



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.

Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

Insurer

MLC Limited
ABN 90 000 000 402
AFSL 230694

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North Sydney NSW 2059

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The Trustee of the Fund is part of the National Australia Bank Limited (NAB) Group of Companies (NAB Group). Your insurance is not a deposit or liability of, and is not guaranteed by, NAB. MLC Limited operates the MLC Life Insurance business. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the NAB Group of Companies.

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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 **16 April 2019**.

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 are effective from **16 April 2019**.

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/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

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)

Upgrade	New policy wording	
<p>Any Occupation Definition</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	In the following section:	
	Section	Total and Permanent Disability Benefit
	Sub section	Any Occupation Definition
	<p>the existing wording under the Any Occupation Definition heading is replaced 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):</p> <p>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p>	

MLC Insurance

Upgrade	New policy wording
	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <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 the Life Insured was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <p>the Home Duties Definition applies; otherwise the Any Occupation Definition above will continue to apply.</p> <p>For the purposes of the above definitions, Earnings means:</p> <ul style="list-style-type: none"> • 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; • 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 • whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

MLC Insurance

Upgrade	New policy wording					
<p>Own Occupation Definition (For TPD insurance inside super Own Occupation cover is only available if it was selected and commenced before 1 July 2014)</p> <p>We've enhanced this definition so that:</p> <ul style="list-style-type: none"> You will no longer be assessed under the Normal Physical Domestic Duties criteria if you haven't been working in the 12 months prior to disability. You only need to be absent from your own occupation during the waiting period (previously you also needed to be absent from any occupation). This makes it simpler and easier for you to make a claim. If your occupation prior to disability is not eligible for the Own Occupation definition, you will now be assessed on that occupation instead of your occupation at application. 	In the following section:					
	<table border="1"> <thead> <tr> <th>Section</th> <th>Total and Permanent Disability Benefit</th> </tr> </thead> <tbody> <tr> <td>Sub section</td> <td>Own Occupation Definition</td> </tr> </tbody> </table>	Section	Total and Permanent Disability Benefit	Sub section	Own Occupation Definition	
	Section	Total and Permanent Disability Benefit				
Sub section	Own Occupation Definition					
<p>the existing wording under the Own Occupation Definition heading is replaced 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. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.</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>(a)</p> <ul style="list-style-type: none"> 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 these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> they suffer a permanent impairment of at least 25% of Whole Person Function; and 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye. 						

MLC Insurance

Change	New policy wording				
<p>Home Duties Definition</p> <p>We've introduced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p> <table border="1" data-bbox="469 537 1479 638"> <thead> <tr> <th data-bbox="469 537 719 582">Section</th> <th data-bbox="719 537 1479 582">Total and Permanent Disability Benefit</th> </tr> <tr> <th data-bbox="469 582 719 638">Sub section</th> <th data-bbox="719 582 1479 638">Home Duties Definition</th> </tr> </thead> </table> <p>the following new definition titled Home Duties Definition is inserted immediately after the Own Occupation Definition (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>Home Duties Definition (this applies until the Review Date after the Life Insured reaches age 65)</p> <p>If the Life Insured was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <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>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Life Insured was not performing full time domestic duties or child rearing within the three criteria referred to above, the Any Occupation Definition will apply.</p>	Section	Total and Permanent Disability Benefit	Sub section	Home Duties Definition
Section	Total and Permanent Disability Benefit				
Sub section	Home Duties Definition				

MLC Insurance

Total and Permanent Disability (Stand Alone) insurance

Upgrade	New policy wording	
<p>Any Occupation Definition</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p>	
	Section	Total and Permanent Disability Benefit
	Sub section	Any Occupation Definition
	<p>the existing wording under the Any Occupation Definition heading is replaced 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 (a), (b) or (c):</p> <p>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months. <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; • 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 • they survive for 14 days after the event leading to this impairment. <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye; and • they survive for 14 days after the event leading to the above loss. <p>If the Life Insured was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <p>the Home Duties Definition applies; otherwise the Any Occupation Definition above will continue to apply.</p> <p>For the purposes of the above definitions, Earnings means:</p> <ul style="list-style-type: none"> • 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; • 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 • whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax. 	

MLC Insurance

Upgrade	New policy wording	
<p>Own Occupation Definition (For TPD insurance inside super Own Occupation cover is only available if it was selected and commenced before 1 July 2014)</p> <p>We've enhanced this definition so that:</p> <ul style="list-style-type: none"> You will no longer be assessed under the Normal Physical Domestic Duties criteria if you haven't been working in the 12 months prior to disability. You only need to be absent from your own occupation during the waiting period (previously you also needed to be absent from any occupation). This makes it simpler and easier for you to make a claim. If your occupation prior to disability is not eligible for the Own Occupation definition, you will now be assessed on that occupation instead of your occupation at application. 	In the following section:	
	Section	Total and Permanent Disability Benefit
	Sub section	Own Occupation Definition
	<p>the existing wording under the Own Occupation Definition heading is replaced 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. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.</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 (a), (b) or (c):</p> <p>(a)</p> <ul style="list-style-type: none"> 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 these circumstances have existed continuously for at least 3 months. <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> they suffer a permanent impairment of at least 25% of Whole Person Function; 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 they survive for 14 days after the event leading to this impairment. <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye; and they survive for 14 days after the event leading to the above loss. 	

