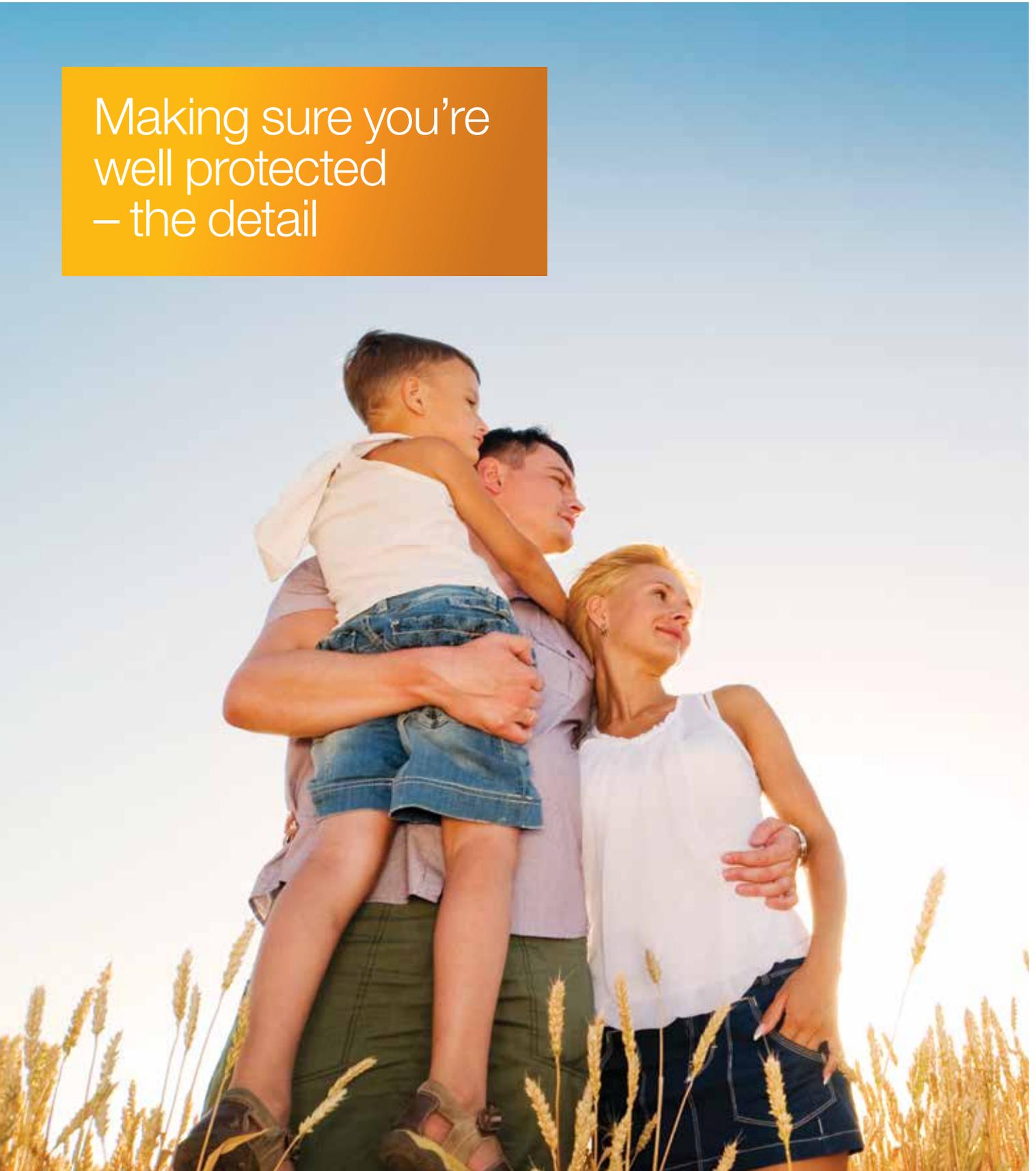


Making sure you're
well protected
– the detail



Welcome to your latest upgrades summary for:

- MLC Insurance, and
- MLC Insurance (Wrap Platforms).

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

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Our upgrade philosophy

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

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

There are other improvements, such as new features or options, which do result in premium changes so you need to apply for these.

With more than 250 improvements passed on to our insurance clients over the last 25 years, you can be confident that, long after you've purchased your policy, we're still working hard to make sure your cover stays up to date.

This brochure summarises the upgrades and improvements we made to MLC Insurance and MLC Insurance (Super) on **5 March 2012, 10 September 2012** and **4 March 2013**.

Which upgrades apply to you?

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

When do these upgrades apply?

The upgrades outlined in this brochure were effective from **5 March 2012, 10 September 2012** and **4 March 2013**. This brochure gives the effective date of the relevant changes.

Any questions?

Please speak with your financial adviser or call us on **1300 428 482** between 8am and 6pm (AEST/AEDT), Monday to Friday.

New policy wording for the upgrades and improvements

MLC Insurance (MLCI) and MLC Insurance (Wrap Platforms) (MLCIWP).

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 you can have a claim assessed under the pre-improvement wording if you prefer.

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 Life Cover insurance

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the increased cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the following wording after the third bullet point:

- receives an increase in their Earnings of at least 10% in the previous 12 months; or

Business Safeguard Option

The maximum limit for Life Cover insurance has increased from \$10 million to \$15 million.

This maximum is no longer limited by the amount of personal insurance you have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the second and third paragraphs as follows:

You can apply to increase the Life Cover Benefit under the Business Safeguard Option up to a maximum amount of the lesser of:

- 3 times the Original Benefit, including the Original Benefit;
- \$15,000,000; and
- the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose.

The limits described above include the total of all death benefits for all policies from all life insurance companies covering the Life Insured for any Nominated Business Safeguard Purpose or any other business protection purpose.

Total and Permanent Disability insurance (Extension to Life Cover)

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed when your disability happened (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the existing wording with the following:

Any Occupation Definition

(this applies until the Review Date after the Life Insured reaches age 65)

If at the time disability begins, the Life Insured is Gainfully Employed or has been Gainfully Employed during the previous 12 months, 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):

(a)

- *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,*

or

(b)

- *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,*

or

(c) *they have suffered from the total and irrecoverable loss of:*

- *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.*

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

Upgrade or improvement

New policy wording

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

Any Occupation Definition (continued)

If at the time disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):

(d)

- *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, and are unlikely ever to be able to do so again; and*
- *these circumstances have existed continuously for at least 3 months,*

or

(e)

- *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,*

or

(f) they have suffered from the total and irrecoverable loss of:

- *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.*

If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (g), (h) or (i):

(g)

- *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,*

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

Upgrade or improvement

New policy wording

Any Occupation Definition (continued)

or

(h)

- 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,

or

(i) they have suffered from the total and irrecoverable loss of:

- 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.

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

For the purposes of the above definitions, **Earnings** means:

- 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.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed when your disability happened (irrespective of how recently you'd been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the existing wording with the following:

Own Occupation Definition

(this applies until the Review Date after the Life Insured reaches age 65)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Where the change is to an occupation or occupation category that is not eligible for the Own Occupation definition, the claim will be assessed under the Life Insured's occupation at the time of their application.

If at the time disability begins, the Life Insured is Gainfully Employed or has been Gainfully Employed during the previous 12 months, 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):

(a)

- *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 and during such period the Life Insured has not been working in any occupation,*

or

(b)

- *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,*

or

(c) they have suffered from the total and irrecoverable loss of:

- *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.*

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

Upgrade or improvement

New policy wording

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

Own Occupation Definition (continued)

If at the time disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):

(d)

- *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, and are unlikely ever to be able to do so again; and*
- *these circumstances have existed continuously for at least 3 months,*

or

(e)

- *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,*

or

(f) they have suffered from the total and irrecoverable loss of:

- *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.*

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

Upgrade or improvement

New policy wording

Own Occupation Definition (continued)

If at the time disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (g), (h) or (i):

(g)

- 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,*

or

(h)

- 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,*

or

(i) they have suffered from the total and irrecoverable loss of:

- 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.*

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the following:

TPD Optimiser

If You have selected TPD Optimiser (see Your current Schedule) the Own Occupation Definition will apply to this Total and Permanent Disability insurance.

What are the conditions for TPD Optimiser?

The Total and Permanent Disability Benefit under this insurance:

- must be the same as the Total and Permanent Disability Benefit under the insurance it is connected to;
- must be altered, increased or reduced in the same proportion to and at the same time as the Total and Permanent Disability Benefit under the insurance it is connected to;
- will be reduced by any Total and Permanent Disability Benefit we pay under the insurance it is connected to;
- will only be payable once, under either this insurance or the insurance that it is connected to; and
- is only payable if the Life Insured does not meet the Any Occupation Definition under the insurance it is connected to.

Except for the definition of Total and Permanent Disability, all options that apply to this Total and Permanent Disability insurance and the insurance it is connected to must be the same.

If the Total and Permanent Disability insurance that this insurance is connected to is cancelled prior to the Review Date following the Life Insured's 65th birthday, this insurance ends at the same time.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the following wording after the third paragraph:

If You have selected TPD Optimiser (see Your current Schedule) then the Total and Permanent Disability Benefit under the insurance which this insurance is connected to will be reduced by any Total and Permanent Disability Benefit we pay You.

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

Upgrade or improvement

New policy wording

In the following section:

Section	Termination
Sub section	When Total and Permanent Disability insurance ends

insert the following wording after the fourth bullet point:

- the Review Date following the Life Insured's 65th Birthday if You have selected TPD Optimiser (see Your current Schedule);

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

Under TPD insurance, the maximum limit for Business Safeguard Option is no longer limited by the amount of personal insurance you have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the third paragraph with the following:

The limits described above include the total of all total and permanent disability benefits for all policies from all life insurance companies covering the Life Insured for any Nominated Business Safeguard Purpose or any other business protection purpose.

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

Upgrade or improvement

New policy wording

12-Month Life Cover Buy Back

If you make a TPD claim which reduces your Life Cover you can now ask to restore your Life Cover after 12 months by the same amount as the benefit you received.

Previously the only Buy Back option available was the extra cost 14-Day Life Cover Buy Back.

From 5 March 2012

After the following section:

Section	Business Safeguard Option
Sub section	What Business Safeguard Option does not cover

insert with the following:

12-Month Life Cover Buy Back

One year after we pay the full Total and Permanent Disability Benefit which covers the Life Insured, You have the right to take out life insurance on that Life Insured's life up to the same amount as the Benefit paid (Restored Life Cover), without having to provide additional evidence of health, occupation or pursuits, subject to the following conditions:

- You must exercise this 12-Month Life Cover Buy Back within 30 days of the year being completed.
- The Accidental Injury Benefit under the Restored Life Cover will not be paid for any loss arising from or contributed to by Sickness or Injury for which a Benefit has been paid under the original Total and Permanent Disability insurance.
- If the Financial Planning Benefit or Terminal Illness Support Benefit has previously been paid it will not be payable under the Restored Life Cover.
- You cannot exercise this 12-Month Life Cover Buy Back if a benefit for Terminal Illness which covers the Life Insured has been previously paid.
- If You exercise this 12-Month Life Cover Buy Back, the owner of the Restored Life Cover insurance will be the same as the owner of the original Life Cover insurance.
- The Premiums for the Restored Life Cover will be based on our Life Cover Premium Rates at the time the Life Cover is restored, taking into account the amount of the Benefit, the Life Insured's age, the Premium and acceptance terms of the Life Cover.
- The 12-Month Life Cover Buy Back is only available if You have not exercised the 14-Day Buy Back Option.
- This 12-Month Life Cover Buy Back Option is only available until the Review Date after the Life Insured turns 75.

Total and Permanent Disability insurance (Extension to Critical Illness)

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you were not gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you'd been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 13.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

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

Upgrade or improvement

New policy wording

Business Safeguard Option

The maximum insurance amount for Business Safeguard Option under Total and Permanent Disability insurance is no longer limited by the amount of personal insurance you have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2013

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the third paragraph with the **Business Safeguard Option** wording shown on page 14.

12-Month Life Cover Buy Back

If you make a TPD claim which reduces your Life Cover you can now ask to restore your Life Cover after 12 months by the same amount as the benefit you received.

Previously the only Buy Back option available was the extra cost 14-Day Life Cover Buy Back.

From 5 March 2013

After the following sub section:

Section	Business Safeguard Option
Sub section	What Business Safeguard Option does not cover

insert the wording for **12-Month Life Cover Buy Back** shown on page 15.

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

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for. (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the following:

<p>TPD Optimiser</p> <p>If You have selected TPD Optimiser (see Your current Schedule) the Own Occupation Definition will apply to this Double Total and Permanent Disability insurance.</p> <p>What are the conditions for TPD Optimiser?</p> <p>The Total and Permanent Disability Benefit under this insurance:</p> <ul style="list-style-type: none"> • must be the same as the Total and Permanent Disability Benefit under the insurance it is connected to; • must be altered, increased or reduced in the same proportion to and at the same time as the Total and Permanent Disability Benefit under the insurance it is connected to; • will be reduced by any Total and Permanent Disability Benefit we pay under the insurance it is connected to; • will only be payable once, under either this insurance or the insurance that it is connected to; and • is only payable if the Life Insured does not meet the Any Occupation Definition under the insurance it is connected to. <p>Except for the definition of Total and Permanent Disability, all options that apply to this Double Total and Permanent Disability insurance and the insurance it is connected to must be the same.</p> <p>If the Total and Permanent Disability insurance that this insurance is connected to is cancelled prior to the Review Date following the Life Insured's 65th birthday, this insurance ends at the same time.</p>

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Double Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

In the following section:

Section	Termination
Sub section	When Total and Permanent Disability insurance ends

insert the **When Total and Permanent Disability insurance ends** wording shown on page 14 after the fourth bullet point.

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

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

The maximum limit for Business Safeguard Option under Total and Permanent Disability insurance is no longer limited by the amount of personal insurance you have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2013

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the third paragraph with the **Eligibility for an increase under the Business Safeguard Option** wording shown on page 14.

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

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you'd been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 22.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Double Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

The maximum limit for Business Safeguard Option under Total and Permanent Disability insurance is no longer limited by the amount of personal insurance you might have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2013

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the third paragraph with the **Eligibility for an increase under the Business Safeguard Option** wording shown on page 14.

Total and Permanent Disability insurance (Stand Alone)

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

The maximum limit for Business Safeguard Option under Total and Permanent Disability insurance is no longer limited by the amount of personal insurance you might have elsewhere.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

In the following section:

Section	Business Safeguard Option
Sub section	Eligibility for an increase under the Business Safeguard Option

replace the third paragraph with the **Eligibility for an increase under the Business Safeguard Option** wording shown on page 14.

Critical Illness Plus insurance (Extension to Life Cover)

Upgrade or improvement

New policy wording

12-Month Life Cover Buy Back Option

You can now ask us to restore your Life Cover 12 months after we receive your valid Critical Illness claim form, or when you meet the definition for your critical condition. (Previously this started after the Critical Illness benefit was paid).

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

In the following section:

Section	12-Month Life Cover Buy Back Option
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replace the existing wording with the following:

12-Month Life Cover Buy Back Option

The 12-Month Life Cover Buy Back Option only applies if You have selected this Option (see Your current Schedule).

You have the right to take out life insurance on that Life Insured's life up to the same amount as the Benefit paid (Restored Life Cover) without having to provide additional evidence of health, occupation or pursuits subject to the following conditions:

- The Accidental Injury Benefit under the Restored Life Cover will not be paid for any loss arising from or contributed to by Sickness or Injury for which a Benefit has been paid under the original Critical Illness insurance.
- If a Terminal Illness Support Benefit or Financial Planning Benefit has previously been paid it will not be available under the Restored Life Cover.
- If You exercise this 12-Month Life Cover Buy Back Option, the owner of the Restored Life Cover insurance will be the same as the owner of the original Life Cover insurance.
- You cannot exercise this 12-Month Life Cover Buy Back Option if a benefit for Terminal Illness which covers the Life Insured has been previously paid.
- The Premiums for the Restored Life Cover will be based on our Life Cover Premium Rates at the time the Life Cover is restored, taking into account the amount of the Benefit, the Life Insured's age, the Premium and acceptance terms of the Life Cover.
- This 12-Month Life Cover Buy Back Option is only available until the Review Date after the Life Insured turns 75.
- You can apply to exercise this option within 30 days from the latter of 12 months from:
 - the date we receive Your claim; and
 - the date the Life Insured first meets the full Critical Illness Benefit definition.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

Business Safeguard Option

You can now apply for this option under Critical Illness.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

After the following section:

Section	Critical Illness Buy Back Option
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insert the following wording:

Business Safeguard Option

If You have selected the Business Safeguard Option (see Your current Schedule) You can apply for future increases in the Critical Illness Benefit, without the need to provide further medical evidence.

Definitions specific to the Business Safeguard Option

In this Business Safeguard Option section, some words are used in specific ways. These words and their definitions are set out below:

Asset Protection (Loan Guarantee) means a legally binding agreement where the Life Insured is personally responsible for any part of a business loan.

Business means the entity on which we based our assessment of Your application at the time You applied for the Business Safeguard Option.

Loan Guarantee means the amount of a business loan for which the Life Insured is personally responsible in relation to the Business.

Nominated Business Safeguard Purpose means the purpose nominated in Your insurance application and agreed to by us, for which this insurance was obtained.

The purposes that can be nominated are:

- Ownership (Buy/Sell) Agreement;
- Asset Protection (Loan Guarantee) insurance; and
- Revenue Protection (Key Person) insurance.

Ownership (Buy/Sell) Agreement means a legally binding agreement where the Life Insured's share of the Business is purchased by the remaining business partner(s) when a certain event or events occur.

Revenue Protection (Key Person) means insurance to protect a Business or employer against financial loss that results from the loss of service of a Key Person due to their death, Sickness or Injury.

Value of the Business or **Valuation of the Business** means a valuation of the Life Insured's financial interest in the Business. The same method of valuation used when You first applied for the Business Safeguard Option must be used to support the request for the increase.

Value of the Key Person to the Business or **Valuation of the Key Person to the Business** means a valuation of the Life Insured's financial interest to the Business. The same method of valuation used when You first applied for the Business Safeguard Option must be used to support the request for the increase.

The Value of the Key Person to the Business for a year will be calculated on the total of the Life Insured's remuneration package for the year excluding discretionary benefits, plus their share of net profit distributed by the Business in the year.

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

Business Safeguard Option (continued)

Eligibility for an increase under the Business Safeguard Option

To be eligible for an increase under this Business Safeguard Option, Your Critical Illness Plus insurance must be used for one of the following purposes:

- an Ownership (Buy/Sell) Agreement;
- Asset Protection (Loan Guarantee) insurance; or
- Revenue Protection (Key Person) insurance,

and the value of the Life Insured's financial interest in or to the Business, as applicable must have increased.

You can apply to increase the Critical Illness Benefit under the Business Safeguard Option up to a maximum amount of the lesser of:

- 3 times the Original Benefit, including the Original Benefit;
- \$2,000,000; and
- the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose.

The limits described above include the total of all critical illness benefits for all policies from all life insurance companies covering the Life Insured for any Nominated Business Safeguard Purpose or any other business protection purpose.

If the original Critical Illness Benefit was less than 100% of the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose, then the relevant Benefit can only be increased under this Business Safeguard Option to an equivalent percentage of the value of the Life Insured's financial interest in or to the Business, as applicable to the Nominated Business Safeguard Purpose at the time of the application to increase the Critical Illness Benefit.

The Premiums for Critical Illness Plus insurance will rise in line with the increased Benefit.

Conditions that apply to the Business Safeguard Option

The following conditions apply to the Business Safeguard Option:

- any increase in the Critical Illness Benefit must be approved by us;
- You may only exercise this Business Safeguard Option up to the Review Date after the Life Insured turns 65;
- this Business Safeguard Option may only be exercised in accordance with the limitations and conditions as set out above;
- if the Business Safeguard Option is not exercised within 3 consecutive Review Dates, no further application for an increase can be made unless You can demonstrate to our satisfaction that You were not eligible to exercise this Option because financial evidence relating to the Business and the Nominated Business Safeguard Purpose did not support an increase in the Benefit for that period;
- for the first 6 months after an increase in the Critical Illness Benefit as a result of an increase in the Loan Guarantee, the increase in the Benefit only applies to Critical Illness resulting from an Accident;
- You cannot apply for an increase under the Business Safeguard Option if You have made or are entitled to make a claim under this Critical Illness Plus insurance;

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

Business Safeguard Option (continued)

- You must apply for an increase in Your Critical Illness Benefit within 30 days of the first Review Date following the relevant Business Event; and
- You must provide proof of the event to our satisfaction. Proof required for a Business Event increase may include, but is not limited to, company minutes, ownership (buy/sell) agreements, audited company accounts and tax returns, or such other documents or evidence as we may require.

