



## Making sure you're well protected – the detail

Welcome to your latest upgrades summary for:

- **MLC Insurance,**
- **MLC Insurance (Wrap or SMSF), and**
- **MLC Insurance (Super).**

To confirm which upgrades apply to you, please refer to your most recent policy schedule for the name and title of the type of insurance and options you've chosen.

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# Our upgrade philosophy

We continually look for ways to upgrade and improve your insurance to give you better protection.

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.

This brochure summarises the upgrades we made to MLC Insurance and MLC Insurance (Super) on **30 June 2017** and **9 October 2017**.

## Which upgrades apply to you?

The upgrades that apply to you will depend on the type of insurance and options you've selected as part of your policy.

## When do these upgrades apply?

The upgrades outlined in this brochure were effective from **30 June 2017** and **9 October 2017**. This brochure sets out the effective date of each upgrade.

## We're here to help

If you have any questions, please speak with your financial adviser or call us on **132 652** between 8am and 6pm (Melbourne and Sydney time), Monday to Friday.

# New policy wording for the upgrades

## **MLC Insurance (MLCI), MLC Insurance (Wrap or SMSF) (MLCIWP), and MLC Insurance (Super) (MLCIS).**

**Please read the new policy wording carefully. This wording amends and updates the existing wording for each relevant section of your policy document in line with upgrades that apply to your policy, effective from the date shown.**

**Other than these upgrades, the existing terms and conditions of your policy are unchanged.**

These upgrades only apply to future claims and not to any claims resulting from health conditions or events which began or took place before the effective date shown. The upgrades are improvements in your insurance but should a situation arise where you are disadvantaged by the application of a policy term that has been changed under the Guarantee of upgrade since your policy started, then we will instead apply the prior version of that term that is most advantageous to you.

### **Remember:**

Check your most recent policy schedule to determine which upgrades apply to you.

So you can check more easily, the 'New policy wording' sections in this brochure match the headings in your policy document.

# MLC Insurance

## General terms

Upgrade	New policy wording	
<p><b>Guarantee of upgrade</b></p> <p>If you are disadvantaged by a policy term that has been upgraded, we will apply the prior version of that term that is most advantageous to you.</p> <p>Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Guarantee of upgrade</b>
	<p>replace the last paragraph with the following:</p> <p>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</p>	

## Life Cover insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Terminal Illness Benefit</b>
	<b>Sub section</b>	<b>When we will pay</b>
<p>replace the second paragraph with the following:</p> <p>Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of the treating Specialist, and where required, a further medical opinion from a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date we are notified in writing by the approved Doctor.</p> <p>replace the last paragraph with the following:</p> <p>You do not have to return to MLC the Terminal Illness Benefit paid if the Life Insured survives the 24 month period.</p>		

# MLC Insurance

## Terminal Illness Support insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<p><b>Section</b></p> <p><b>Sub section</b></p>	<p><b>Terminal Illness Support Benefit</b></p> <p><b>When we will pay</b></p>
	<p>replace the second paragraph with the following:</p> <p>Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of the treating Specialist, and where required, a further medical opinion from a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date we are notified in writing by the approved Doctor.</p>	

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Change	New policy wording	
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<p><b>Section</b></p> <p><b>Sub section</b></p>	<p><b>Total and Permanent Disability Benefit</b></p> <p><b>Any Occupation Definition</b></p>
	<p>replace the existing wording under the <b>Any Occupation Definition</b> heading with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p>	

# MLC Insurance

Total and Permanent Disability insurance  
 (Extension to Life Cover insurance)  
 Total and Permanent Disability insurance  
 (Extension to Critical Illness insurance)  
 Double Total and Permanent Disability insurance  
 (Extension to Life Cover insurance)  
 Double Total and Permanent Disability insurance  
 (Extension to Critical Illness insurance) *(continued)*

Change	New policy wording
	<p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability, they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p><b>(c)</b> they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.</p> <p>If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(d)</b>, <b>(e)</b> or <b>(f)</b>:</p>



# MLC Insurance

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Change	New policy wording
	<p><b>(d)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p><b>(e)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p><b>(f)</b> they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

