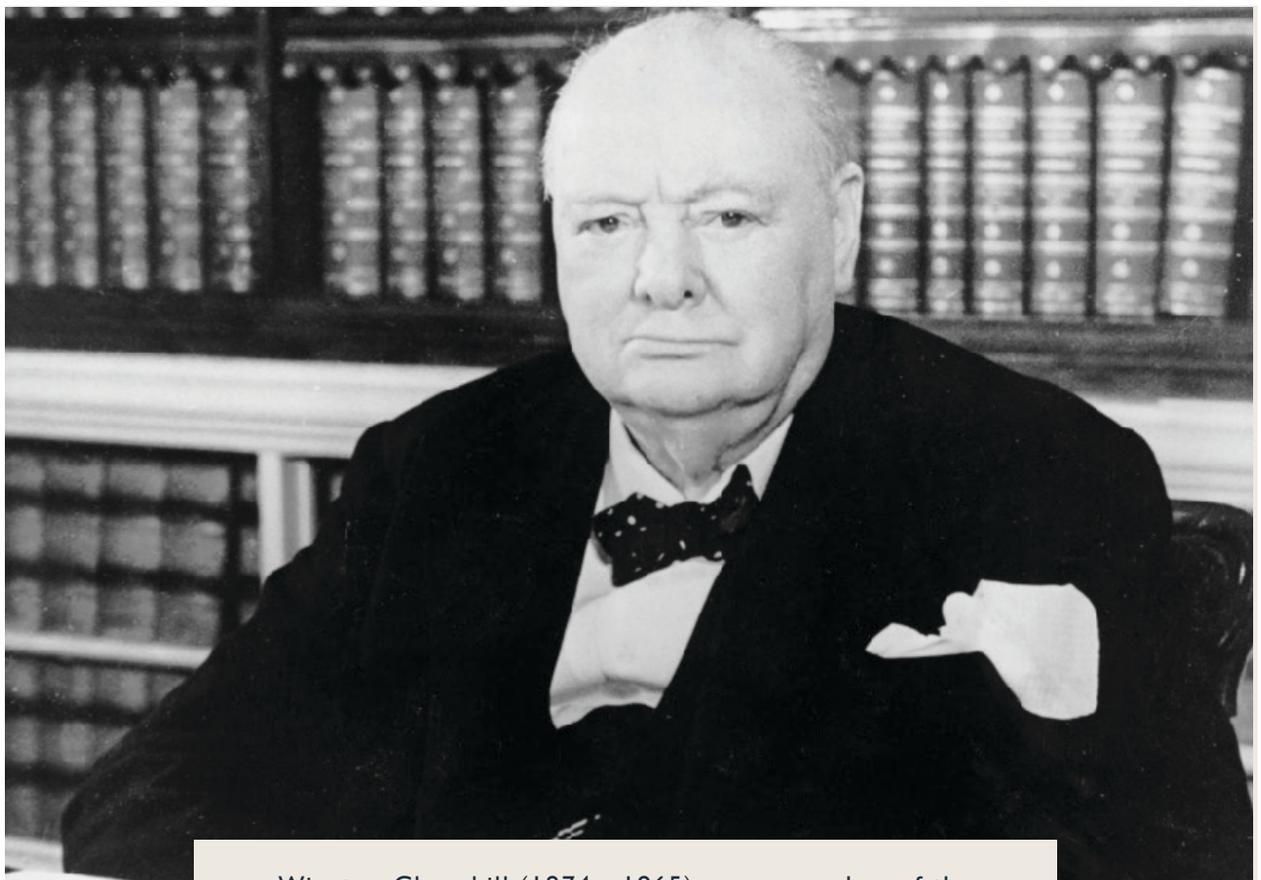
1781 - Present

On November 28, 1781, Henry Hurle and William Jones, together with some friends, met at 'The King's Arms' tavern in London, England. They met up to form a society inspired by the ancient Druids of Britain, Ireland and France (Gaul), who 'practised the sacred arts of benevolence, truth and morality.' This became a modern social and benevolent society, which they called the 'Ancient Order of Druids' (AOD).

