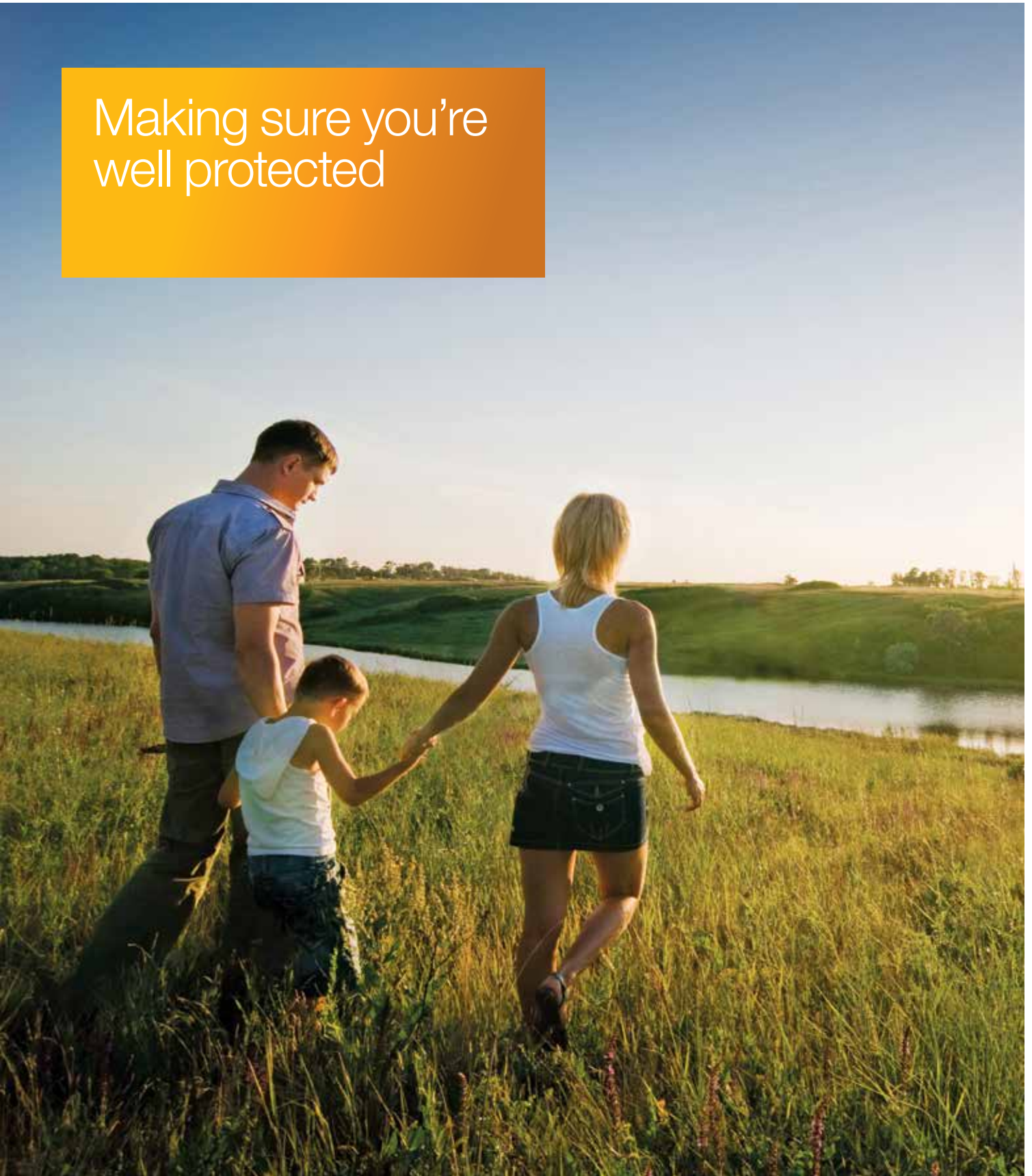


Making sure you're  
well protected



Welcome to your latest upgrades summary for:

- MLC Personal Protection Portfolio, and
- MLC Life Cover Super.