MLC Insurance

Change	New policy wording	
<p>Home Duties Definition</p> <p>We've introduced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p>	
	Section	Total and Permanent Disability Benefit
	Sub section	Home Duties Definition
	<p>the following new definition titled Home Duties Definition is inserted immediately after the Own Occupation Definition:</p> <p>Home Duties Definition (this applies until the Review Date after the Life Insured reaches age 65)</p> <p>If the Life Insured was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Life Insured was not performing full time domestic duties or child rearing within the three criteria referred to above, the Any Occupation Definition will apply.</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>Critical Conditions (definitions)</p> <p>The definitions for some critical conditions have been enhanced.</p> <p>The list of critical conditions (definitions) now includes Parkinson-Plus Syndrome.</p>	In the following section:			
	<table border="1"> <thead> <tr> <th data-bbox="467 712 719 763">Section</th> <th data-bbox="719 712 1481 763">Critical Conditions</th> </tr> </thead> </table>	Section	Critical Conditions	<p>Parkinson-Plus Syndrome is added to the list of Critical Conditions.</p>
	Section	Critical Conditions		
	In the following section:			
<table border="1"> <thead> <tr> <th data-bbox="467 831 719 943">Section</th> <th data-bbox="719 831 1481 943">Critical Conditions (definitions)</th> </tr> </thead> </table>	Section	Critical Conditions (definitions)	<p>the existing definition of Deafness – permanent is replaced with the following:</p> <p>Deafness – permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> • has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and • is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition for Dementia or Alzheimer’s Disease – permanent and of specified severity is replaced with the following:</p> <p>Dementia or Alzheimer’s Disease – permanent and of specified severity. The unequivocal diagnosis of Dementia or Alzheimer’s disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured’s Mini-Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same level of stated severity.</p> <p>the existing definition for Heart Valve Surgery – of specified severity is replaced with the following:</p> <p>Heart Valve Surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition for Intensive Care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <p>Intensive Care – requiring continuous mechanical ventilation for 7 days. Mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p>	
Section	Critical Conditions (definitions)			

Upgrade	New policy wording
	<p>the existing definition for Parkinson's Disease – of specified severity is replaced with the following:</p> <p>Parkinson's Disease – of specified severity. The unequivocal diagnosis of degenerative idiopathic Parkinson's disease, as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor <p>akinesia from degeneration of the nigrostriatal system.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p> <p>the following new definition for Parkinson-Plus Syndrome is inserted immediately before the definition of Pneumonectomy – complete removal of entire lung:</p> <p>Parkinson-Plus Syndrome. The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none"> • Multiple Systems Atrophy (MSA) • Progressive Supranuclear Palsy (PSP) • Corticobasal Degeneration/Syndrome (CBD) • Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>

MLC Insurance

Upgrade	New policy wording	
<p>Extra Benefits Option – Partial Benefits Conditions</p> <p>We've increased the maximum partial benefit payable from \$100,000 to \$200,000 for some partial benefit conditions.</p> <p>The list of partial benefits critical conditions now includes Intensive Care - requiring continuous mechanical ventilation for 5 days and Guillain-Barre Syndrome.</p> <p>The definition of Specified Complications of Pregnancy has been enhanced.</p>	<p>In the following section:</p>	
	<p>Section</p>	<p>Extra Benefits Option – Partial Benefits Conditions and Maximum Benefit Payable</p>
	<p>the first and second paragraphs are replaced with the following:</p> <p>The maximum benefit payable is \$100,000 for the following Extra Benefits Option – Partial Benefits Conditions:</p> <ul style="list-style-type: none"> • Advanced Endometriosis – of specified severity • Carcinoma In Situ of the Breast - of specified severity • Early Stage Chronic Lymphocytic Leukaemia – of specified severity • Facial Reconstructive Surgery and Skin Grafting – of specified severity • Early Stage Prostate Cancer – of specified severity • Serious Accidental Injury. <p>The maximum benefit payable is \$200,000 for the following Extra Benefits Option – Partial Benefits Conditions:</p> <ul style="list-style-type: none"> • Adult Onset Insulin Dependent Diabetes Mellitus • Deafness in One Ear – total and irreparable • Early Stage Benign Brain Tumour – of specified type • Loss of One Foot or One Hand – total and irrecoverable • Loss of Sight in One Eye – of specified severity. <p>Intensive Care – requiring continuous mechanical ventilation for 5 days is added to the list of partial benefit conditions where the maximum benefit payable is \$50,000.</p> <p>Guillain-Barre Syndrome is added to the list of partial benefit conditions where the maximum benefit payable is \$20,000.</p>	

MLC Insurance

Upgrade	New policy wording	
	In the following section:	
	Section	Extra Benefits Option – Partial Benefits Conditions Definitions
	<p>the following new definition for Guillain-Barre Syndrome is inserted immediately before Inability of a Child to Gain Independence - of specified severity:</p> <p>Guillain-Barre Syndrome – of specified severity. The unequivocal diagnosis by a Neurologist of Guillain-Barre Syndrome, requiring 6 consecutive weeks or more of inpatient hospitalisation and rehabilitation.</p> <p>the following new definition for Intensive Care - requiring continuous mechanical ventilation for 5 days is inserted immediately before Loss of One Foot or One Hand – total and irrecoverable:</p> <p>Intensive Care – requiring continuous mechanical ventilation for 5 days. Mechanical ventilation by means of tracheal intubation for 5 consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p> <p>the existing definition for Specified Complications of Pregnancy is replaced with the following:</p> <p>Specified Complications of Pregnancy. The Life Insured is diagnosed with one of the following:</p> <ol style="list-style-type: none"> 1. Disseminated Intravascular Coagulation (DIC) where there is a pregnancy related cause of the DIC which has resulted in a life threatening haemorrhage from multiple sites. 2. Ectopic pregnancy – pregnancy in which implantation of a fertilised ovum occurs outside the uterine cavity. The ectopic pregnancy must be ended by laparotomy or laparoscopic surgery. 3. Hydatidiform mole – the development of fluid-filled cysts in the uterus after the degeneration of the chorion during pregnancy which results in death of the embryo. 4. Stillbirth – the birth of an infant after at least 20 completed weeks of gestation or of 400 grams or more of birth weight, which shows no signs of life after birth. <p>Elective termination of pregnancy is specifically excluded.</p>	

