



Making sure you're well protected

**MLC Personal Protection Portfolio and MLC Life Cover Super**

# Your insurance is now even better

## We constantly make improvements to the insurance we offer

All upgrades are automatically passed on where they don't affect your premiums. For some upgrades you'll need to let us know if you'd like to take advantage of the improvement, and your premium will increase as a result.

You can check your policy schedule to see which upgrades are relevant to you. Please keep this document with your policy document for your records.

## Upgrades apply from 1 October 2012 onwards

These upgrades only apply to claims for events that happened on or after 1 October 2012. They don't apply to any claims resulting from health conditions or events which began or took place before this date. You can choose to have a claim assessed under the pre-improvement wording, if you prefer.

For the new policy wording, please go to [mlc.com.au/upgrade](http://mlc.com.au/upgrade) Alternatively, you can call us on **132 652** and ask for a paper copy.

## Upgrades

There are a number of improvements that include a change in our definitions. These new definitions are available on [mlc.com.au/upgrade](http://mlc.com.au/upgrade)

Type of insurance	Upgrade	How this affects you
Total & Permanent Disability (TPD) insurance		
TPD TPD (Stand Alone) (PPP only)	<b>TPD definition</b>	<p>We're now more generous if you're unemployed at the time of disability:</p> <ul style="list-style-type: none"> <li>• If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the TPD definition that you applied for.</li> <li>• If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.</li> </ul> <p>Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.</p>

## Upgrades (continued)

Type of insurance	Upgrade	How this affects you
<b>Critical Illness insurance</b>		
Critical Illness Plus Critical Illness Plus (Stand Alone)	<b>Child Support Benefit</b>	The list of Child Support Benefit conditions now includes Type 1 Diabetes. The definitions of the following critical conditions have been broadened and you are now more likely to be able to claim: <ul style="list-style-type: none"> <li>• Encephalitis</li> <li>• Major brain injury, and</li> <li>• Malignant cancer.</li> </ul>
Critical Illness Standard Critical Illness Plus Critical Illness Plus (Stand Alone)	<b>Critical Illness definitions</b>	The definitions of the following critical conditions have been broadened and you are now more likely to be able to claim: <ul style="list-style-type: none"> <li>• Malignant cancer</li> <li>• Where Critical Illness is an extension to Life Cover: <ul style="list-style-type: none"> <li>– Any Occupation TPD, and</li> <li>– Own Occupation TPD.</li> </ul> </li> </ul>
Critical Illness Plus Critical Illness Plus (Stand Alone)	<b>Critical Illness definitions</b>	The definitions of the following critical conditions have been broadened and you are now more likely to be able to claim: <ul style="list-style-type: none"> <li>• Encephalitis, and</li> <li>• Major brain injury.</li> </ul>
Critical Illness Standard Critical Illness Plus	<b>Life Cover Buy Back Option</b>	The one-year buy back qualification period now begins when a valid claim form is received, or when you meet the definition for critical conditions other than TPD. (Previously this started after the Critical Illness benefit was paid). <b>Please note:</b> We'll restore your Life Cover insurance up to the same amount as the benefit paid, if you survive 14 days after we pay your Critical Illness benefit due to TPD as a critical condition.
Critical Illness Plus Critical Illness Plus (Stand Alone)	<b>Critical Illness Extra Benefit Option – Additional critical conditions</b>	The definitions of the following critical conditions have been broadened and you are now more likely to be able to claim: <ul style="list-style-type: none"> <li>• Carcinoma in situ – female reproductive organs, and</li> <li>• Early stage melanoma.</li> </ul>
<b>Income Protection insurance</b>		
Income Protection Plus (PPP only) Income Protection Plus (Farmer Package) (PPP only)	<b>Child Support Income Benefit</b>	The list of Child Support Income Benefit conditions now includes Type 1 Diabetes. The definitions of the following critical conditions have been broadened and you are now more likely to be able to claim: <ul style="list-style-type: none"> <li>• Encephalitis</li> <li>• Major brain injury, and</li> <li>• Malignant cancer.</li> </ul>
Income Protection Plus (PPP only) Income Protection Plus (Farmer Package) (PPP only)	<b>Income Protection Extra Benefits Option – Benefit during the waiting period</b>	You'll now receive this benefit from day one (previously payable from day four). You'll need to have been confined to bed for 72 hours or more and we'll then backdate the benefit to day one.
Income Protection Plus (PPP only) Income Protection Plus (Farmer Package) (PPP only)	<b>Income Protection Extra Benefits Option – Double benefits for specified conditions</b>	The following definitions have been broadened and you are now more likely to be able to claim under double benefits: <ul style="list-style-type: none"> <li>• Encephalitis</li> <li>• Major brain injury, and</li> <li>• Malignant cancer.</li> </ul>
<b>Premium Waiver insurance</b>		
Premium Waiver	<b>Totally and Permanently Disabled definition</b>	We're now more generous if you're unemployed at the time of disability: <ul style="list-style-type: none"> <li>• If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the Totally and Permanently Disabled definition.</li> <li>• If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.</li> </ul> Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### Important information