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

# Contents

Here's what you'll find within this brochure:

## **Our upgrade philosophy**

**4**

## **New policy wording for the upgrades**

**5**

## **MLC Personal Protection Portfolio**

**6**

MLC Life Cover insurance

6

MLC Total & Permanent Disability insurance

7

MLC Critical Illness insurance

14

MLC Income Protection insurance

20

MLC Premium Waiver insurance

25

## **MLC Life Cover Super 28**

MLC Life Cover insurance 28

MLC Total & Permanent Disability insurance 29

MLC Income Protection insurance 36

MLC Premium Waiver insurance 39

## **Important information**

**Back cover**

## **How to contact MLC**

**Back cover**

# Our upgrade philosophy

We look for ways to improve our products and 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. For some upgrades you'll need to let us know if you'd like to take advantage of the improvement, and your premium will increase as a result.

We also make improvements by offering new optional features which may require an extra premium if you decide to apply for them.

With over 250 improvements passed on, or made available, to our insurance clients for more than 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 most recent upgrades we've made to MLC Personal Protection Portfolio and MLC Life Cover Super.

## 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 **1 October 2012**.

### How you can find out more about a particular upgrade or any of our insurance offers?

You can speak with your financial adviser or call us on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday.

# New policy wording for the upgrades

For: MLC Personal Protection Portfolio (PPP) and MLC Life Cover Super (LCS).

Please read the new policy wording on the following pages carefully.

**The wording does not replace your existing policy, but amends and updates the wording for each relevant section of your original policy document in line with upgrades that apply to your policy effective from 1 October 2012.**

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

These upgrades only apply to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before 1 October 2012.

The upgrades are improvements in your insurance but you may choose to have a claim assessed under the pre-improvement wording if you prefer.

Remember to check your most recent policy schedule to determine which upgrades are applicable to you.

The headings under the 'New policy wording' sections in this brochure will match the headings in your policy document.



# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Life Cover insurance

### 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 choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without medical evidence**.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school** in **Personal Events** in **Increases without further medical evidence**, for **Life Cover Plus insurance**, the wording is replaced as follows:

	Personal Events
<b>Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or child starts secondary school</b>	<p><i>If a Life Insured:</i></p> <ul style="list-style-type: none"><li>• or their Spouse gives birth to, or adopts, a child,</li><li>• gets married or divorced,</li><li>• completes an undergraduate degree at a government recognised university,</li><li>• receives an increase in their Earnings of at least 10% in the previous 12 months, or</li><li>• has a dependent child who starts secondary school,</li></ul> <p>You can apply to increase the Life Cover Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.</p>

### Business Safeguard Option

We've increased the maximum limit for Life Cover insurance from \$10 million to \$15 million.

You can now apply to increase your Life Cover insurance for some business purposes without needing further medical evidence.

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

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

### New policy wording

Under **Here's how much You can apply to increase the Benefit** in **Business Safeguard Option**, for **Life Cover Standard insurance** and **Life Cover Plus insurance**:

- The first paragraph is replaced as follows:

*The most You can apply to increase the Life Cover Benefit under this Option is to a maximum of 3 times the Original Benefit, including the Original Benefit, or up to \$15,000,000, whichever is the lesser amount.*

- The fourth paragraph is replaced as follows:

*We will not increase the Life Cover Benefit or Total and Permanent Disability Benefit (if applicable) under this Option to a total amount for all policies from all sources covering the Life Insured for any Ownership (Buy/sell) agreement, Asset Protection (Loan guarantee) insurance or Revenue Protection (Key Person) insurance purpose or any other business protection purpose in excess of:*

- \$15,000,000 for Life Cover.
- \$5,000,000 for professional occupations for Total and Permanent Disability.
- \$3,000,000 for all other occupation categories for Total and Permanent Disability.