From around 1835, the AOD grew internationally, expanding into the United States, Germany, Sweden and Denmark. Across the world, the Societies carried on the tradition of referencing the oak, which included the representation of leaves and acorns in their regalia and medals for recognized service.

In commemoration of the AOD revival, a plaque was placed outside 'The King's Arms' tavern on the 150th anniversary of the AOD, providing a lasting historic reminder of what began at the tavern so many years ago. Guided by the principles of justice, benevolence and friendship, the AOD in the UK and in some Scandinavian countries still exists today.

One of the most well-known people to join the AOD in the UK was Winston Churchill (1874 - 1965), who was a member of the Albion Lodge of the Ancient Order of Druids of Oxford.



Winston Churchill (1874 - 1965) was a member of the Albion Lodge of the Ancient Order of Druids of Oxford

NSW Ancient Order of Druids

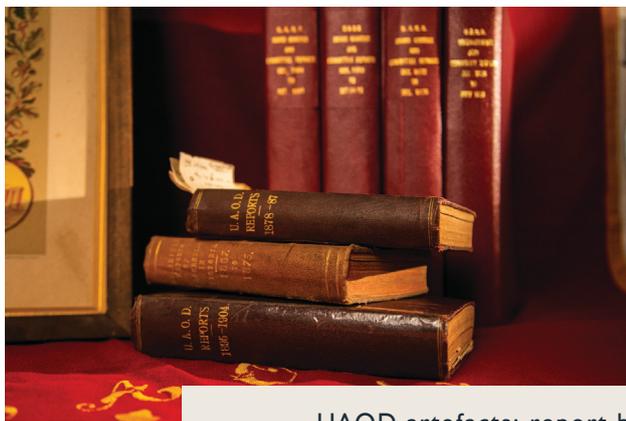
1861 – 1877

The first Australian Druids Lodge was established in Adelaide, South Australia, in 1850, followed closely by Melbourne, Victoria, in 1851. The NSW Ancient Order of Druids formed shortly afterwards, and in 1861, it became one of Australia's earliest insurers.

