

Making sure you're well protected

Enhancing your insurance

We've improved the terms of your MLC Protection^{first} product range.

Whenever we improve the features and benefits of these insurance products, we automatically upgrade your policy with improvements that don't require an increase in your premium rates.

These upgrades apply to future claims resulting from health conditions or events which occur on or after the effective date of 1 November 2019.

We believe these upgrades are an improvement in the terms of your insurance policy, but you can have a claim assessed under the previous policy terms if you believe a prior version is more advantageous to you.

To see which upgrades are relevant to you, please refer to your most recent policy schedule.

This is an important document

Please keep this flyer with your policy document. This is a summary only and should be read together with the full policy terms. For the new policy wording, please go to mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements. Alternatively, please call us on **13 65 25** to request a paper copy of the new wording.

If you need help

If you have any questions, please visit mlcinsurance.com.au. Alternatively, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (Melbourne/Sydney time), Monday to Friday.

Postal address:

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PO Box 200
North Sydney NSW 2059

Upgrades – apply from 1 November 2019

There are a number of upgrades that have been passed on to you (depending on your insurance cover) and the tables below and on the next page summarise what they are.

Types of insurance this applies to:	MLC Protection – Life	MLC Protection – Recovery Money	MLC Protection – Flexible Recovery Money	MLC Protection – Stand Alone Recovery Money	MLC Protection – Income Gold	MLC Protection – Income Excell	MLC Protection – Income Daily Living
Terminal Illness Benefit	•	•					
Child Critical Illness Benefit option	•	•	•	•			
Critical Illness Benefit		•	•	•			
Child Support Benefit		•	•	•			
Severe Illness Benefit option		•	•	•			

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Types of insurance this applies to:	MLC Protection – Life	MLC Protection – Recovery Money	MLC Protection – Flexible Recovery Money	MLC Protection – Stand Alone Recovery Money	MLC Protection – Income Gold	MLC Protection – Income Excell	MLC Protection – Income Daily Living
Occupationally Acquired Hepatitis B or C option		•	•	•			
Critical Conditions Benefit					•		•
Child Income Benefit					•	•	•

The benefits which have been upgraded are outlined in the below table.

Upgrade	How this upgrade affects you	Where available
Terminal Illness Benefit	The Terminal Illness benefit has been extended. We will now consider paying a Terminal Illness benefit if death is <i>highly</i> likely to occur within 24 months.	Inside Outside Super
Occupationally Acquired Hepatitis B or C option Occupationally Acquired HIV Infection	We've clarified that you will be covered for HIV, Hepatitis B or C infections even though you've taken the preventative vaccine or an approved treatment.	Outside Super
Critical Illness Benefit Critical Conditions Benefit	We've enhanced the following definitions : <ul style="list-style-type: none"> • Coronary Artery Disease • Deafness • Heart Surgery • Parkinson's Disease • Occupationally Acquired HIV Infection • You can now claim for Intensive Care if you require continuous mechanical ventilation for 7 days. Previously the requirement was 10 days of continuous mechanical ventilation. We've added an additional way to claim the benefit ¹ : <ul style="list-style-type: none"> • Parkinson-Plus Syndrome Additionally, for MLC Protection - Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money, we've enhanced the following definition ¹ : <ul style="list-style-type: none"> • Dementia 	Outside Super
Child Support Benefit Child Critical Illness Benefit Child Income Benefit	We've enhanced the following definitions ¹ : <ul style="list-style-type: none"> • Deafness • You can now claim for Intensive Care if you require continuous mechanical ventilation for 7 days. Previously it required 10 days of continuous mechanical ventilation. 	Outside Super
Severe Illness Benefit	We've added an additional way to claim the benefit ¹ : <ul style="list-style-type: none"> • A partial payment where the Intensive Care requires continuous mechanical ventilation for 5 days 	Outside Super

1. For further information please go to mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements