

Making sure you're well protected

Updates to MLC Protection*first* range

Effective from 3 July 2023

Medical definition review

Following a recent review, we have improved some medical definitions. In the unlikely event that you are disadvantaged by the change, we will apply the prior definition, provided it has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice).

We have also clarified some definitions (such as a wording correction).

Please keep this flyer with your Policy Document. The flyer only describes the updates to your policy and should be read in conjunction with the full policy terms. This flyer can be found at mlcinsurance.com.au/upgrades. Alternatively, you can call us on **13 65 25** to request a paper or digital copy of the new wording.

Updated definitions

The changes will only apply to you if you have the insurance listed in the table below. To see if these updates are relevant to you, please refer to your Policy Document and most recent Policy Schedule.

The updated definitions apply to future claims only. They don't apply to any claims that are caused by health conditions or events that occurred before 3 July 2023, the effective date of the update.

Insurance	Critical Illness condition	Updated definitions and other changes
<ul style="list-style-type: none"> MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Critical Illness Benefit MLC Protection – Income Gold and Income Daily Living: Critical Conditions Benefit 	<p>Chronic Lung Disease – of specified severity</p> <p>We have improved the definition with reference to current medical diagnostic techniques.</p>	<p>Chronic Lung Disease - of specified severity.</p> <p>The final stage of lung disease, needing permanent oxygen therapy with a consistent pulmonary function test result of:</p> <ul style="list-style-type: none"> FEV1 less than 40% predicted; or a DLCO less than 40% predicted.
<ul style="list-style-type: none"> MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Critical Illness Benefit, Severe Illness Benefit MLC Protection – Income Gold and Income Daily Living: Critical Conditions Benefit 	<p>Diabetes – of specified severity</p> <p>We have corrected the word 'nephropathy' to 'neuropathy' in the definition.</p>	<p>(Correction)</p> <p>Diabetes – of specified severity</p> <p>Means severe diabetes mellitus, either insulin or non-insulin dependant, as certified by a consultant endocrinologist and resulting in at least two of the following criteria:</p> <ul style="list-style-type: none"> severe diabetic retinopathy resulting in visual acuity uncorrected and corrected of 6/36 or worse in both eyes, severe diabetic neuropathy causing motor and/or autonomic impairment, diabetic gangrene leading to surgical intervention, or severe diabetic nephropathy causing chronic irreversible renal impairment as measured by a corrected creatinine less than 28ml/min (CKD stage 4, International Chronic Kidney Disease classification).

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LIFE INSURANCE

We're here to help

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

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