## MLC Insurance

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) (*continued*)

Change	New policy wording
	<p>For the purposes of the above definitions, <b>Earnings</b> means:</p> <ul style="list-style-type: none"><li>• where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;</li><li>• where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and</li><li>• whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.</li></ul>

# MLC Insurance

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)  
Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)  
Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)  
Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Upgrade	New policy wording						
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00bcd4; color: white;"> <th style="width: 30%;">Section</th> <th>Total and Permanent Disability Benefit</th> </tr> <tr style="background-color: #00bcd4; color: white;"> <th>Sub section</th> <th>Own Occupation Definition</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>replace the existing wording under the <b>Own Occupation Definition</b> heading with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c):</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability, they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> </td> </tr> </tbody> </table>	Section	Total and Permanent Disability Benefit	Sub section	Own Occupation Definition		<p>replace the existing wording under the <b>Own Occupation Definition</b> heading with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c):</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability, they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>
Section	Total and Permanent Disability Benefit						
Sub section	Own Occupation Definition						
	<p>replace the existing wording under the <b>Own Occupation Definition</b> heading with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c):</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability, they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>						

# MLC Insurance

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) (*continued*)

Upgrade	New policy wording
	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

## Total and Permanent Disability (Stand Alone) insurance

Change	New policy wording				
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="474 689 1481 779"> <thead> <tr> <th data-bbox="474 689 719 734">Section</th> <th data-bbox="719 689 1481 734">Total and Permanent Disability Benefit</th> </tr> </thead> <tbody> <tr> <td data-bbox="474 734 719 779">Sub section</td> <td data-bbox="719 734 1481 779">Any Occupation Definition</td> </tr> </tbody> </table> <p>replace the existing wording under the <b>Any Occupation Definition</b> heading with the following:</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function;</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again; and</li> <li>• they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p> <p><b>(c)</b> they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye; and</li> <li>• they survive for 14 days after the event leading to the above loss.</li> </ul> <p>If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(d)</b>, <b>(e)</b> or <b>(f)</b>:</p> <p><b>(d)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>	Section	Total and Permanent Disability Benefit	Sub section	Any Occupation Definition
Section	Total and Permanent Disability Benefit				
Sub section	Any Occupation Definition				

# MLC Insurance

## Total and Permanent Disability (Stand Alone) insurance (*continued*)

Change	New policy wording
	<p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p> <p>For the purposes of the above definitions, <b>Earnings</b> means:</p> <ul style="list-style-type: none"> <li>• where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;</li> <li>• where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and</li> <li>• whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.</li> </ul>

## Total and Permanent Disability (Stand Alone) insurance (*continued*)

Upgrade	New policy wording				
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a6c9; color: white;"> <th style="width: 30%;">Section</th> <th>Total and Permanent Disability Benefit</th> </tr> </thead> <tbody> <tr style="background-color: #00a6c9; color: white;"> <th>Sub section</th> <th>Own Occupation Definition</th> </tr> </tbody> </table> <p>replace the existing wording under the <b>Own Occupation Definition</b> heading with the following:</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by a Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation.</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function;</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p> <p><b>(c)</b> they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye; and</li> <li>• they survive for 14 days after the event leading to the above loss.</li> </ul> <p>If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(d)</b>, <b>(e)</b> or <b>(f)</b>:</p>	Section	Total and Permanent Disability Benefit	Sub section	Own Occupation Definition
Section	Total and Permanent Disability Benefit				
Sub section	Own Occupation Definition				

# MLC Insurance

## Total and Permanent Disability (Stand Alone) insurance *(continued)*

Upgrade	New policy wording
	<p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>



# MLC Insurance

Critical Illness Plus insurance (Extension to Life Cover)  
 Double Critical Illness Plus insurance (Extension to Life Cover)  
 Critical Illness Plus (Stand Alone) insurance