MLC Insurance

Upgrade	New policy wording	
<p>Critical Illness Buy Back Option</p> <p>A partial payment may now be payable for a second Cancer or Heart Attack related to the original claim, on the restored Critical Illness cover.</p>	<p>In the following section:</p>	
	<p>Section</p>	<p>Critical Illness Buy Back Option</p>
	<p>the wording is replaced with the following:</p> <p>Critical Illness Buy Back Option</p> <p>The Critical Illness Buy Back Option only applies if You have selected this Option (see Your current Schedule).</p> <p>One year after we pay a Critical Illness Benefit including a Benefit paid for an Extra Benefits Option – Partial Benefits Condition which covers the Life Insured, You have the right to take out Critical Illness insurance on that Life Insured’s life up to the same amount as the Benefit paid (without having to provide additional evidence of health, occupation or pursuits) (Restored Critical Illness insurance) subject to the following conditions:</p> <ul style="list-style-type: none"> • You must exercise this Critical Illness Buy Back Option within 30 days of the year being completed. • If You have Critical Illness as an Extension to Your Life Cover and: <ul style="list-style-type: none"> – You have the option to buy back Your Life Cover after a claim, You must buy back the Life Cover Benefit at the same time You buy back Your Critical Illness Benefit; or – You do not have the option to buy back Your Life Cover after a claim, Your Restored Critical Illness insurance will be issued as a Critical Illness (Stand Alone) insurance policy. • What happens after a full Critical Illness Benefit has been paid? <ul style="list-style-type: none"> – Where a Critical Illness Benefit has been paid, excluding a Benefit paid due to an Extra Benefits Option – Partial Benefits Condition, the Restored Critical Illness insurance will not provide cover and therefore a claim will not be payable, for a Critical Condition: <ul style="list-style-type: none"> – for which a Benefit, including a partial Benefit, has been paid (excluding Coronary Artery Angioplasty); or – which is related to, arises from or is contributed to by (directly or indirectly, or wholly or partly) any Critical Condition (or Extra Benefits Option – Partial Benefits Condition) for which a Benefit, including a partial Benefit, has been paid, except in the circumstances described below in respect of an Extra Benefits Option – Partial Benefits Condition claim, or a Cancer or Heart Attack claim. • What happens after an Extra Benefits Option – Partial Benefit has been paid? <ul style="list-style-type: none"> – Where a Benefit has been paid for an Extra Benefits Option – Partial Benefits Condition, the Restored Critical Illness insurance will not provide cover and therefore a claim will not be payable for: <ul style="list-style-type: none"> – any Extra Benefits Option – Partial Benefits Condition for which a Benefit has been paid; or – any Extra Benefits Option – Partial Benefits Condition which is related to, arises from or is contributed to by (directly or indirectly, or wholly or partly) any Extra Benefits Option – Partial Benefits Condition for which a Benefit has been paid. • What happens after a full Benefit for Cancer or Heart Attack is first paid? <ul style="list-style-type: none"> – Where a Benefit has been paid for Cancer or Heart Attack, we will pay a benefit for a second Cancer or Heart Attack that occurs after the Critical Illness insurance has been restored. – In this case we will pay 10% of the Restored Critical Illness sum insured up to a maximum of \$50,000. The benefit is not payable if it is less than \$10,000. – The second Cancer or Heart Attack must be related to, arise from or be contributed to by (directly or indirectly, or wholly or partly) the cause of the original Cancer or Heart Attack. 	

MLC Insurance

Upgrade	New policy wording
	<ul style="list-style-type: none">• What happens after a second benefit has been paid for Cancer or Heart Attack on the Restored Critical Illness insurance?<ul style="list-style-type: none">– The sum insured under the Restored Critical Illness insurance will reduce by the amount paid for the second Cancer or Heart Attack.– Critical Illness Buy Back will not be available for the amount paid in respect of the second Cancer or Heart Attack.– The sum insured under any subsequent exercise of the Critical Illness Buy Back Option following any other Critical Illness claim will exclude the amount paid for the second Cancer or Heart Attack.• If You exercise this Critical Illness Buy Back Option, the owner of the Restored Critical Illness insurance will be the same as the owner of the original Critical Illness insurance.• The Premiums for the Restored Critical Illness insurance will be based on our Critical Illness Premium Rates at the time the Critical Illness insurance is restored, taking into account the Benefit, the Life Insured's age, the Premium and acceptance terms of this insurance.• Increases without further medical evidence and the Financial Planning Benefit (unless the Financial Planning Benefit has not previously been paid) are not available for the Restored Critical Illness insurance.• This Critical Illness Buy Back Option is only available until the Review Date after the Life Insured turns 75.

Occupationally Acquired HIV, Hepatitis B or C Infection Benefit insurance

Upgrade	New policy wording	
<p>Exclusions</p> <p>We've updated the wording to clarify that infections for HIV or Hepatitis B or C that occur or continue, even though you've taken the preventative vaccine or the approved treatment, will be covered.</p>	In the following section:	
	Section	Exclusions
	Sub section	When we will not pay a Benefit
	<p>the wording for When we will not pay a Benefit is replaced with the following:</p> <p>When we will not pay a Benefit</p> <p>We will not pay a Benefit for Occupationally Acquired HIV, Hepatitis B or C Infection arising from or contributed to by:</p> <ul style="list-style-type: none"> • intentional self-inflicted infection; • Sickness or Injury that first appeared, happened or was diagnosed before this insurance started or was last reinstated (unless disclosed to, and accepted by, MLCL as a part of the application or reinstatement process); • hepatitis B infection within 6 months after this Occupationally Acquired HIV, Hepatitis B or C Infection insurance which covers the Life Insured started or was last reinstated; • diagnosis of infection first made after the Life Insured dies; • infection after the appropriate Government body has recommended a preventative vaccine for use in the Life Insured's occupation, but the Life Insured has not taken this vaccine; or • infection after the appropriate Government body has approved a treatment which makes infection inactive and non-infectious. <p>Infections that occur or continue despite you having taken the preventative vaccine or the approved treatment will be covered.</p>	

Child Critical Illness insurance

Upgrade	New policy wording	
<p>Child Critical Conditions (definitions)</p> <p>The definitions for some critical conditions have been enhanced.</p>	In the following section:	
	Section	Child Critical Conditions (definitions)
	<p>the existing definitions listed below are replaced as follows:</p> <ul style="list-style-type: none"> • Deafness – permanent – is replaced with the new definition as set out in page 13 of this document. • Heart Valve Surgery – of specified severity – is replaced with the new definition as set out in page 13 of this document. • Intensive Care – requiring continuous mechanical ventilation for 10 days – is replaced with the new definition as set out in page 13 of this document. 	