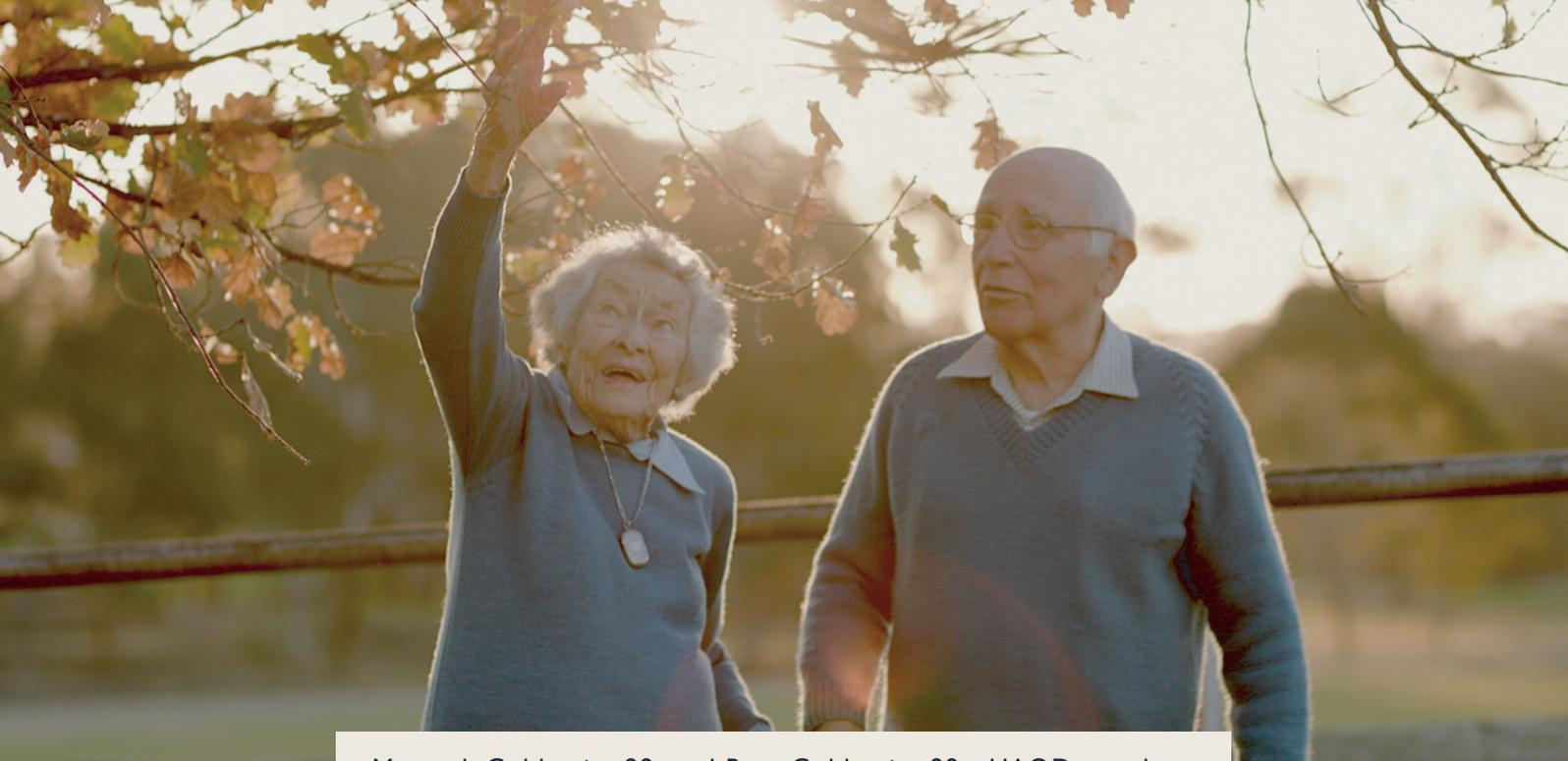
The NSW Ancient Order of Druids transitioned to the United Ancient Order of Druids (UAOD) Friendly Society of NSW in 1868 and became an established mutual society in 1877. Friendly Societies were formed for mutual benefit purposes, developed to provide help to members where it was most needed, including sick pay, funeral benefits, and supply of medical attention and medicines.



UAOD medals for recognised service



UAOD artefacts: report books, a members' register, a meeting gavel and block



Morvyth Goldstein, 99, and Ross Goldstein, 89 - UAOD members

United Ancient Order of Druids Friendly Society of NSW

1877 – 2011

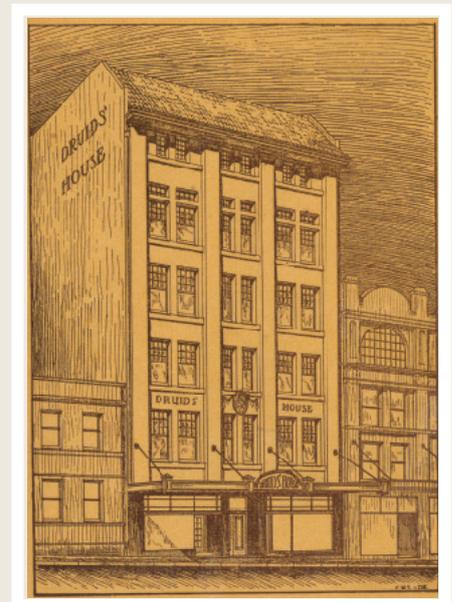
The United Ancient Order of Druids (UAOD) Friendly Society of NSW, established as a mutual society in 1877, abided by the motto 'United to Assist'. The UAOD Friendly Society of NSW was demutualized in 2011 and became NobleOak Life Limited.

Morvyth Goldstein, at 99 years of age, still remembers this well as a long-time member of the Society. 'United to Assist' was their motto and they certainly did in every way," says Morvyth, who has been a UAOD member for most of her life.

Druids House at 302 Pitt Street in Sydney, NSW, became a central place for the UOAD to gather for monthly board meetings and annual conferences. They eventually purchased the building in 1927. At the time of the 1928 opening ceremony, the UAOD had approximately 240,500 members and was playing an active role as a Friendly Society in Sydney.