Upgrade	New policy wording	
<p><b>Critical Conditions (definitions)</b></p> <p>The definitions for some Critical Conditions have been broadened.</p> <p>We've also altered the titles of some of the Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Stroke</b> is now called <b>Stroke – in the brain and of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>	
	<p><b>Section</b></p>	<p><b>Critical Conditions (definitions)</b></p> <p>replace the existing definition of <b>Cancer</b> - excluding specified early stage cancers (also previously titled as <b>Malignant Cancer</b>) as follows (from 30 June 2017)</p> <p><b>Cancer</b> - excluding specified early stage cancers.</p> <p>The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).</li> <li>• Prostate cancer which is histologically described as TNM classification T1(a) or (b) or another equivalent or lesser classification with a Gleason score of 5 or less unless:             <ul style="list-style-type: none"> <li>– the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or</li> <li>– the tumour is completely untreatable,</li> </ul> </li> <li>• Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours.</li> <li>• Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment.</li> <li>• Skin cancer other than melanoma that:             <ul style="list-style-type: none"> <li>– shows signs of ulceration as determined by histological examination; or</li> <li>– is greater than 1.0 mm thick; or</li> <li>– is at least Clark Level 3 of invasion.</li> </ul> </li> <li>• Hyperkeratosis or basal cell skin carcinoma.</li> <li>• Squamous cell skin carcinoma unless it has spread to other organs.</li> <li>• All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.</li> </ul>

# MLC Insurance

Critical Illness Plus insurance (Extension to Life Cover)  
 Double Critical Illness Plus insurance (Extension to Life Cover)  
 Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording
	<p>replace the existing definition for <b>Coronary Artery Angioplasty</b> as follows (from 9 October 2017)</p> <p><b>Coronary Artery Angioplasty.</b> An operation to correct narrowing or obstruction of one or more coronary arteries. Intra-arterial investigation procedures are excluded.</p> <p>This Critical Condition applies only for Policies where the Critical Illness Benefit is \$100,000 or more. The Benefit payable for this Critical Condition is 10% of the Life Insured’s Critical Illness Benefit up to a maximum of \$20,000 per event.</p> <p>After this Benefit is paid, this insurance will continue, with the Benefit reduced by the amount paid. Critical Illness Premiums will be reduced in line with the reduced Benefit.</p> <p>A benefit will be paid for subsequent angioplasty procedures provided that they are necessary.</p> <p>replace the existing definition for <b>Coronary Artery Angioplasty – Triple Vessel</b>, as follows (from 9 October 2017)</p> <p><b>Coronary Artery Angioplasty—Triple Vessel.</b> The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries when considered the necessary and appropriate treatment.</p> <p>This procedure can be completed in one procedure or via multiple procedures within a two month period. The Benefit payable for Coronary Artery Angioplasty – Triple Vessel is 100% of the Life Insured’s Critical Illness Benefit.</p> <p>replace the existing definition for <b>Heart Attack</b>– with evidence of severe heart muscle damage (also previously titled as <b>Heart Attack</b>) as follows (from 30 June 2017)</p> <p><b>Heart Attack</b> - with evidence of severe heart muscle damage. (Myocardial Infarction) means the death of part of the heart muscle because of inadequate blood supply, confirmed by a Cardiologist and evidenced by:</p> <ul style="list-style-type: none"> <li>• typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range together with any one of the following:             <ul style="list-style-type: none"> <li>– new serial ECG changes showing the development of any one of the following:                 <ul style="list-style-type: none"> <li>• ST elevation</li> <li>• left bundle branch block (LBBB), or</li> <li>• pathological Q waves, or</li> </ul> </li> <li>– imaging evidence of new and irreversible:                 <ul style="list-style-type: none"> <li>• loss of viable myocardium, or</li> <li>• regional wall motion abnormality, or</li> </ul> </li> <li>– left ventricular ejection fraction less than 50%, at least three months after the event.</li> </ul> </li> </ul> <p>Elevated biomarkers that arise from causes other than heart attack are excluded, including those as a result of elective percutaneous procedures and other acute coronary syndromes.</p> <p>If the above tests are inconclusive or superseded by technological advances, we’ll consider other appropriate and medically recognised tests.</p>