## MLC Total & Permanent Disability (TPD) insurance

### Any Occupation Definition

The definition for Any Occupation TPD is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the TPD definition that you applied for.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under the **Any Occupation Definition** section for **Total & Permanent Disability insurance (including Loss of Independence over 65)** and **Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over 65)**, the wording is replaced as follows:

Any Occupation Definition	<b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b>
	<i>If, at the time the disability begins, the Life Insured is Gainfully Employed, or has been Gainfully Employed during the previous 12 months, they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:</i>
	<i>(a)</i> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training 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</i></li><li>• <i>these circumstances have existed continuously for at least 3 months.</i></li></ul>
	<i>or</i>
	<i>(b)</i> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li><li>• <i>and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</i></li></ul>
	<i>or</i>
	<i>(c) they have suffered from the total and irrecoverable loss of:</i> <ul style="list-style-type: none"><li>• <i>the use of both hands; or</i></li><li>• <i>the use of both feet; or</i></li><li>• <i>the sight in both eyes; or</i></li><li>• <i>the use of one hand and one foot; or</i></li><li>• <i>the use of one foot and the sight in one eye; or</i></li><li>• <i>the use of one hand and the sight in one eye;</i></li><li>• <i>and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</i></li></ul>

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC TPD insurance (continued)

<p><b>Any Occupation Definition</b> (continued)</p>	<p><i>If, at the time the disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</i></p> <p>(d)</p> <ul style="list-style-type: none"> <li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again; and</i></li> <li>• <i>these circumstances have existed continuously for at least 3 months.</i></li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li> <li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li> <li>• <i>and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</i></li> </ul> <p>or</p> <p>(f) <i>they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"> <li>• <i>the use of both hands; or</i></li> <li>• <i>the use of both feet; or</i></li> <li>• <i>the sight in both eyes; or</i></li> <li>• <i>the use of one hand and one foot; or</i></li> <li>• <i>the use of one foot and the sight in one eye; or</i></li> <li>• <i>the use of one hand and the sight in one eye;</i></li> <li>• <i>and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</i></li> </ul> <p><i>If, at the time the 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, they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</i></p> <p>(g)</p> <ul style="list-style-type: none"> <li>• <i>as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</i></li> <li>• <i>these circumstances have existed continuously for at least 3 months.</i></li> </ul>
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## MLC TPD insurance (continued)

<p><b>Any Occupation Definition (continued)</b></p>	<p>or</p> <p>(h)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again;</li> <li>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p> <p>(i) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye;</li> <li>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</li> </ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>
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### Definition of Earnings

The definition of Earnings for the purposes of the Any Occupation Definition has been moved into the General terms and conditions section of the policy wording.

### New policy wording

Under **Definitions** in **Your guide to understanding this Policy for General terms and conditions**, the following definition has been added:

#### **Earnings** means:

- where the Life Insured is self-employed i.e. 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 i.e. 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 and fringe benefits. It also includes regular superannuation contributions paid by the employer on behalf of the Life Insured.
- Whether self-employed or employed, Earnings do not include investment income and are calculated before tax.

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC TPD insurance (continued)

### Own Occupation Definition

The definition for Own Occupation TPD is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the TPD definition that you applied for.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under the **Own Occupation Definition** section for **Total & Permanent Disability insurance (including Loss of Independence over 65)** and **Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over 65)**, the wording is replaced as follows:

Own Occupation Definition	<b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b>
	<p><i>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this type of 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 prior to 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.</i></p>
	<p><i>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 an Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:</i></p>
	<p><i>(a)</i></p> <ul style="list-style-type: none"><li>• <i>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</i></li><li>• <i>these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation.</i></li></ul>
	<p><i>or</i></p>
	<p><i>(b)</i></p> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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;</i></li><li>• <i>and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</i></li></ul>
	<p><i>or</i></p>

## MLC TPD insurance (continued)

<p><b>Own Occupation Definition</b> (continued)</p>	<p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye;</li> <li>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</li> </ul> <p>If, at the time the disability begins, the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</p> <p>(d)</p> <ul style="list-style-type: none"> <li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again; and</li> <li>• these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again,</li> <li>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye;</li> <li>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</li> </ul>
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# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC TPD insurance (continued)

<b>Own Occupation Definition (continued)</b>	<p><i>If, at the time the 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, they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</i></p> <p><i>(g)</i></p> <ul style="list-style-type: none"><li><i>• as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again, and</i></li><li><i>• these circumstances have existed continuously for at least 3 months.</i></li></ul> <p><i>or</i></p> <p><i>(h)</i></p> <ul style="list-style-type: none"><li><i>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li><i>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again;</i></li><li><i>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to this impairment.</i></li></ul> <p><i>or</i></p> <p><i>(i) they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"><li><i>• the use of both hands; or</i></li><li><i>• the use of both feet; or</i></li><li><i>• the sight in both eyes; or</i></li><li><i>• the use of one hand and one foot; or</i></li><li><i>• the use of one foot and the sight in one eye; or</i></li><li><i>• the use of one hand and the sight in one eye;</i></li><li><i>• and for Total &amp; Permanent Disability (Stand Alone) insurance only, they survive for 14 days after the event leading to the above loss.</i></li></ul> <p><i>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.</i></p>
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## MLC TPD insurance (continued)