MLC Insurance

Premium Waiver insurance

Upgrade	New policy wording	
<p>Total Disability</p> <p>We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.</p>	In the following section:	
	Section	When we will not charge Policy Premiums
	Sub section	Total Disability
	<p>the existing wording is replaced with the following:</p> <p>Total Disability. If the Life Insured is Totally Disabled for more than 3 months, we will not charge any Premium that becomes due under this Policy after the first 3 months of Total Disability.</p>	

Upgrade	New policy wording	
<p>Definitions (Totally and Permanently Disabled)</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	In the following section:	
	Section	Definitions
	<p>the existing definition of Totally and Permanently Disabled is replaced with the following:</p> <p>Totally and Permanently Disabled. 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"> 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 these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> they suffer a permanent impairment of at least 25% of Whole Person Function; and 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye. <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 the Life Insured was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> at the time of application for insurance, and for the 12 months prior to the disability, and at the time the disability begins, <p>the Home Duties definition below applies; otherwise the Totally and Permanently Disabled definition above will continue to apply.</p>	

MLC Insurance

Upgrade	New policy wording
	<p>Home Duties. If the Life Insured was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the claim disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <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>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Life Insured was not performing full time domestic duties or child rearing within the three criteria referred to above, the Totally and Permanently Disabled definition will apply.</p>

MLC Insurance

Income Protection Platinum insurance

Upgrade	New policy wording	
<p>Return to work during the Waiting Period</p> <p>When your Waiting Period is 14, 30 or 90 days, we will not restart the Waiting Period if you return to work and remain at least Partially Disabled, during the Waiting Period.</p>	In the following section:	
	Section	Total Disability Benefit
	Sub section	When we will pay
	<p>the second and third paragraphs are replaced with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Life Insured remains at least Partially Disabled, the Waiting Period will not restart if the Life Insured returns to work during the Waiting Period.</p> <p>If the Waiting Period is longer than 90 days (see Your current Schedule) and the Life Insured returns to work in their full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Life Insured is at work in their full capacity; and • if the Life Insured returns to work in their full capacity for more than 10 consecutive work days, then the Waiting Period will restart. <p>In the following section:</p>	
Section	Partial Disability Benefit	
Sub section	When we will pay	
<p>the second and third paragraphs are replaced with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Life Insured remains at least Partially Disabled, the Waiting Period will not restart if the Life Insured returns to work during the Waiting Period.</p> <p>If the Waiting Period is longer than 90 days (see Your current Schedule) and the Life Insured returns to work in their full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Life Insured is at work in their full capacity; and • if the Life Insured returns to work in their full capacity for more than 10 consecutive work days, then the Waiting Period will restart. 		

MLC Insurance

Upgrade	New policy wording	
<p>Totally Disabled and Total Disability</p> <p>We've added a new enhanced Total Disability definition that applies if you hold Income Protection Platinum insurance with Extra Benefits Option.</p>	<p>In the following section:</p>	
	<p>Section</p>	<p>Income Protection Extra Benefits Option</p>
	<p>the following new sub-section Totally Disabled and Total Disability is inserted immediately after the section called Transportation Benefit:</p> <p>Totally Disabled and Total Disability</p> <p>Prior to the Review Date following the Life Insured's 65th birthday, or Your 70th birthday if Your Benefit Period is to age 70, Totally Disabled and Total Disability mean that solely due to Sickness or Injury the Life Insured satisfies either (a), (b) or (c) below:</p> <p>(a) Duties based</p> <ul style="list-style-type: none"> • unable to perform at least one of the important Duties of their occupation which is necessary to produce their Earnings; and • not working for Earnings, payment or profit; <p>or</p> <p>(b) Hours based</p> <ul style="list-style-type: none"> • unable to perform the important Duties of their occupation for more than 10 hours per week (or five hours per week when they've worked less than 24 hours per week in the previous 12 months); and • not working in any other occupation; <p>or</p> <p>(c) Income based</p> <ul style="list-style-type: none"> • working in their occupation, or any other gainful employment, but are unable to generate more than 20% of their Earnings Before Disability; <p>and is being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified doctor.</p> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Income Protection Platinum insurance first commenced after 30 June 2014, the Life Insured must also have satisfied a period of Temporary Incapacity.</p> <p>If, when Disability begins, the Life Insured was not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, then Totally Disabled and Total Disability instead means solely due to Sickness or Injury the Life Insured is:</p> <ul style="list-style-type: none"> • unable to perform any occupation for which they are reasonably suited by education, training or experience, and • not capable of working for Earnings, payment or profit, and • being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor. 	

Upgrade	New policy wording
	<p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Income Protection Platinum insurance first commenced after 30 June 2014, the Life Insured must also have satisfied a period of Temporary Incapacity.</p> <p>After the Review Date following the Life Insured's 65th birthday where Your Benefit Period is 2 years, 5 years or to age 65, Total Disability instead means that solely due to Sickness or Injury the Life Insured is:</p> <p>a. unable to perform the duties of any occupation for which they are suited by way of education, training or experience; and</p> <p>b. is not working for Earnings, payment or profit;</p> <p>and is being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor.</p> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Income Protection Platinum insurance first commenced after 30 June 2014, the Life Insured must also have satisfied a period of Temporary Incapacity.</p> <p>Partially Disabled and Partial Disability means solely due to Sickness or Injury the Life Insured is:</p> <ul style="list-style-type: none"> • unable to fully perform the Duties of their occupation; • working in a reduced capacity in either their occupation or another occupation; • not Totally Disabled; • being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor; <p>and as a result of their inability, their monthly Earnings in that occupation are lower than their Earnings Before Disability.</p> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Income Protection Platinum insurance first commenced after 30 June 2014, the Life Insured must also have satisfied a period of Temporary Incapacity.</p> <p>If, when Disability begins, the Life Insured was not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, then Partially Disabled and Partial Disability instead means solely due to Sickness or Injury the Life Insured is:</p> <ul style="list-style-type: none"> • unable to fully perform any occupation for which they are reasonably suited by education, training or experience, • capable of working in a reduced capacity in either their occupation or another occupation for which they are reasonably suited by education, training or experience, or after their Disability first began they have returned to work and are working in a reduced capacity in either their occupation or another occupation, • not Totally Disabled, • being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor; <p>and as a result of their inability, their Monthly Earnings in that occupation are lower than their Earnings Before Disability.</p> <p>Where the Policy is owned by the trustee(s) of a superannuation fund and this Income Protection Platinum insurance first commenced after 30 June 2014, the Life Insured must also have satisfied a period of Temporary Incapacity.</p>