# MLC Insurance

Critical Illness Plus insurance (Extension to Life Cover)  
 Double Critical Illness Plus insurance (Extension to Life Cover)  
 Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording
	<p>This wording was upgraded again on the 9th of October.</p> <p>replace the existing definition for <b>Heart Attack</b>– with evidence of severe heart muscle damage (also previously titled <b>Heart Attack</b>) as follows (from 9 October 2017)</p> <p><b>Heart Attack</b> - with evidence of severe heart muscle damage. (Myocardial Infarction) means the death of part of the heart muscle because of inadequate blood supply, confirmed by a Cardiologist and evidenced by:</p> <ul style="list-style-type: none"> <li>• typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range together with any one of the following:             <ul style="list-style-type: none"> <li>– typical acute cardiac symptoms and signs consistent with heart attack, or</li> <li>– new serial ECG changes showing the development of any one of the following:                 <ul style="list-style-type: none"> <li>• ST-T changes</li> <li>• left bundle branch block (LBBB), or</li> <li>• pathological Q waves, or</li> </ul> </li> <li>– imaging evidence of new and irreversible:                 <ul style="list-style-type: none"> <li>• loss of viable myocardium, or</li> <li>• regional wall motion abnormality, or</li> </ul> </li> <li>– left ventricular ejection fraction less than 50%, at least three months after the event.</li> </ul> </li> </ul> <p>Elevated biomarkers and signs and symptoms that arise from causes other than heart attack are excluded, including those as a result of elective percutaneous procedures and other acute coronary syndromes.</p> <p>If the above tests are inconclusive or superseded by technological advances, we'll consider other appropriate and medically recognised tests.</p>

# MLC Insurance

Critical Illness Plus insurance (Extension to Life Cover)  
 Double Critical Illness Plus insurance (Extension to Life Cover)  
 Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording
	<p>replace the existing definition for <b>Severe Rheumatoid Arthritis</b> as follows (from 30 June 2017)</p> <p><b>Severe Rheumatoid Arthritis</b> - of specified severity. The unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> <li>• At least a 6 week history of severe rheumatoid arthritis which involves 3 or more of the following joint areas:             <ol style="list-style-type: none"> <li>i. proximal interphalangeal joints in the hands</li> <li>ii. metacarpophalangeal joints in the hands</li> <li>iii. metatarsophalangeal joints in the foot</li> <li>iv. wrist, elbow, knee, or ankle</li> </ol> </li> <li>• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone);</li> <li>• typical rheumatoid joint deformity; and</li> <li>• at least 2 of the following criteria:             <ol style="list-style-type: none"> <li>i. morning stiffness</li> <li>ii. rheumatoid nodules</li> <li>iii. erosions seen on x-ray imaging</li> <li>iv. the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.</li> </ol> </li> </ul> <p>Or, if the above criteria is not met we will also consider under the following definition:          The diagnosis must be supported and evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> <li><b>a.</b> diagnosis of Rheumatoid Arthritis as specified by the American College of Rheumatology and European League Against Rheumatism: 2010 Rheumatoid Arthritis Classification Criteria; and</li> <li><b>b.</b> symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders); and</li> <li><b>c.</b> the Insured person has failed at least 6 months of intensive treatment with two conventional disease modifying antirheumatic drugs (DMARDs). This excludes corticosteroids and non steroidal anti-inflammatories; and</li> <li><b>d.</b> the disease must be progressive and non-responsive to all conventional therapy.</li> </ol> <p>Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the “specialized drugs” list for Rheumatoid Arthritis.</p> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>

# MLC Insurance

Critical Illness Plus insurance (Extension to Life Cover)  
 Double Critical Illness Plus insurance (Extension to Life Cover)  
 Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording								
<p><b>Extra Benefits Option – Partial Benefits Conditions Definitions</b></p> <p>The list of partial benefits Critical Conditions now includes <b>Early Stage Benign Brain Tumour</b> – of specified type</p> <p>We've also altered the titles of some of the partial benefits Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Early Stage Melanoma</b> is now called <b>Early Stage Melanoma – of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="467 781 1476 857"> <thead> <tr> <th data-bbox="467 781 719 857">Section</th> <th data-bbox="719 781 1476 857">Extra Benefits Option – Partial Benefits Conditions and Maximum Benefit Payable</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="467 857 1476 943">                     add <b>Early Stage Benign Brain Tumour</b> – of specified type to the list of partial benefit conditions where the maximum benefit payable is \$100,000.                 </td> </tr> </tbody> </table> <p>In the following section:</p> <table border="1" data-bbox="467 999 1476 1043"> <thead> <tr> <th data-bbox="467 999 719 1043">Section</th> <th data-bbox="719 999 1476 1043">Extra Benefits Option – Partial Benefits Conditions Definitions</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="467 1043 1476 1431">                     insert the following wording immediately before <b>Early Stage Chronic Lymphocytic Leukaemia</b>:   <b>Early Stage Benign Brain Tumour</b> – of specified type. The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.                 </td> </tr> </tbody> </table> <p>The following are excluded:</p> <ul data-bbox="483 1312 1106 1413" style="list-style-type: none"> <li>• intracranial cysts, granulomas and haematomas</li> <li>• intracranial malformation in or of the arteries and veins, and</li> <li>• tumours of the pituitary gland.</li> </ul>	Section	Extra Benefits Option – Partial Benefits Conditions and Maximum Benefit Payable	add <b>Early Stage Benign Brain Tumour</b> – of specified type to the list of partial benefit conditions where the maximum benefit payable is \$100,000.		Section	Extra Benefits Option – Partial Benefits Conditions Definitions	insert the following wording immediately before <b>Early Stage Chronic Lymphocytic Leukaemia</b> :  <b>Early Stage Benign Brain Tumour</b> – of specified type. The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.	
Section	Extra Benefits Option – Partial Benefits Conditions and Maximum Benefit Payable								
add <b>Early Stage Benign Brain Tumour</b> – of specified type to the list of partial benefit conditions where the maximum benefit payable is \$100,000.									
Section	Extra Benefits Option – Partial Benefits Conditions Definitions								
insert the following wording immediately before <b>Early Stage Chronic Lymphocytic Leukaemia</b> :  <b>Early Stage Benign Brain Tumour</b> – of specified type. The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.									

# MLC Insurance

## Critical Illness Standard insurance (Extension to Life Cover)

Upgrade	New policy wording					
<p><b>Critical Conditions (definitions)</b></p> <p>The definitions for some Critical Conditions have been broadened.</p> <p>We've also altered the titles of some of the Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Stroke</b> is now called <b>Stroke – in the brain and of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>					
	<table border="1"> <thead> <tr> <th>Section</th> <th>Critical Conditions (definitions)</th> </tr> </thead> <tbody> <tr> <td colspan="2">replace the current definition as follows:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul> </td> </tr> </tbody> </table>	Section	Critical Conditions (definitions)	replace the current definition as follows:		<ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>
Section	Critical Conditions (definitions)					
replace the current definition as follows:						
<ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>						

## Child Critical Illness insurance

Upgrade	New policy wording					
<p><b>Child Critical Conditions (definitions)</b></p> <p>The definitions for some Critical Conditions have been broadened.</p> <p>We've also altered the titles of some of the Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Stroke</b> is now called <b>Stroke – in the brain and of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>					
	<table border="1"> <thead> <tr> <th>Section</th> <th>Child Critical Conditions (definitions)</th> </tr> </thead> <tbody> <tr> <td colspan="2">replace the current definition as follows:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul> </td> </tr> </tbody> </table>	Section	Child Critical Conditions (definitions)	replace the current definition as follows:		<ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>
Section	Child Critical Conditions (definitions)					
replace the current definition as follows:						
<ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of Cancer as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>						

## Premium Waiver insurance

Change	New policy wording				
<p><b>Definition (Totally and Permanently Disabled)</b></p> <p>The TPD definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="467 685 1479 779"> <thead> <tr> <th data-bbox="467 685 719 730">Section</th> <th data-bbox="719 685 1479 730">Definitions</th> </tr> <tr> <th data-bbox="467 730 719 779">Sub heading</th> <th data-bbox="719 730 1479 779">Totally and Permanently Disabled</th> </tr> </thead> </table> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled.</b> The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c):</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience which would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.</p> <p>If at the time disability begins, the Life Insured was not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>	Section	Definitions	Sub heading	Totally and Permanently Disabled
Section	Definitions				
Sub heading	Totally and Permanently Disabled				