### 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 choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school** in **Personal Events** in **Increases without further medical evidence** for **Total & Permanent Disability insurance (including Loss of Independence over age 65)** and **Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)**, the wording is replaced as follows:

	Personal Events
<b>Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or child starts secondary school</b>	<p><i>If a Life Insured:</i></p> <ul style="list-style-type: none"> <li>• or their Spouse gives birth to, or adopts, a child,</li> <li>• gets married or divorced,</li> <li>• completes an undergraduate degree at a government recognised university,</li> <li>• receives an increase in their Earnings of at least 10% in the previous 12 months, or</li> <li>• has a dependent child who starts secondary school,</li> </ul> <p>You can apply to increase their Total and Permanent Disability Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.</p>

### Business Safeguard Option

We'll no longer limit an increase under this option by the amount of personal insurance you might have elsewhere.

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

### New policy wording

For **Total & Permanent Disability insurance (including Loss of Independence over age 65)**, please see page 6 for this new wording.

### New policy wording

Under **Here's how much You can apply to increase the Benefit**, in **Business Safeguard Option**, for **Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)**, the third paragraph is replaced as follows:

We will not increase the Total and Permanent Disability (Stand Alone) Benefit under this Option to a total amount for all policies from all sources covering the Life Insured for any Ownership (Buy/sell) agreement, Asset Protection (Loan guarantee) insurance or Revenue Protection (Key Person) insurance purpose or any other business protection purpose in excess of:

- \$5,000,000 for professional occupations.
- \$3,000,000 for all other occupation categories.

# MLC Personal Protection Portfolio

## New policy improvements/wording

### MLC Critical Illness insurance

#### Critical Illness definitions

We've improved some of our critical condition definitions. Therefore, you may be able to claim benefits for certain critical conditions sooner.

The definitions of the following critical conditions have been broadened:

- Malignant cancer
- Where Critical Illness is an extension to Life Cover:
  - Any Occupation Total and Permanent Disability
  - Own Occupation Total and Permanent Disability
- Encephalitis
- Major brain injury

#### New policy wording

Under **Definitions** in **Critical Conditions (definitions)** for **Critical Illness Standard insurance**, **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance**, the following definitions are replaced with the following:

**Malignant cancer.** *The presence of one or more malignant tumours, leukaemia or lymphomas.*

*The following are **not** included:*

- *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, and 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.*

#### **Any Occupation Total and Permanent Disability**

*Please see pages 7 to 9 for this new definition.*

#### **Own Occupation Total and Permanent Disability**

*Please see pages 10 to 12 for this new definition.*

## MLC Critical Illness insurance (continued)

### New policy wording

Under **Definitions** in **Critical Conditions Plus (definitions)** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance**:

1. The following definition has been added:

**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.*

2. The following definitions are replaced with the following:

**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 occurring in patients with HIV infection is not covered.*

**Major brain injury.** *Physical head injury that 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.*

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Critical Illness insurance (continued)

### Life Cover Buy Back Option

The one-year buy back qualification period now begins when a valid claim form is received, or when you meet the definition for critical conditions other than TPD. (Previously this started after the Critical Illness benefit was paid).

**Please note:**

- We'll restore your Life Cover insurance up to the same amount as the benefit paid, if you survive 14 days after we pay your Critical Illness benefit due to TPD as a critical condition.
- If you choose to extend your insurance, you'll have to pay an extra premium.