What Business Safeguard Option does not cover

We will not pay the Critical Illness Benefit for any disability, condition or loss suffered by the Life Insured arising from or contributed to by:

- intentional self inflicted Injury or attempted suicide; or
- Sickness or Injury that first appeared, happened or was diagnosed before the Critical illness Plus insurance started or was last reinstated (unless disclosed to, and accepted by, MLC as a part of the application or reinstatement process).

Child Support Benefit

The list of Child Support Benefit conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Benefit
Sub section	Child Support Benefit Conditions

insert the following wording at the end of the list:

- Type 1 Diabetes

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

Critical Conditions (definitions) and Extra Benefit Option – Partial Benefits Conditions Definitions

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Critical Conditions (definitions)
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insert the following wording as the first definition (from 10 September 2012):

Activities of Daily Living (Definition only) Means:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking, or
- using the toilet.

replace the existing wording as follows (from 10 September 2012):

Encephalitis. Severe inflammation of brain substance which results in the Life Insured suffering either:

- permanent loss of at least 25% of either the brain's mental function or its physical control function; or
- permanent
 - loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or
 - severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to the need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability.

The permanent loss or impairment described above must have existed continuously for at least six months.

Encephalitis as a result of HIV infection is excluded.

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

replace the existing wording as follows (from 10 September 2012):

Heart Attack. (Myocardial Infarction) means the death of part of the heart muscle because of inadequate blood supply, confirmed by a Cardiologist and evidenced by:

- typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range together with either:
- new serial ECG changes showing the development of any one of the following:
 - ST elevation
 - left bundle branch block (LBBB), or
 - pathological Q waves, or
- imaging evidence of new and irreversible:
 - loss of viable myocardium, or
 - regional wall motion abnormality.

If the clinical pathway and disease management on hospital discharge for any medical event or investigation is not consistent with an acute myocardial infarction, then a claim is not payable under this policy. Myocardial infarctions arising from elective percutaneous procedures are excluded.

If the above tests are inconclusive or superseded by technological advances, we'll consider other appropriate and medically recognised tests.

replace the existing wording as follows (from 10 September 2012):

Loss of Independence. The Life Insured suffers a Loss of Independence as a result of Sickness or Injury if they:

- are permanently unable to perform any two or more Activities of Daily Living without physical help from someone else, or
- have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to a need for continuous supervision of the Life Insured to protect them or other people.

A mini mental state examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

The Loss of Independence circumstances must have existed continuously for at least six months.

replace the existing wording as follows (from 10 September 2012):

Major Brain Injury. Physical head injury that results in the Life Insured suffering either:

- a permanent loss of at least 25% of the brain's mental or physical control function; or
- permanent
 - loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or
 - severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to a need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability.

The permanent loss or impairment described above must have existed continuously for at least six months.

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

replace the existing wording as follows (from 5 March 2012):

- Malignant Cancer.** The presence of one or more malignant tumours, leukaemia or lymphomas. The following are excluded:
- Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).
 - Prostate cancer which is histologically described as TNM classification T1(a) or (b) or another equivalent or lesser classification with a Gleason score of 5 or less unless:
 - the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or
 - the tumour is completely untreatable,
 - Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours.
 - Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the malignant tumour by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment.
 - Skin cancer other than melanoma that:
 - shows signs of ulceration as determined by histological examination; or
 - is at least 1.5 mm thick; or
 - is at least Clark Level 3 of invasion.
 - Hyperkeratosis or basal cell skin carcinoma.
 - Squamous cell skin carcinoma unless it has spread to other organs.

replace the existing wording as follows (from 10 September 2012):

- Malignant Cancer.** The presence of one or more malignant tumours, leukaemia or lymphomas. The following are excluded:
- Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).
 - Prostate cancer which is histologically described as TNM classification T1(a) or (b) or another equivalent or lesser classification with a Gleason score of 5 or less unless:
 - the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or
 - the tumour is completely untreatable,
 - Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours.
 - Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment.
 - Skin cancer other than melanoma that:
 - shows signs of ulceration as determined by histological examination; or
 - is greater than 1.0 mm thick; or
 - is at least Clark Level 3 of invasion.
 - Hyperkeratosis or basal cell skin carcinoma.
 - Squamous cell skin carcinoma unless it has spread to other organs.

Critical Illness Plus insurance (Extension to Life Cover) (continued)

Upgrade or improvement

New policy wording

insert the following wording as the last definition (from 5 March 2012):

Type 1 Diabetes. Diabetes mellitus type 1 with an early onset, which requires insulin injections to control the disease.

In the following section:

Section	Extra Benefit Option – Partial Benefits Conditions Definitions
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replace the existing wording as follows (from 5 March 2012):

Carcinoma In Situ—Female Reproductive Organs. The presence of Carcinoma in situ of:

- corpus uteri;
- fallopian tube;
- ovary;
- perineum (excluding skin equivalent cancers);
- vagina (excluding skin equivalent cancers);
- vulva (excluding skin equivalent cancers).

Carcinoma in situ of the cervix, cervical dysplasia, CIN1, CIN2, CIN3 are excluded.

Carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The tumour must be classified as Tis according to the TNM staging method or FIGO* Stage 0.

replace the existing wording as follows (from 10 September 2012):

Carcinoma In Situ—Female Reproductive Organs. The presence of histologically proven Carcinoma in situ of:

- corpus uteri;
- fallopian tube;
- ovary;
- perineum (excluding skin equivalent cancers);
- vagina (excluding skin equivalent cancers);
- vulva (excluding skin equivalent cancers).
- cervix.

Carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The carcinoma in situ must be classified as Tis according to the TNM staging method or FIGO* Stage 0.

replace the existing wording as follows (from 10 September 2012):

Early Stage Melanoma. The presence of one or more malignant melanomas. The melanoma must be less than or equal to 1.0 mm depth of invasion or Clark Level 3. The diagnosis must be by biopsy. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells.

Critical Illness Standard insurance (Extension to Life Cover)

Upgrade or improvement

New policy wording

12-Month Life Cover Buy Back Option

You can now ask us to restore your Life Cover 12 months after we receive your valid Critical Illness claim form, or when you meet the definition for your critical condition. (Previously this started after the Critical Illness benefit was paid).

From 5 March 2012

In the following section:

Section	12-Month Life Cover Buy Back Option
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replace the existing wording with the **12-Month Life Cover Buy Back Option** wording shown on page 30.

Critical Conditions (definitions)

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Critical Conditions (definitions)
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insert or replace the wording with the wording shown on pages 34-36 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012).