This office block was sold to developers in late 2013 and was transformed into a hotel. The Lodge Room on level four is the only direct reminder of the Druids occupation of the premises; however, it is not heritage protected. The building facade and windows have been retained, most of which date back to 1927.

Continuing on the Druid tradition of benevolence, Druids Court in Allambie Heights in Sydney, NSW, was opened on the 17th of June, 1967, and established as a home for aged members to be cared for and looked after.



Druids House
302 Pitt Street,
Sydney, NSW 2000

NobleOak Today

2011 – Present

In 2011, the 'United Ancient Order of Druids Friendly Society of NSW' became 'NobleOak Life Limited'. We may have changed our name, but we continue to operate within the spirit of the ancient and modern-day Druids, with a genuine desire to better protect our clients and their families. Integrity continues to be at the heart of our business.

Today, the oak is used as the logo representing NobleOak, a powerful symbol that is a strong reminder of our history, when the oak was honoured for its strength, endurance and noble presence.

Our Values



Nobility

We put our clients and members first at all times. Integrity is the essence of our business and we are here to protect Australians with better cover.



Simplicity

We use simple, clear communication at all times and avoid jargon. We aim to make getting Life Insurance easier and ensure our clients know what they are covered for.



Adaptability

We continually drive, and respond to, positive change to ensure our clients have access to the best service and products.



Delivery

We deliver results, not excuses. This includes both to our clients and to each other. When we say we are going to do something, we do it.



NobleOak celebrates winning the 2019 Canstar Awards

Awards and Successes

Today

NobleOak is one of the most awarded life insurers in Australia. We're proud to be independently recognised for our outstanding products and service.

Canstar Outstanding Value Awards (2016, 2017, 2018 and 2019)

We were the only insurer to win the prestigious Canstar Outstanding Value Award for both our **Premium Life Direct** Life Insurance and **Income Protection** Insurance products for four years running.

Canstar has a team of over 80 people who collect, analyse and research over 16,000 products, including Life Insurance and Income Protection Insurance. Their star ratings system is designed to help consumers find the right product based on the best mix of features and price.



These eight awards confirm NobleOak's position as the direct insurer in providing outstanding value to clients.

Canstar has a team of over 80 people who collect, analyse and research over 16,000 products, including Life Insurance and Income Protection Insurance. Their star ratings system is designed to help consumers find the right product based on the best mix of features and price. The 5-Star Rating is a combination of best in class pricing together with top tier feature scores covering policy terms, application and claims process, and policy benefits and options.

Feefo Gold Trusted Service Award (2017, 2018 and 2019)

NobleOak was awarded the Feefo Gold Trusted Service Award three years running – 2017, 2018, and 2019. To achieve this award, a business must have received at least 50 reviews between January 1st and December 31st each year, and achieve a Feefo service rating of at least 4.5 out of 5.

Feefo is an independent organisation which provides a platform for businesses to receive reviews independently from consumers.



Finder Awards - Best Life Insurance (2019)

The annual Finder Awards recognise the market's most competitive offerings for that year, as well as products that are 'challenging the status quo'.

Finder is a comparison site which helps over two million Australians each month find what they need from 1,800+ brands across 100+ categories.

Mozo Experts Choice Awards - Life Insurer of the Year (2019)

The Experts Choice Awards highlight products in the marketplace that Mozo believes offer great value to Australian consumers.

Mozo is a comparison site allowing Australians to compare and save on financial products, such as home loans, credit cards and insurance.



Strategic Insight Excellence Awards

This pre-eminent award is only awarded to one life insurer each year. NobleOak also won Excellence Awards in Customer Service, Income Protection and TPD in 2018.

Strategic Insight (Actuaries and Researchers) is the leading independent supplier of Australian managed funds and Life Insurance market information.





A noble oak tree

The Oak Lives On

In our ever-changing modern world, where trust can sometimes be lacking, the simple values of Druidism appear to be more relevant than ever.

NobleOak's stated values stand as proof positive of this relevance.

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This is general advice only. Please read our PDS available at nobleoak.com.au.

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NOBLEOAK

The smarter way to insure your life