# MLC Insurance

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<p>(e)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li></ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>



# MLC Insurance

Income Protection Platinum insurance  
 Income Protection insurance  
 Income Protection (Special Risk) insurance

Upgrade	New policy wording				
<p><b>Child Critical Illness Conditions (definitions)</b></p> <p>The definitions for some Critical Conditions have been broadened.</p> <p>We've also altered the titles of some of the Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Stroke</b> is now called <b>Stroke – in the brain and of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>				
	<table border="1"> <tr> <td><b>Section</b></td> <td><b>Child Support Income Benefit</b></td> </tr> <tr> <td><b>Sub section</b></td> <td><b>Child Critical Illness Conditions (definitions)</b></td> </tr> </table>	<b>Section</b>	<b>Child Support Income Benefit</b>	<b>Sub section</b>	<b>Child Critical Illness Conditions (definitions)</b>
	<b>Section</b>	<b>Child Support Income Benefit</b>			
<b>Sub section</b>	<b>Child Critical Illness Conditions (definitions)</b>				
<p>replace the current definitions as follows:</p> <ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of <b>Cancer</b> as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>					

Upgrade	New policy wording						
<p><b>Critical Illness Benefit</b></p> <p>The definitions for some Critical Conditions have been broadened.</p> <p>We've also altered the titles of some of the Critical Conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, <b>Stroke</b> is now called <b>Stroke – in the brain and of specified severity</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>						
	<table border="1"> <tr> <td><b>Section</b></td> <td><b>Income Protection Extra Benefits Option</b></td> </tr> <tr> <td><b>Sub section</b></td> <td><b>Critical Illness Benefit</b></td> </tr> <tr> <td><b>Sub heading</b></td> <td><b>Condition must meet the definition</b></td> </tr> </table>	<b>Section</b>	<b>Income Protection Extra Benefits Option</b>	<b>Sub section</b>	<b>Critical Illness Benefit</b>	<b>Sub heading</b>	<b>Condition must meet the definition</b>
	<b>Section</b>	<b>Income Protection Extra Benefits Option</b>					
<b>Sub section</b>	<b>Critical Illness Benefit</b>						
<b>Sub heading</b>	<b>Condition must meet the definition</b>						
<p>replace the current definitions as follows:</p> <ul style="list-style-type: none"> <li>• <b>Cancer</b> (also previously titled as <b>Malignant Cancer</b>) (from 30 June 2017) – replace with the new definition of <b>Cancer</b> as set out in page 17 of this document.</li> <li>• <b>Heart Attack</b> (from 30 June 2017 and 9 October 2017) – replace with the new definition of <b>Heart Attack</b> as set out in pages 18-19 of this document.</li> </ul>							

# MLC Insurance (Wrap or SMSF)

## General terms

Upgrade	New policy wording	
<p><b>Guarantee of upgrade</b></p> <p>If you are disadvantaged by a policy term that has been upgraded, we will apply the prior version of that term that is most advantageous to you.</p> <p>Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Guarantee of upgrade</b>
	<p>replace the last paragraph of the section with the wording shown on page 6.</p>	

## Life Cover insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Terminal Illness Benefit</b>
	<b>Sub section</b>	<b>When we will pay</b>
	<p>replace the second paragraph of the sub section with the following:</p> <p>Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of two Doctors, one of whom is a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date the Doctors certify the condition ('the Certification Period').</p> <p>replace the last paragraph of the sub section with the following:</p> <p>You do not have to return to MLC the Terminal Illness Benefit paid if the Life Insured survives the 24 month period.</p>	

# MLC Insurance (Wrap or SMSF)

## Terminal Illness Support insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Terminal Illness Support Benefit</b>
	<b>Sub section</b>	<b>When we will pay</b>
	<p>replace the second paragraph of the sub section with the following:</p> <p>Terminal Illness means an Illness that, even with appropriate medical treatment, in the opinion of two Doctors, one of whom is a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date the Doctors certify the condition ('the Certification Period').</p>	