Double Critical Illness Plus insurance (Extension to Life Cover)

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

You can now apply for this option under Critical Illness.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

In the following section:

Section	Critical Illness Buy Back Option
----------------	---

Insert the following wording:

Business Safeguard Option

If You have selected the Business Safeguard Option (see Your current Schedule) You can apply for future increases in the Critical Illness Benefit, without the need to provide further medical evidence.

Definitions specific to the Business Safeguard Option

In this Business Safeguard Option section, some words are used in specific ways. These words and their definitions are set out below:

Asset Protection (Loan Guarantee) means a legally binding agreement where the Life Insured is personally responsible for any part of a business loan.

Business means the entity on which we based our assessment of Your application at the time You applied for the Business Safeguard Option.

Loan Guarantee means the amount of a business loan for which the Life Insured is personally responsible in relation to the Business.

Nominated Business Safeguard Purpose means the purpose nominated in Your insurance application and agreed to by us, for which this insurance was obtained.

The purposes that can be nominated are:

- Ownership (Buy/Sell) Agreement;
- Asset Protection (Loan Guarantee) insurance; and
- Revenue Protection (Key Person) insurance.

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

Upgrade or improvement

New policy wording

Business Safeguard Option (continued)

Ownership (Buy/Sell) Agreement means a legally binding agreement where the Life Insured's share of the Business is purchased by the remaining business partner(s) when a certain event or events occur.

Revenue Protection (Key Person) means insurance to protect a Business or employer against financial loss that results from the loss of service of a Key Person due to their death, Sickness or Injury.

Value of the Business or Valuation of the Business means a valuation of the Life Insured's financial interest in the Business. The same method of valuation used when You first applied for the Business Safeguard Option must be used to support the request for the increase.

Value of the Key Person to the Business or Valuation of the Key Person to the Business means a valuation of the Life Insured's financial interest to the Business. The same method of valuation used when You first applied for the Business Safeguard Option must be used to support the request for the increase.

The Value of the Key Person to the Business for a year will be calculated on the total of the Life Insured's remuneration package for the year excluding discretionary benefits, plus their share of net profit distributed by the Business in the year.

Eligibility for an increase under the Business Safeguard Option

To be eligible for an increase under this Business Safeguard Option, Your Double Critical Illness Plus insurance must be used for one of the following purposes:

- an Ownership (Buy/Sell) Agreement;
- Asset Protection (Loan Guarantee) insurance; or
- Revenue Protection (Key Person) insurance, and the value of the Life Insured's financial interest in or to the Business, as applicable must have increased.

You can apply to increase the Critical Illness Benefit under the Business Safeguard Option up to a maximum amount of the lesser of:

- 3 times the Original Benefit, including the Original Benefit;
- \$2,000,000; and
- the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose.

The limits described above include the total of all critical illness benefits for all policies from all life insurance companies covering the Life Insured for any Nominated Business Safeguard Purpose or any other business protection purpose.

If the original Critical Illness Benefit was less than 100% of the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose, then the relevant Benefit can only be increased under this Business Safeguard Option to an equivalent percentage of the value of the Life Insured's financial interest in or to the Business, as applicable to the Nominated Business Safeguard Purpose at the time of the application to increase the Critical Illness Benefit.

The Premiums for Double Critical Illness Plus insurance will rise in line with the increased Benefit.

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

Upgrade or improvement

New policy wording

Business Safeguard Option (continued)

Conditions that apply to the Business Safeguard Option

The following conditions apply to the Business Safeguard Option:

- any increase in the Critical Illness Benefit must be approved by us;
- You may only exercise this Business Safeguard Option up to the Review Date after the Life Insured turns 65;
- this Business Safeguard Option may only be exercised in accordance with the limitations and conditions as set out above;
- if the Business Safeguard Option is not exercised within 3 consecutive Review Dates, no further application for an increase can be made unless You can demonstrate to our satisfaction that You were not eligible to exercise this Option because financial evidence relating to the Business and the Nominated Business Safeguard Purpose did not support an increase in the Benefit for that period;
- for the first 6 months after an increase in the Critical Illness Benefit as a result of an increase in the Loan Guarantee, the increase in the Benefit only applies to Critical Illness resulting from an Accident;
- You cannot apply for an increase under the Business Safeguard Option if You have made or are entitled to make a claim under this Double Critical Illness Plus insurance;
- You must apply for an increase in Your Critical Illness Benefit within 30 days of the first Review Date following the relevant Business Event; and
- You must provide proof of the event to our satisfaction. Proof required for a Business Event increase may include, but is not limited to, company minutes, ownership (buy/sell) agreements, audited company accounts and tax returns, or such other documents or evidence as we may require.

What Business Safeguard Option does not cover

We will not pay the Critical Illness Benefit for any disability, condition or loss suffered by the Life Insured arising from or contributed to by:

- intentional self inflicted Injury or attempted suicide; or
- Sickness or Injury that first appeared, happened or was diagnosed before the Double Critical Illness Plus insurance started or was last reinstated (unless disclosed to, and accepted by, MLC as a part of the application or reinstatement process).

Child Support Benefit

The list of Child Support Benefit conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Benefit
Sub heading	Child Support Benefit Conditions

insert the **Child Support Benefit Conditions** wording shown on page 33 as the last bullet point in the list.

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

Upgrade or improvement

New policy wording

Critical Conditions (definitions) and Extra Benefit Option – Partial Benefits Conditions Definitions

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Critical Conditions (definitions)
---------	-----------------------------------

insert or replace the wording with the wording shown on pages 34-37 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012)
- **Type 1 Diabetes** (from 5 March 2012).

In the following section:

Section	Extra Benefit Option – Partial Benefits Conditions Definitions
---------	--

replace the wording with the wording shown on page 37 for the following definitions:

- **Carcinoma In Situ—Female Reproductive Organs** (from 5 March 2012 and 10 September 2012)
- **Early Stage Melanoma** (from 10 September 2012).

Critical Illness Plus insurance (Stand Alone)

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Business Safeguard Option

You can now apply for this option under Critical Illness.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 5 March 2012

After the following section:

Section	Critical Illness Buy Back Option
----------------	----------------------------------

insert the **Business Safeguard Option** wording shown on page 31.

Child Support Benefit

The list of Child Support Benefit conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Benefit
Sub section	Child Support Benefit Conditions

insert the **Child Support Benefit Conditions** wording shown on page 33 as the last bullet point in the list.

Critical Illness Plus insurance (Stand Alone) (continued)

Upgrade or improvement

New policy wording

Critical Conditions (definitions) and Extra Benefit Option – Partial Benefits Conditions Definitions

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Critical Conditions (definitions)
---------	-----------------------------------

insert or replace the wording with the wording shown on pages 34-37 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012)
- **Type 1 Diabetes** (from 5 March 2012).

In the following section:

Section	Extra Benefit Option – Partial Benefits Conditions Definitions
---------	--

replace the wording with the wording shown on page 37 for the following definitions:

- **Carcinoma In Situ—Female Reproductive Organs** (from 5 March 2012 and 10 September 2012)
- **Early Stage Melanoma** (from 10 September 2012).