MLC Insurance

Income Protection Platinum insurance Income Protection insurance

Upgrade	New policy wording	
<p>Earnings Before Disability</p> <p>We've enhanced the Earnings Before Disability definition so that when we calculate your Monthly Benefit for Indemnity cover, we use your highest average Earnings for any continuous 12-month period in the three years (instead of one year) before you were Totally or Partially Disabled.</p> <p>In addition, if you have been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before your most recent period of disability, the three year period will apply immediately before the leave commenced.</p>	In the following section:	
	Section	Definitions for Income Protection Platinum insurance
	Sub section	Earnings Before Disability
	<p>the second bullet point is replaced as with the following:</p> <ul style="list-style-type: none"> • If You have Indemnity cover (see Your current Schedule) Earnings Before Disability means the Life Insured's highest average Earnings for any continuous period of 12-months during the 3 years immediately before they were Disabled. If the Life Insured has been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before their most recent period of Disability, the 3 year period will be immediately before the leave commenced. 	

Upgrade	New policy wording	
<p>Increases without further medical evidence</p> <p>For increases without further medical evidence you could previously only apply for one increase during any three year period. We will now allow you to bring forward your application for an increase so that you can apply for additional increases during a 3 year period, up to a maximum of 4 times.</p>	In the following section:	
	Section	Increases without further medical evidence
	Sub section	Conditions that apply to Increases without further medical evidence
	<p>the second paragraph is replaced with the following:</p> <p>Under this feature You can only apply for one increase during any 3 year period. However, You can bring forward an application for increase, so that You can apply for an additional increase during a 3 year period, subject to the following conditions:</p> <ul style="list-style-type: none"> • You can only bring forward an application for increase 4 times; • if You bring forward an application for increase, the Review Date will then commence from the date of the increase for the purposes of Personal Event increases; and • You cannot bring forward an application for increase if the Life Insured is on claim under the Policy including during the Waiting Period. 	

MLC Insurance

Income Protection insurance Income Protection (Special Risk) insurance

Upgrade	New policy wording	
<p>No preceding Total Disability required for certain specified conditions</p> <p>The list of specified conditions now includes Parkinson-Plus Syndrome.</p>	In the following section:	
	Section	Partial Disability Benefit
	Sub section	No preceding Total Disability required for certain specified conditions
	<p>the following new definition for Parkinson-Plus Syndrome is inserted immediately after the definition for Parkinson's Disease – of specified severity:</p> <ul style="list-style-type: none"> • Parkinson-Plus Syndrome - The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes: <ul style="list-style-type: none"> – Multiple Systems Atrophy (MSA) – Progressive Supranuclear Palsy (PSP) – Corticobasal Degeneration/Syndrome (CBD) – Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded. The condition must be diagnosed by a Specialist and confirmed by MLCL's medical adviser.</p>	

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

Upgrade	New policy wording	
<p>How does partial disability work?</p> <p>We've simplified the way Partial Disability is calculated.</p>	In the following section:	
	Section	Partial Disability Benefit
	Sub section	What we will pay
	<p>the last two paragraphs in this section, shown below, have been removed:</p> <p>If the Life Insured is Partially Disabled and is not working to the extent of their capability as a result of causes other than Sickness or Injury and this situation continues for at least 2 months, then Earnings-After Disability will be calculated based on what the Life Insured could reasonably be expected to earn if they were working to the extent of their capability.</p> <p>In determining what the Life Insured could reasonably be expected to earn if they were working to the extent of their capability, we will take into account available medical evidence (including the opinion of the Life Insured's Medical Practitioner) and any other relevant considerations directly related to the Life Insured's medical condition (including information provided by the Life Insured).</p>	

MLC Insurance

Upgrade	New policy wording	
<p>Short Waiting Period for Accidental Injury Option</p> <p>You'll be eligible for benefits from the start of the Waiting Period if you've been Totally Disabled for three consecutive days as a result of an Accident.</p>	In the following section:	
	<p>Section</p> <p>Sub section</p>	<p>Other Benefits</p> <p>Short Waiting Period for Accidental Injury Option</p>
	<p>the existing wording is replaced with the following:</p> <p>Short Waiting Period for Accidental Injury Option</p> <p>If You have selected this Option (see Your current Schedule), You will be eligible to receive Benefits during the Waiting Period for any Injury that:</p> <ul style="list-style-type: none"> • is caused by an Accident; and • results in the Life Insured becoming Totally Disabled within 30 days of the Accident. <p>Conditions that apply to the Short Waiting Period for Accidental Injury Option</p> <p>To be eligible for this benefit the Life Insured must be Totally Disabled as a result of an Accident for a period of at least 3 consecutive days from the day they first seek medical advice for their Injury.</p> <p>We won't pay this benefit if the Nursing Care Benefit (under the Extra Benefits Option if applicable, see Your current Schedule) is payable.</p> <p>We will pay 1/30th of the Monthly Benefit amount for each day the Life Insured is Totally Disabled during the Waiting Period.</p> <p>This benefit will accrue from the first day that the Life Insured is Totally Disabled and will continue until the earlier of:</p> <ul style="list-style-type: none"> • the end of the Waiting Period, or • until the Life Insured is no longer Totally Disabled. <p>This benefit will be paid in arrears.</p>	

Upgrade	New policy wording	
<p>Child Critical Illness Conditions (definitions)</p> <p>The definitions for some Critical Conditions have been enhanced.</p>	In the following section:	
	<p>Section</p>	<p>Child Critical Illness Conditions (definitions)</p>
	<p>the existing definitions listed below are replaced as follows:</p> <ul style="list-style-type: none"> • Deafness – permanent – is replaced with the new definition as set out in page 13 of this document. • Heart Valve Surgery – of specified severity – is replaced with the new definition as set out in page 13 of this document. • Intensive Care – requiring continuous mechanical ventilation for 10 days – is replaced with the new definition as set out in page 13 of this document. 	