MLC Personal Protection Portfolio is issued by MLC Limited (ABN 90 000 000 402, AFSL 230694).

MLC Life Cover Super is issued by MLC Nominees Pty Limited (ABN 93 002 814 959, AFSL 230702, RSE L0002998) which is the Trustee of The Universal Super Scheme (ABN 44 928 361 101, R1056778).

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# Improvements you can take advantage of

You'll need to let us know if you'd like to take advantage of these improvements. Your premium will increase as a result.

Type of insurance	Upgrade	How this affects you
Life Cover, TPD, Critical Illness and Income Protection insurance		
Life Cover Plus Total & Permanent Disability Total & Permanent Disability (Stand Alone) (PPP only) Critical Illness Plus (PPP only) Critical Illness Plus (Stand Alone) (PPP only) Income Protection Plus	<b>Increases without further medical evidence</b>  <b>Please note:</b> For Income Protection Plus this isn't available if you work in a special risk occupation.	You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.
Life Cover Standard Life Cover Plus Total & Permanent Disability Total & Permanent Disability (Stand Alone) (PPP only)	<b>Business Safeguard Option</b>	We've increased the maximum limit for Life Cover insurance from \$10 million to \$15 million. Increases for Life Cover and TPD under this option are no longer limited by the amount of personal insurance you have elsewhere.
Income Protection Standard Income Protection Plus	<b>Waiting Period Conversion</b>  <b>Please note:</b> This isn't available if you work in a special risk occupation.	If you have a two-year waiting period because of existing insurance under a Group Salary Continuance scheme, you can ask us to reduce it to 90 days without further medical evidence if: <ul style="list-style-type: none"> <li>• you've left your employer,</li> <li>• your cover under that scheme ends, and</li> <li>• you don't exercise a continuation option from that scheme.</li> </ul> You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.
Income Protection Plus (LCS only)	<b>Extended Income Protection</b>	You now have the option to continue your Income Protection Plus insurance on altered terms until age 70 if: <ul style="list-style-type: none"> <li>• you continue to work full-time, and</li> <li>• you are neither receiving nor entitled to receive benefits at the review date when you turn 65.</li> </ul> <b>Please note:</b> This isn't available if: <ul style="list-style-type: none"> <li>• your insurance expires before age 65, or</li> <li>• you work in a special risk occupation.</li> </ul> Provided you meet the terms and conditions, extended cover will be provided under a new policy and your existing policy will end.

## Any questions

If you'd like to know more about these, or any of our insurance offers, speak with your financial adviser or call us on **132 652**.

## How to contact MLC

For more information call MLC from anywhere in Australia on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday or contact your financial adviser.

### Postal address:

MLC Limited, PO Box 200  
North Sydney NSW 2059

### Registered office:

Ground Floor, MLC Building  
105–153 Miller Street  
North Sydney NSW 2060

[mlc.com.au](http://mlc.com.au)