Child Critical Illness insurance

Upgrade or improvement

New policy wording

Child Critical Conditions (definitions)

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012

In the following section:

Section	Child Critical Conditions (definitions)
---------	---

insert or replace the wording with the wording shown on pages 34-36 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012).

Premium Waiver insurance

Upgrade or improvement

New policy wording

Definition (Totally and Permanently Disabled)

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 5 March 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for.
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties.

This assessment was upgraded again in September 2012.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Definitions
Sub section	Totally and Permanently Disabled

replace the existing wording with the following:

Total and Permanently Disabled

If, at the time the disability begins, the Life Insured is Gainfully Employed or has been Gainfully Employed during the previous 12 months, 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):

(a)

- 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,

or

(b)

- 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,

or

(c) they have suffered from the total and irrecoverable loss of:

- 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.

Premium Waiver insurance (continued)

Upgrade or improvement

New policy wording

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie Your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

Total and Permanently Disabled (continued)

If at the time disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (d), (e) or (f):

(d)

- *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, and are unlikely ever to be able to do so again; and*
- *these circumstances have existed continuously for at least 3 months,*

or

(e)

- *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,*

or

(f) they have suffered from the total and irrecoverable loss of:

- *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.*

Premium Waiver insurance (continued)

Upgrade or improvement

New policy wording

Total and Permanently Disabled (continued)

If at the time disability begins, the Life Insured was not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, the Life Insured is Totally and Permanently Disabled if they have a disability caused by Sickness or Injury and they satisfy the criteria in paragraphs (g), (h) or (i):

(g)

- 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,*

or

(h)

- 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*

or

(i) they have suffered from the total and irrecoverable loss of:

- 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.*

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

Income Protection Platinum insurance

Upgrade or improvement

New policy wording

Definitions for Income Protection Platinum insurance (unemployment terms)

If you weren't gainfully employed for the 12 months prior to your disability, you'll now be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training or experience.

Previously your insurance ended if you were not gainfully employed for 12 months (unless we agreed to extend it).

From 10 September 2012

In the following section:

Section	Definitions for Income Protection Platinum insurance
---------	--

replace the definition of **Partially Disabled and Partial Disability** with the following wording:

Partially Disabled and Partial Disability means solely due to Sickness or Injury the Life Insured is:

- 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; and

as a result of their inability, their monthly Earnings in that occupation are lower than their Earnings Before Disability.

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 means solely due to Sickness or Injury the Life Insured is:

- 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;

and as a result of their inability, their Monthly Earnings in that occupation are lower than their Earnings Before Disability.

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

replace the definition of **Totally Disabled and Total Disability** with the following wording:

Totally Disabled and Total Disability. 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 is:

(a) 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;

or

(b) unable to perform the Duties of their occupation necessary to produce their Earnings for more than 10 hours per week with the result that their Earnings After Disability are reduced to 20% or less than their Earnings Before Disability;

and is being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor.

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** means solely due to Sickness or Injury the Life Insured is:

- 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.

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** means that solely due to Sickness or Injury the Life Insured is:

(a) unable to perform the duties of any occupation for which they are suited by way of education, training or experience; and

(b) is not working for Earnings, payment or profit; and is being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor.

In the following section:

Section	Partial Disability Benefit
Sub section	What we will pay

insert the following wording at the end of the section:

If, when the Disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, Your Partial Disability Benefit will be calculated in proportion to the reduction in the amount of Earnings the Life Insured could reasonably be expected to generate if the Life Insured were working to their pre-disability capacity. This will take into account available medical evidence (including the opinion of the Life Insured's Doctor), relevant occupational assessments and other considerations directly related to the Life Insured's medical condition (including information provided by You and the Life Insured).

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

In the following section:

Section	Termination
Sub section	When Income Protection Platinum insurance ends

delete the fifth bullet point that contains the following wording:

- the Life Insured has not been Gainfully Employed for one year, or has been on Sabbatical Leave for two years, except when this is a direct result of Disability, or if we have agreed in writing that this insurance will continue for longer;

Waiting Period Conversion

From 5 March 2012

If you have a two-year Waiting Period because of existing insurance under a Group Salary Continuance scheme, you can ask us to reduce it to 90 days without further medical evidence if:

- you've left your employer
- your cover under that scheme ends, and
- you weren't eligible to exercise a continuation option from that scheme.

You have up to 30 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012 this was improved again.

You can ask us to reduce the Waiting Period if you don't exercise a continuation option from the Group Salary Continuance scheme (even if you're eligible to do so).

You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

After the following section:

Section	Other Benefits
Sub section	Rehabilitation Bonus

insert the following section:

Waiting Period Conversion

You can apply to change the Waiting Period of this insurance from two years to 90 days without further medical evidence if the Life Insured has left their employer and their cover under an eligible Group Salary Continuance scheme or other similar arrangement (Salary Continuance Arrangement) ends and the conditions (outlined below) are met.

Apart from medical history, all aspects of the Life Insured's history will be assessed to determine whether we can offer to convert the Waiting Period and if so, the conditions which may apply.

We may decline to accept the application to convert the Waiting Period on the basis of this evidence or information, when considered in light of our standard underwriting guidelines applicable at the time of the application to convert the Waiting Period

Alternatively, we may accept the conversion subject to a change to the occupation category that applies or a change to the Monthly Benefit.

Conditions that apply to the Waiting Period Conversion

The Waiting Period Conversion can only be exercised by You if:

- when this insurance started the Waiting Period was two years;
- when this insurance started the Life Insured was insured under a Salary Continuance Arrangement which has a two year Benefit Period;
- the Life Insured has left their employer and their cover under the Salary Continuance Arrangement has ended;
- the Life Insured does not exercise a continuation option under the Salary Continuance Arrangement;
- the Life Insured is Gainfully Employed and their Earnings are greater than or equal to their average Earnings in the continuous 12-month period before cover under the Salary Continuance Arrangement ended;

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

Waiting Period Conversion (continued)

- the Life Insured has not ceased Gainful Employment due to Sickness or Injury;
- the Life Insured has not made or is not eligible to make a claim under:
 - the Salary Continuance Arrangement,
 - any other policy providing disability income insurance with any life insurer; or
 - any TPD benefit with any life insurer.
- it is exercised within 60 days of the cover under the Salary Continuance Arrangement ending;
- this insurance is not part of a transfer from another MLC product or has not been issued as part of a continuation option, unless it has been fully underwritten;
- You provide evidence satisfactory to us to support the request to convert the Waiting Period;
- it is exercised before the policy anniversary following the Life Insured's 55th birthday.

A Salary Continuance Arrangement includes a Group Salary Continuance scheme, or similar arrangement provided by an employer that was issued by a life company registered in Australia.

Age 70 Benefit Period

From 5 March 2012

You can now apply for a benefit period to age 70.

Previously the maximum benefit period you could apply for was to age 65.