MLC Insurance

Upgrade	New policy wording	
<p>Critical Illness Benefit</p> <p>The definitions for some critical conditions have been enhanced. The list of critical conditions now includes Parkinson-Plus Syndrome.</p>	In the following section:	
	Section	Income Protection Extra Benefits Option
	Sub section	Critical Illness Benefit
	Sub heading	Condition must meet the definition
<p>the existing definitions listed below are replaced as follows:</p> <ul style="list-style-type: none"> • Deafness – permanent – is replaced with the new definition as set out in page 13 of this document. • Dementia or Alzheimer’s disease – permanent and of specified severity – is replaced with the new definition as set out in page 13 of this document. • Heart Valve Surgery – of specified severity – is replaced with the new definition as set out in page 13 of this document. • Parkinson’s Disease – of specified severity – is replaced with the new definition as set out in page 14 of this document. • Parkinson-Plus Syndrome – this new definition is inserted immediately before the definition of Pneumonectomy. This new definition is set out in page 14 of this document. 		

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)

Upgrade	New policy wording				
<p>Any Occupation Definition</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p> <table border="1" data-bbox="469 958 1479 1055"> <thead> <tr> <th data-bbox="469 958 719 1003">Section</th> <th data-bbox="719 958 1479 1003">Total and Permanent Disability Benefit</th> </tr> <tr> <th data-bbox="469 1003 719 1055">Sub section</th> <th data-bbox="719 1003 1479 1055">Any Occupation Definition</th> </tr> </thead> </table> <p>the existing wording under the Any Occupation Definition heading is replaced 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> <p>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. 	Section	Total and Permanent Disability Benefit	Sub section	Any Occupation Definition
Section	Total and Permanent Disability Benefit				
Sub section	Any Occupation Definition				

MLC Insurance (Wrap or SMSF)

Upgrade	New policy wording
	<p>If the Life Insured was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <p>the Home Duties Definition applies; otherwise the Any Occupation Definition above will continue to apply.</p> <p>For the purposes of the above definitions, Earnings means:</p> <ul style="list-style-type: none"> • 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; • 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 • whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

MLC Insurance (Wrap or SMSF)

Upgrade	New policy wording	
<p>Own Occupation Definition (For TPD insurance inside super Own Occupation cover is only available if it was selected and commenced before 1 July 2014)</p> <p>We've enhanced this definition so that:</p> <ul style="list-style-type: none"> You will no longer be assessed under the Normal Physical Domestic Duties criteria if you haven't been working in the 12 months prior to disability. You only need to be absent from your own occupation during the waiting period (previously you also needed to be absent from any occupation). This makes it simpler and easier for you to make a claim. If your occupation prior to disability is not eligible for the Own Occupation definition, you will now be assessed on that occupation instead of your occupation at application. 	<p>In the following section:</p>	
	Section	Total and Permanent Disability Benefit
	Sub section	Own Occupation Definition
	<p>the existing wording under the Own Occupation Definition heading is replaced 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. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.</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>(a)</p> <ul style="list-style-type: none"> 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 these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> they suffer a permanent impairment of at least 25% of Whole Person Function; and 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye. 	

MLC Insurance (Wrap or SMSF)

Change	New policy wording				
<p>Home Duties Definition</p> <p>We've introduced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p> <table border="1" data-bbox="469 535 1479 631"> <thead> <tr> <th data-bbox="469 535 719 584">Section</th> <th data-bbox="719 535 1479 584">Total and Permanent Disability Benefit</th> </tr> <tr> <th data-bbox="469 584 719 631">Sub section</th> <th data-bbox="719 584 1479 631">Home Duties Definition</th> </tr> </thead> </table> <p>the following new definition titled Home Duties Definition is inserted immediately after the Own Occupation Definition (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>Home Duties Definition (this applies until the Review Date after the Life Insured reaches age 65)</p> <p>If the Life Insured was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <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>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Life Insured was not performing full time domestic duties or child rearing within the three criteria referred to above, the Any Occupation Definition will apply.</p>	Section	Total and Permanent Disability Benefit	Sub section	Home Duties Definition
Section	Total and Permanent Disability Benefit				
Sub section	Home Duties Definition				

MLC Insurance (Wrap or SMSF)

Premium Waiver insurance

Upgrade	New policy wording	
<p>Total Disability</p> <p>We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.</p>	In the following section:	
	Section	When we will not charge Policy Premiums
	Sub section	Total Disability
	<p>the existing wording is replaced with the following:</p> <p>Total Disability. If the Life Insured is Totally Disabled for more than 3 months, we will not charge any Premium that becomes due under this Policy after the first 3 months of Total Disability.</p>	

Upgrade	New policy wording	
<p>Definitions (Totally and Permanently Disabled)</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	In the following section:	
	Section	Definitions
	Sub section	Totally and Permanently Disabled
	<p>the existing wording is replaced with the following:</p> <p>Totally and Permanently Disabled. 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"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>If the Life Insured was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <p>the Home Duties definition below applies; otherwise the Totally and Permanently Disabled definition above will continue to apply.</p>	

MLC Insurance (Wrap or SMSF)

Upgrade	New policy wording
	<p>Home Duties. If the Life Insured was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the claim disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <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>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Life Insured was not performing full time domestic duties or child rearing within the three criteria referred to above, the Totally and Permanently Disabled definition will apply.</p>

MLC Insurance (Wrap or SMSF)

Income Protection Platinum insurance

Upgrade	New policy wording	
<p>Return to work during the Waiting Period</p> <p>When your Waiting Period is 14, 30 or 90 days, we will not restart the Waiting Period if you return to work and remain at least Partially Disabled, during the Waiting Period.</p>	In the following section:	
	Section	Total Disability Benefit
	Sub section	When we will pay
	<p>the second and third paragraphs are replaced with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Life Insured remains at least Partially Disabled, the Waiting Period will not restart if the Life Insured returns to work during the Waiting Period.</p> <p>If the Waiting Period is longer than 90 days (see Your current Schedule) and the Life Insured returns to work in their full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Life Insured is at work in their full capacity; and • if the Life Insured returns to work in their full capacity for more than 10 consecutive work days, then the Waiting Period will restart. <p>In the following section:</p>	
Section	Partial Disability Benefit	
Sub section	When we will pay	
<p>the second and third paragraphs are replaced with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Life Insured remains at least Partially Disabled, the Waiting Period will not restart if the Life Insured returns to work during the Waiting Period.</p> <p>If the Waiting Period is longer than 90 days (see Your current Schedule) and the Life Insured returns to work in their full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Life Insured is at work in their full capacity; and • if the Life Insured returns to work in their full capacity for more than 10 consecutive work days, then the Waiting Period will restart. 		