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Change	New policy wording	
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Total and Permanent Disability Benefit</b>
	<b>Sub section</b>	<b>Any Occupation Definition</b>
	<p>replace the existing wording under the title <b>Any Occupation Definition</b> wording with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c) and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:</p>	

# MLC Insurance (Wrap or SMSF)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Change	New policy wording
	<p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience which would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p><b>(c)</b> they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Life Insured was not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(d)</b>, <b>(e)</b> or <b>(f)</b>, and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:</p> <p><b>(d)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>

# MLC Insurance (Wrap or SMSF)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) (*continued*)

Change	New policy wording
	<p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p> <p>For the purposes of the above definitions, <b>Earnings</b> means:</p> <ul style="list-style-type: none"> <li>• where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;</li> <li>• where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and</li> <li>• whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.</li> </ul>

# MLC Insurance (Wrap or SMSF)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)  
Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)  
Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)  
Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Upgrade	New policy wording						
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #009688; color: white;"> <th style="width: 30%;">Section</th> <th>Total and Permanent Disability Benefit</th> </tr> <tr style="background-color: #009688; color: white;"> <th>Sub section</th> <th>Own Occupation Definition</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>replace existing wording under the title <b>Own Occupation Definition</b> wording with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> </td> </tr> </tbody> </table>	Section	Total and Permanent Disability Benefit	Sub section	Own Occupation Definition		<p>replace existing wording under the title <b>Own Occupation Definition</b> wording with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>
Section	Total and Permanent Disability Benefit						
Sub section	Own Occupation Definition						
	<p>replace existing wording under the title <b>Own Occupation Definition</b> wording with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs <b>(a)</b>, <b>(b)</b> or <b>(c)</b>:</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>						

# MLC Insurance (Wrap or SMSF)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Upgrade	New policy wording
	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Life Insured was not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

# MLC Insurance (Wrap or SMSF)

## Premium Waiver insurance

Change	New policy wording				
<p><b>Definition (Totally and Permanently Disabled)</b></p> <p>The TPD definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub heading</td> <td>Totally and Permanently Disabled</td> </tr> </tbody> </table> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled.</b> The Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c) and where this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience which would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> <li>they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>the use of both hands; or</li> <li>the use of both feet; or</li> <li>the sight in both eyes; or</li> <li>the use of one hand and one foot; or</li> <li>the use of one foot and the sight in one eye; or</li> <li>the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Life Insured was not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f), and where this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:</p>	Section	Definitions	Sub heading	Totally and Permanently Disabled
Section	Definitions				
Sub heading	Totally and Permanently Disabled				



# MLC Insurance (Wrap or SMSF)

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

# MLC Insurance (Super)

## General terms

Upgrade	New policy wording	
<p><b>Guarantee of upgrade</b></p> <p>If you are disadvantaged by a policy term that has been upgraded, we will apply the prior version of that term that is most advantageous to you.</p> <p>Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Guarantee of upgrade</b>
	<p>replace the last paragraph with the following:</p> <p>Should a situation arise where the Member is disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since the Policy started, then we will instead apply the prior version of that term that is most advantageous to them.</p>	

## Life Cover insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Terminal Illness Benefit</b>
	<b>Sub section</b>	<b>When we will pay</b>
<p>replace the second paragraph with the following:</p> <p>Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of two Doctors, one of whom is a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date the Doctors certify the condition ('the Certification Period').</p> <p>replace the last paragraph with the following:</p> <p>The Trustee or the Member does not have to return to MLC the Terminal Illness Benefit paid if the Member survives the 24 month period.</p>		

# MLC Insurance (Super)

## Terminal Illness Support insurance

Upgrade	New policy wording	
<p><b>Terminal Illness definition</b></p> <p>We'll now pay a benefit where the Terminal Illness will lead to your death within 24 months.</p> <p>Previously, benefits were limited to illnesses that led to your death within 12 months.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Terminal Illness Support Benefit</b>
	<b>Sub section</b>	<b>When we will pay</b>
	<p>replace the second paragraph with the following:</p> <p>Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of two Doctors, one of whom is a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date the Doctors certify the condition ('the Certification Period').</p>	