From 5 March 2012

After the following section:

Section	Other Benefits
Sub section	Extended Cover renewable to age 70

insert the following section:

Age 70 Benefit Period

If Your Benefit Period is to age 70, the following additional conditions will apply to any claim under Your Income Protection Platinum insurance as a result of Disability which occurs after the policy anniversary following your 65th birthday unless the claim is as a result of a Recurrent Disability.

- the insurance will only cover Total Disability and Partial Disability;
- any Benefit we pay You will be assessed as Indemnity cover;
- the amount we pay You will be the lesser of:

$$(a) \frac{(\text{Earnings Before Disability} - \text{Earnings After Disability})}{\text{Earnings Before Disability}} \times \text{Monthly Benefit}$$

and

$$(b) \frac{(\text{Earnings Before Disability} - \text{Earnings After Disability})}{\text{Earnings Before Disability}} \times \text{Income Protection Ratio amount}$$

subject to any adjustments as detailed in **Adjustments where there are Benefits from Another Source**; and

- Inflation Proofing will continue to apply. All other benefits and Options will cease.

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

In the following section:

Section	Termination
Sub section	When Income Protection Platinum insurance ends

replace the third bullet point with the following:

- the Review Date following the Life Insured's 65th Birthday if You have a 2 year, 5 year or to age 65 Benefit Period and You are entitled to receive a Disability Benefit at that date;

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Child Support Income Benefit

The list of Child Support Income Benefit Conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Income Benefit
Sub section	Child Support Income Benefit Conditions

insert the **Child Support Income Benefit Conditions** wording on page 33 as the last bullet point.

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

Child Critical Illness Conditions (definitions)

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Child Critical Illness Conditions (definitions)
---------	---

insert or replace the wording with the wording shown on pages 34-37 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012)
- **Type 1 Diabetes** (from 5 March 2012).

Income Protection Extra Benefits Option

From 10 September 2012

You'll now receive the Nursing Care Benefit from day one (previously payable from day four).

You'll need to have been confined to bed for 72 hours or more. We'll then backdate the benefit to day one.

From 4 March 2013

You'll now receive the Advance Payment Benefit for the full benefit period you are entitled to, regardless of your Waiting Period.

Previously, if your Waiting Period was more than 30 days, the Advance Payment Benefit period would be reduced by your Waiting Period.

From 10 September 2012 and 4 March 2013 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Nursing Care Benefit

replace the existing wording with the following (for 10 September 2012):

Nursing Care Benefit

We will pay You the daily proportion of the Total Disability Benefit for each day of care during the Waiting Period that the Life Insured is confined to bed and receiving full-time registered nursing care under a Doctor's direction

Conditions that apply to the Nursing Care Benefit

The Nursing Care Benefit:

- applies if the Life Insured is confined to bed for at least 72 consecutive hours and receiving full-time registered nursing care under a Doctor's direction;
- ends on the earlier of:
 - the Life Insured no longer being confined to bed and receiving full-time registered nursing care under a Doctor's direction;
 - 180 days; or
 - the end of Your Waiting Period;
- is not payable if the nursing care is provided by a member of Your or the Life Insured's Family.

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit

delete the third paragraph which reads (for 4 March 2013):

If the Life Insured's Waiting Period is longer than 30 days (see Your current Schedule), then the Advance Payment Benefit Period will be reduced by the Waiting Period. If the Waiting Period is greater than the Advance Payment Benefit Period for the condition, then no Advance Payment Benefit is payable.

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit
Sub heading	Income Protection Benefits after Advance Payment Benefit Period

replace the existing wording with the following (for 4 March 2013):

Income Protection Benefits after Advance Payment Benefit Period

If, at the end of the greater of the Advance Payment Benefit Period and the Waiting Period, the Life Insured is Disabled due to the condition for which the Advance Payment Benefit is payable, we will pay the Disability Benefit subject to the terms of this insurance.

Child Critical Illness Conditions (definitions)

The definitions for some critical conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Critical Illness Benefit
Sub heading	Conditions must meet the definition

insert or replace the existing wording with the wording shown on pages 34-36 the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012).

Income Protection insurance

Upgrade or improvement

New policy wording

Waiting Period Conversion

From 5 March 2012

If you have a two-year Waiting Period because of existing insurance under a Group Salary Continuance scheme, you can ask us to reduce it to 90 days without further medical evidence if:

- you've left your employer
- your cover under that scheme ends, and
- you weren't eligible to exercise a continuation option from that scheme.

You have up to 30 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012

This was improved again.

You can ask us to reduce the Waiting Period if you don't exercise a continuation option from the Group Salary Continuance scheme (even if you're eligible to do so).

You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

After the following section:

Section	Other Benefits
Sub section	Rehabilitation Bonus

insert the **Waiting Period Conversion** wording shown on pages 51-52.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Income Protection insurance (continued)

Upgrade or improvement

New policy wording

Child Support Income Benefit

The list of Child Support Income Benefit Conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Income Benefit
Sub section	Child Support Income Benefit Conditions

insert the **Child Support Income Benefit Conditions** wording shown on page 33 at the end of the list.

Child Critical Illness Conditions (definitions)

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Child Support Income Benefit
Sub section	Child Critical Illness Conditions (definitions)

insert or replace the existing wording with the wording shown on pages 34-37 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012)
- **Type 1 Diabetes** (from 5 March 2012).

Income Protection insurance (continued)

Upgrade or improvement

New policy wording

Income Protection Extra Benefits

From 10 September 2012

You'll now receive the Nursing Care Benefit from day one (previously payable from day four).

You'll need to have been confined to bed for 72 hours or more. We'll then backdate the benefit to day one.

From 4 March 2013

You'll now receive the Advance Payment Benefit for the full benefit period you are entitled to, regardless of your Waiting Period.

Previously, if your Waiting Period was more than 30 days, the Advance Payment Benefit period would be reduced by your Waiting Period.

From 10 September 2012 and 4 March 2013 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Nursing Care Benefit

replace the existing wording with the **Nursing Care Benefit** wording shown on page 54 (for 10 September 2012).

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit

delete the third paragraph as shown for **Advance Payment Benefit** on page 55 (for 4 March 2013).

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit
Sub heading	Income Protection Benefits after Advance Payment Benefit Period

replace the existing wording with the **Income Protection Benefits after Advance Payment Benefit Period** wording shown on page 55 (for 4 March 2013).

Income Protection insurance (continued)

Upgrade or improvement

New policy wording

Critical Illness Benefit

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Critical Illness Benefit
Sub heading	Conditions must meet the definition

insert or replace the existing wording with the wording shown on pages 34-36 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012).

Income Protection insurance (Special Risk)

Upgrade or improvement

New policy wording

Child Support Income Benefit

The list of Child Support Income Benefit Conditions now includes Type 1 Diabetes.

From 5 March 2012

In the following section:

Section	Child Support Income Benefit
Sub section	Child Support Income Benefit Conditions

insert the wording shown on page 33 at the end of the list.

Child Critical Illness Conditions (definitions)

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Child Support Income Benefit
Sub section	Child Critical Illness Conditions (definitions)

insert or replace the existing wording with the wording shown on pages 34-37 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012)
- **Type 1 Diabetes** (from 5 March 2012).