MLC Insurance (Wrap or SMSF)

Income Protection Platinum insurance

Income Protection insurance

Upgrade	New policy wording	
<p>Earnings Before Disability</p> <p>We've enhanced the Earnings Before Disability definition so that when we calculate your Monthly Benefit for Indemnity cover, we use your highest average Earnings for any continuous 12-month period in the three years (instead of one year) before you were Totally or Partially Disabled.</p> <p>In addition, if you have been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before your most recent period of disability, the three year period will apply immediately before the leave commenced.</p>	In the following section:	
	Section	Definitions for Income Protection Platinum insurance
	Sub section	Earnings Before Disability
	<p>the second bullet point is replaced with the following:</p> <ul style="list-style-type: none"> • If You have Indemnity cover (see Your current Schedule) Earnings Before Disability means the Life Insured's highest average Earnings for any continuous period of 12-months during the 3 years immediately before they were Disabled. If the Life Insured has been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before their most recent period of Disability, the 3 year period will be immediately before the leave commenced. 	

Upgrade	New policy wording	
<p>Increases without further medical evidence</p> <p>For increases without further medical evidence you could previously only apply for one increase during any three year period. We will now allow you to bring forward your application for an increase so that you can apply for additional increases during a 3 year period, up to a maximum of 4 times.</p>	In the following section:	
	Section	Increases without further medical evidence
	Sub section	Conditions that apply to Increases without further medical evidence
	<p>the second paragraph is replaced with the following:</p> <p>Under this feature You can only apply for one increase during any 3 year period. However, You can bring forward an application for increase, so that You can apply for an additional increase during a 3 year period, subject to the following conditions:</p> <ul style="list-style-type: none"> • You can only bring forward an application for increase 4 times; • if You bring forward an application for increase, the Review Date will then commence from the date of the increase for the purposes of Personal Event increases; and • You cannot bring forward an application for increase if the Life Insured is on claim under the Policy including during the Waiting Period. 	

MLC Insurance (Wrap or SMSF)

Income Protection Platinum insurance

Income Protection insurance

Income Protection (Special Risk) insurance

Upgrade	New policy wording	
<p>How does partial disability work?</p> <p>We've simplified the way Partial Disability is calculated.</p>	In the following section:	
	Section	Partial Disability Benefit
	Sub section	What we will pay
<p>the last two paragraphs in this section, shown below, have been removed:</p> <p>If the Life Insured is Partially Disabled and is not working to the extent of their capability as a result of causes other than Sickness or Injury and this situation continues for at least 2 months, then Earnings-After Disability will be calculated based on what the Life Insured could reasonably be expected to earn if they were working to the extent of their capability.</p> <p>In determining what the Life Insured could reasonably be expected to earn if they were working to the extent of their capability, we will take into account available medical evidence (including the opinion of the Life Insured's Medical Practitioner) and any other relevant considerations directly related to the Life Insured's medical condition (including information provided by the Life Insured).</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)

Upgrade	New policy wording	
<p>Any Occupation Definition</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	In the following section:	
	Section	Total and Permanent Disability Benefit
	Sub section	Any Occupation Definition
	<p>the existing wording under the Any Occupation Definition heading is replaced 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> <p>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p>	

MLC Insurance (Super)

Upgrade	New policy wording
	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>If the Member was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <p>the Home Duties Definition applies; otherwise the Any Occupation Definition above will continue to apply.</p> <p>For the purposes of the above definitions, Earnings means:</p> <ul style="list-style-type: none"> • 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; • 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 • whether the Member is self-employed or employed, Earnings do not include investment income and are calculated before tax.

MLC Insurance (Super)

Upgrade	New policy wording				
<p>Own Occupation Definition (For TPD insurance inside super Own Occupation cover is only available if it was selected and commenced before 1 July 2014)</p> <p>We've enhanced this definition so that:</p> <ul style="list-style-type: none"> You will no longer be assessed under the Normal Physical Domestic Duties criteria if you haven't been working in the 12 months prior to disability. You only need to be absent from your own occupation during the waiting period (previously you also needed to be absent from any occupation). This makes it simpler and easier for you to make a claim. If your occupation prior to disability is not eligible for the Own Occupation definition, you will now be assessed on that occupation instead of your occupation at application. 	<p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a696; color: white;"> <th style="width: 30%;">Section</th> <th>Total and Permanent Disability Benefit</th> </tr> <tr style="background-color: #00a696; color: white;"> <th>Sub section</th> <th>Own Occupation Definition</th> </tr> </thead> </table> <p>the existing wording under the Own Occupation Definition heading is replaced 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. Otherwise, Own Occupation means the most recent occupation that the Member was engaged in immediately preceding their date of disability.</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>(a)</p> <ul style="list-style-type: none"> 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 these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> they suffer a permanent impairment of at least 25% of Whole Person Function; and 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye. 	Section	Total and Permanent Disability Benefit	Sub section	Own Occupation Definition
Section	Total and Permanent Disability Benefit				
Sub section	Own Occupation Definition				

MLC Insurance (Super)

Change	New policy wording				
<p>Home Duties Definition</p> <p>We've introduced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	<p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Total and Permanent Disability Benefit</th> </tr> <tr> <th>Sub section</th> <th>Home Duties Definition</th> </tr> </thead> </table> <p>the following new definition titled Home Duties Definition is inserted immediately after the Own Occupation Definition (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>Home Duties Definition (this applies until the Review Date after the Member reaches age 65)</p> <p>If the Member was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>In all cases, 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 Member must also be Permanently Incapacitated.</p> <p>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Member was not performing full time domestic duties or child rearing within the three criteria referred to above, the Any Occupation Definition will apply.</p>	Section	Total and Permanent Disability Benefit	Sub section	Home Duties Definition
Section	Total and Permanent Disability Benefit				
Sub section	Home Duties Definition				

MLC Insurance (Super)