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Change	New policy wording	
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<b>Section</b>	<b>Total and Permanent Disability Benefit</b>
	<b>Sub section</b>	<b>Any Occupation Definition</b>
	<p>replace the existing wording under the title <b>Any Occupation Definition</b> with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c), and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Member is also Permanently Incapacitated:</p>	

# MLC Insurance (Super)

Total and Permanent Disability insurance  
 (Extension to Life Cover insurance)  
 Total and Permanent Disability insurance  
 (Extension to Critical Illness insurance)  
 Double Total and Permanent Disability insurance  
 (Extension to Life Cover insurance)  
 Double Total and Permanent Disability insurance  
 (Extension to Critical Illness insurance) *(continued)*

Change	New policy wording
	<p>(a)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f), and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Member is also Permanently Incapacitated:</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>

## MLC Insurance (Super)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) (*continued*)

Change	New policy wording
	<p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p> <p>For the purposes of the above definitions, <b>Earnings</b> means:</p> <ul style="list-style-type: none"> <li>• where the Member is self-employed (ie the Member directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Member after the deduction of their appropriate share of business or practice expenses in generating that income;</li> <li>• where the Member is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Member including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Member; and</li> <li>• whether the Member is self-employed or employed, Earnings do not include investment income and are calculated before tax.</li> </ul>

# MLC Insurance (Super)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) *(continued)*

Upgrade	New policy wording	
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>	
	<p><b>Section</b></p>	<p><b>Total and Permanent Disability Benefit</b></p>
	<p><b>Sub section</b></p>	<p><b>Own Occupation Definition</b></p>
	<p>replace the existing wording under the title <b>Own Occupation Definition</b> with the following (note: in the wording below references to Total and Permanent Disability insurance can also be read as referring to Double Total and Permanent Disability insurance as appropriate):</p> <p>The Member's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, the Member may choose to have a claim assessed under either their occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Member's occupation at the time of their application.</p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c):</p> <p><b>(a)</b></p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at their own occupation and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Member has not been working in any occupation,</li> </ul> <p>or</p> <p><b>(b)</b></p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>	

## MLC Insurance (Super)

Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Total and Permanent Disability insurance  
(Extension to Critical Illness insurance)

Double Total and Permanent Disability insurance  
(Extension to Life Cover insurance)

Double Total and Permanent Disability insurance  
(Extension to Critical Illness insurance) (*continued*)

Upgrade	New policy wording
	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If at the time disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>

# MLC Insurance (Super)

## Premium Waiver insurance

Change	New policy wording				
<p><b>Definition (Totally and Permanently Disabled)</b></p> <p>The TPD definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="467 685 1481 779"> <thead> <tr> <th data-bbox="467 685 719 734">Section</th> <th data-bbox="719 685 1481 734">Definitions</th> </tr> <tr> <th data-bbox="467 734 719 779">Sub heading</th> <th data-bbox="719 734 1481 779">Totally and Permanently Disabled</th> </tr> </thead> </table> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled</b></p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (a), (b) or (c), and where this Premium Waiver insurance first commenced after 30 June 2014, the Member is also Permanently Incapacitated:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, training or experience that would result in a rate of Earnings of more than 25% of their Earnings during the continuous 12 month period before they were disabled, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>If, at the time the disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f), and where this Premium Waiver insurance first commenced after 30 June 2014, the Member is also Permanently Incapacitated:</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to perform any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>	Section	Definitions	Sub heading	Totally and Permanently Disabled
Section	Definitions				
Sub heading	Totally and Permanently Disabled				



# MLC Insurance (Super)

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<p>(e)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of Whole Person Function; and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to perform any Normal Physical Domestic Duties; and</li><li>• are unlikely ever to be able to do so again,</li></ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>



## How to contact MLC Limited

For more information call us from anywhere in Australia on **132 652** between 8am and 6pm (Melbourne and Sydney Time), Monday to Friday or contact your financial adviser.

If you are outside Australia, please call **+61 3 8634 4721**.

### Postal address:

MLC Limited  
PO Box 200  
North Sydney, NSW 2059

You can find our registered address in the Contact Us section of our website [mlcinsurance.com.au](http://mlcinsurance.com.au)