Income Protection Extra Benefits

From 10 September 2012

You'll now receive the Nursing Care Benefit from day one (previously payable from day four).

You'll need to have been confined to bed for 72 hours or more. We'll then backdate the benefit to day one.

From 10 September 2012 and 4 March 2013 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Nursing Care Benefit

replace the existing wording with the **Nursing Care Benefit** wording shown on page 54 (for 10 September 2012).

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit

delete the third paragraph as shown for **Advance Payment Benefit** on page 55 (for 4 March 2013).

Income Protection insurance (Special Risk) (continued)

Upgrade or improvement

New policy wording

From 4 March 2013

You'll now receive the Advance Payment Benefit for the full benefit period you are entitled to, regardless of your Waiting Period.

Previously, if your Waiting Period was more than 30 days, the Advance Payment Benefit period would be reduced by your Waiting Period.

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Advance Payment Benefit
Sub heading	Income Protection Benefits after Advance Payment Benefit Period

replace the existing wording with the **Income Protection Benefits after Advance Payment Benefit Period** wording shown on page 55 (for 4 March 2013).

Critical Illness Benefit

The definitions for some Critical Conditions have been broadened.

From 5 March 2012 and 10 September 2012 (as shown)

In the following section:

Section	Income Protection Extra Benefits Option
Sub section	Critical Illness Benefit
Sub heading	Conditions must meet the definition

insert or replace the existing wording with the wording shown on pages 34-36 for the following definitions:

- **Activities of Daily Living** (from 10 September 2012)
- **Encephalitis** (from 10 September 2012)
- **Heart Attack** (from 10 September 2012)
- **Loss of Independence** (from 10 September 2012)
- **Major Brain Injury** (from 10 September 2012)
- **Malignant Cancer** (from 5 March 2012 and 10 September 2012).

MLC Insurance (Wrap Platforms)

Life Cover insurance

Upgrade or improvement

New policy wording

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the increased cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Total and Permanent Disability insurance (Extension to Life Cover)

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed when your disability happened (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

MLC Insurance (Wrap Platforms)

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed when your disability happened (irrespective of how recently you'd been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 13.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability** insurance will affect other insurance wording shown on page 13 as the final paragraph.

In the following section:

Section	Termination
Sub section	When Total and Permanent Disability insurance ends

insert the **When Total and Permanent Disability insurance ends** wording shown on page 14 after the fourth bullet point.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

MLC Insurance (Wrap Platforms)

Total and Permanent Disability insurance (Extension to Critical Illness)

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you were not gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you'd been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 13.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

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

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

MLC Insurance (Wrap Platforms)

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 22.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

In the following section:

Section	Termination
Sub section	When Total and Permanent Disability insurance ends

insert the **When Total and Permanent Disability insurance ends** wording shown on page 14 after the fourth bullet point.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

MLC Insurance (Wrap Platforms)

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

Upgrade or improvement

New policy wording

Any Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Any Occupation Definition

replace the sub section with the **Any Occupation Definition** wording shown on pages 7-9.

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

Upgrade or improvement

New policy wording

Own Occupation Definition

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	Own Occupation Definition

replace the sub section with the **Own Occupation Definition** wording shown on pages 10-12.

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

Upgrade or improvement

New policy wording

TPD Optimiser

This is a new feature you can apply for. It allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super.

The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super.

From 4 March 2013

After the following sub section:

Section	Total and Permanent Disability Benefit
Sub section	Condition must meet definition

insert the wording for **TPD Optimiser** shown on page 22.

In the following section:

Section	Total and Permanent Disability Benefit
Sub section	How a payment under this Total and Permanent Disability insurance will affect other insurance

insert the **How a payment under this Total and Permanent Disability insurance will affect other insurance** wording shown on page 13 as the final paragraph.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

Premium Waiver insurance

Upgrade or improvement

New policy wording

Definition (Totally and Permanently Disabled)

Previously, if you weren't gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.

We're now more generous if you're unemployed at the time of disability.

From 10 September 2012

- If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for (ie your definition hasn't changed).
- If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience.

If you weren't gainfully employed at any time during the 12 months before your disability and you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.

From 10 September 2012

In the following section:

Section	Definitions
Sub section	Totally and Permanently Disabled

replace the existing wording with the **Totally and Permanently Disabled** wording shown on pages 46-48.

Income Protection Platinum insurance

Upgrade or improvement

New policy wording

Definitions for Income Protection Platinum insurance (unemployment terms)

If you weren't gainfully employed for the 12 months prior to your disability, you'll now be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training or experience.

Previously your insurance ended if you were not gainfully employed for 12 months (unless we agreed to extend it).

From 10 September 2012

In the following section:

Section	Definitions for Income Protection Platinum insurance
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replace the definition of **Partially Disabled and Partial Disability** with the wording shown on page 49.

replace the definition of **Totally Disabled and Total Disability** with the wording shown on page 50.

In the following section:

Section	Partial Disability Benefit
Sub section	What we will pay

insert the **What we will pay** wording shown on page 50 at the end of the section.

In the following section:

Section	Termination
Sub section	When Income Protection Platinum insurance ends

delete the fifth bullet point that contains the **When Income Protection Platinum insurance ends** wording shown on page 51.

Income Protection Platinum insurance (continued)

Upgrade or improvement

New policy wording

Waiting Period Conversion

You can ask us to reduce the Waiting Period if you don't exercise a continuation option from the Group Salary Continuance scheme (even if you're eligible to do so).

You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012

After the following section:

Section	Other Benefits
Sub section	Rehabilitation Bonus

insert the **Waiting Period Conversion** wording shown on pages 51-52.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.

MLC Insurance (Wrap Platforms)

Income Protection insurance

Upgrade or improvement

New policy wording

Waiting Period Conversion

You can ask us to reduce the Waiting Period if you don't exercise a continuation option from the Group Salary Continuance scheme (even if you're eligible to do so).

You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.

From 10 September 2012

(Please contact us if you need the wording that applies from 5 March 2012)

After the following section:

Section	Other Benefits
Sub section	Rehabilitation Bonus

insert the **Waiting Period Conversion** wording shown on pages 51-52.

Increases without further medical evidence

You can now increase your cover up to certain limits if your salary has increased by 10% or more in the previous 12 months.

Please note: If you increase your insurance, you'll have to pay a premium for the additional cover.

From 10 September 2012

In the following section:

Section	Increases without further medical evidence
Sub section	Personal Events
Sub heading	Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school

insert the **Increases without further medical evidence** wording shown on page 6 after the third bullet point.



Important information

MLC Insurance is issued by MLC Limited (ABN 90 000 000 402, AFSL 230694).

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

How to contact MLC

For more information call us from anywhere in Australia on **1300 428 482** between 8am and 6pm (AEST/AEDT), Monday to Friday or contact your financial adviser.

For clients outside Australia, please call **+61 3 8634 4721**.

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