Premium Waiver insurance

Upgrade	New policy wording	
<p>Total Disability</p> <p>We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.</p>	In the following section:	
	Section	When we will not charge Policy Premiums
	Sub section	Total Disability
	<p>the existing wording is replaced with the following:</p> <p>Total Disability. If the Member is Totally Disabled for more than 3 months, we will not charge any Premium that becomes due under this Policy after the first 3 months of Total Disability.</p>	

Upgrade	New policy wording	
<p>Definitions (Totally and Permanently Disabled)</p> <p>We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.</p>	In the following section:	
	Section	Definitions
	Sub section	Totally and Permanently Disabled
	<p>the existing wording is replaced with the following:</p> <p>Totally and Permanently Disabled. 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"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>If the Member was performing full time domestic duties or child rearing:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the disability, and • at the time the disability begins, 	

MLC Insurance (Super)

Upgrade	New policy wording
	<p>the Home Duties definition below applies; otherwise the Totally and Permanently Disabled definition above will continue to apply.</p> <p>Home Duties. If the Member was performing full time domestic duties or child rearing and these three criteria apply:</p> <ul style="list-style-type: none"> • at the time of application for insurance, and • for the 12 months prior to the claim disability, and • at the time the disability begins, <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>(a)</p> <ul style="list-style-type: none"> • 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 • these circumstances have existed continuously for at least 3 months, <p>or</p> <p>(b)</p> <ul style="list-style-type: none"> • they suffer a permanent impairment of at least 25% of Whole Person Function; and • 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, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>In all cases, 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 Member must also be Permanently Incapacitated.</p> <p>Normal Physical Domestic Duties means cleaning, cooking meals, doing the laundry, shopping for groceries and taking care of Children.</p> <p>If the Member was not performing full time domestic duties or child rearing within the three criteria referred to above, the Totally and Permanently Disabled definition will apply.</p>

MLC Insurance (Super)

Income Protection Platinum insurance

Upgrade	New policy wording	
<p>Return to work during the Waiting Period</p> <p>When your Waiting Period is 14, 30 or 90 days, we will not restart the Waiting Period if you return to work and remain at least Partially Disabled, during the Waiting Period.</p>	In the following section:	
	Section	Total Disability Benefit
	Sub section	When we will pay
	<p>the second and third paragraphs are replaced with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Member remains at least Partially Disabled, the Waiting Period will not restart if the Member returns to work during the Waiting Period.</p> <p>If the Waiting Period is longer than 90 days (see the current Schedule) and the Member returns to work in their full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Member is at work in their full capacity; and • if the Member returns to work in their full capacity for more than 10 consecutive work days, then the Waiting Period will restart. <p>In the following section:</p>	
Section	Partial Disability Benefit	
Sub section	When we will pay	
<p>the second and third paragraphs are replaced as with the following:</p> <p>If the Waiting Period is 14, 30 or 90 days (see Your current Schedule) and the Member remains at least Partially Disabled, the Waiting Period will not restart if the Member returns to work during the Waiting Period.</p> <p>If the Waiting Period is greater than 90 days (see the current Schedule) and the Member can return to work at full capacity during the Waiting Period:</p> <ul style="list-style-type: none"> • the Waiting Period will be extended by the number of days the Member is at work at full capacity; and • if the Member returns to work at full capacity for more than 10 consecutive work days, then the Waiting Period will restart. 		

MLC Insurance (Super)

Income Protection Platinum insurance

Income Protection insurance

Upgrade	New policy wording	
<p>Earnings Before Disability</p> <p>We've enhanced the Earnings Before Disability definition so that when we calculate your Monthly Benefit for Indemnity cover, we use your highest average Earnings for any continuous 12-month period in the three years (instead of one year) before you were Totally or Partially Disabled.</p> <p>In addition, if you have been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before your most recent period of disability, the three year period will apply immediately before the leave commenced.</p>	In the following section:	
	Section	Definitions for Income Protection Platinum insurance
	Sub section	Earnings Before Disability
	<p>the second bullet point is replaced with the following:</p> <ul style="list-style-type: none"> • If the Member has Indemnity cover (see the current Schedule) Earnings Before Disability means the Member's highest average Earnings for any continuous period of 12-months during the 3 years immediately before the Member was Disabled. If the Member has been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before their most recent period of disability, the 3 year period will be immediately before the leave commenced. 	

Upgrade	New policy wording	
<p>Increases without further medical evidence</p> <p>For increases without further medical evidence you could previously only apply for one increase during any three year period. We will now allow you to bring forward your application for an increase so that you can apply for additional increases during a 3 year period, up to a maximum of 4 times.</p>	In the following section:	
	Section	Increases without further medical evidence
	Sub section	Conditions that apply to Increases without further medical evidence
	<p>the second paragraph is replaced with the following:</p> <p>Under this feature the Member can only apply for one increase during any 3 year period. However, the Member can bring forward an application for increase, so that they can apply for an additional increase during a 3 year period, subject to the following conditions:</p> <ul style="list-style-type: none"> • the Member can only bring forward an application for increase 4 times, • if the Member brings forward an application for increase, the Review Date will then commence from the date of the increase for the purposes of Personal Event increases, and • the Member cannot bring forward an application for increase if they're on claim under the Policy including during the Waiting Period. 	

MLC Insurance (Super)

Income Protection Platinum insurance

Income Protection insurance

Income Protection (Special Risk) insurance

Upgrade	New policy wording	
<p>How does partial disability work?</p> <p>We've simplified the way Partial Disability is calculated.</p>	In the following section:	
	Section	Partial Disability Benefit
	Sub section	What we will pay
<p>the last two paragraphs in this section, shown below, have been removed:</p> <p>If the Member is Partially Disabled and is not working to the extent of their capability as a result of causes other than Sickness or Injury and this situation continues for at least 2 months, then Earnings After Disability will be calculated based on what the Member could reasonably be expected to earn if they were working to the extent of their capability.</p> <p>In determining what the Member could reasonably be expected to earn if they were working to the extent of their capability, we will take into account available medical evidence (including the opinion of the Member's Medical Practitioner) and any other relevant considerations directly related to the Member's medical condition (including information provided by the Member).</p>		



How to contact MLC Limited

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

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

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