### New policy wording

Under **Life Cover Buy Back Option** for **Critical Illness Standard insurance** and **Critical Illness Plus insurance**, the wording is replaced with the following:

	<b>Life Cover Buy Back Option</b>
	<p><i>You have the right to take out life insurance on that Life Insured's life up to the same amount as the Benefit paid (without having to provide additional evidence of health, occupation or pursuits).</i></p> <p><i>The right will also apply where the Life Insured's Benefit Payment was due to Total and Permanent Disability as a Critical Condition, and the Life Insured lived for 14 days after the event causing the Total and Permanent Disability.</i></p> <p><i>The following conditions apply:</i></p> <ul style="list-style-type: none"> <li>• <i>The Life Cover Benefit under the new Policy will be payable in the event of the Life Insured's death or Terminal Illness for Life Cover Standard insurance.</i></li> <li>• <i>The Life Cover Benefit under the new Policy will be payable in the event of the Life Insured's death, Terminal Illness or Accidental Injury for Life Cover Plus insurance.</i></li> <li>• <i>The Accidental Injury Benefit under the restored Life Cover Plus insurance will not be paid for any loss arising from or contributed to by an Injury or sickness for which the benefit has been paid under the original Critical Illness insurance.</i></li> <li>• <i>If You buy back Your Life Cover Benefit then the Financial Planning Benefit can only be claimed once per Life Insured.</i></li> <li>• <i>If Terminal Illness Support has previously been paid it will not be available under the restored Life Cover.</i></li> <li>• <i>If Critical Illness insurance was issued as a Connected Benefit and the life insurance on that Life Insured's life is restored under this option, the owner of the Life Cover insurance will be the same as the owner of the original connected Life Cover Policy.</i></li> <li>• <i>You cannot exercise this Option if a benefit for Terminal Illness has been previously paid for the Life Insured.</i></li> <li>• <i>The Premiums for the new insurance Policy will be based on MLC's normal Life Cover Premium Rates at the time, taking into account the amount of the Benefit, the Life Insured's age and the Premium and acceptance terms of this Policy.</i></li> <li>• <i>This Option is only available until the Review Date after the Life Insured turns 75.</i></li> <li>• <i>You can apply to exercise this option within 30 days from the latter of 12 months from:</i> <ul style="list-style-type: none"> <li>– <i>the date we receive Your claim, and</i></li> <li>– <i>the date the Life insured first meets the full Critical Illness Benefit definition.</i></li> </ul> </li> </ul> <p><i>In the case of Total and Permanent Disablement, the life insurance on that Life Insured's life will be restored after the 14 day survival period.</i></p>



## MLC Critical Illness insurance (continued)

### 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 choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child attends secondary school** in **Personal Events** in **Increases without further medical evidence** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance**, the wording is replaced as follows:

	<b>Personal Events</b>
<b>Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or child starts secondary school</b>	<p><i>If a Life Insured:</i></p> <ul style="list-style-type: none"> <li>• <i>or their Spouse gives birth to, or adopts, a child,</i></li> <li>• <i>gets married or divorced,</i></li> <li>• <i>completes an undergraduate degree at a government recognised university,</i></li> <li>• <i>receives an increase in their Earnings of at least 10% in the previous 12 months, or</i></li> <li>• <i>has a dependent child who starts secondary school,</i></li> </ul> <p><i>You can apply to increase their Critical Illness Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.</i></p>

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Critical Illness insurance (continued)

### Child Support Benefit

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

### New policy wording

Under **Child Support Benefit Conditions** in **Child Support Benefit** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance** the following condition has been added to the list of critical conditions insured:

- *Type 1 diabetes*

### New policy wording

Under **Definitions** in **Critical Conditions Plus (definitions)** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance** the following definition has been added:

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

2. The definitions of the following critical conditions have been broadened:

- Encephalitis
- Major brain injury
- Malignant cancer

### New policy wording

Under **Definitions** in **Critical Conditions Plus (definitions)** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance** the new definitions as set out on pages 14 to 15 now apply to the applicable critical conditions listed.

**Please note:** The Child Support Benefit Condition definitions have the same definition as those under Critical Illness insurance. For the purposes of the Child Support Benefit, Life Insured means the Child for the relevant Critical Illness critical condition definitions.

## MLC Critical Illness insurance (continued)

### Critical Illness Extra Benefits Option – Additional critical conditions

The definitions of the following additional critical conditions have been broadened:

- Carcinoma in situ – female reproductive organs
- Early stage melanoma

### New policy wording

Under **Definitions in Critical Conditions Plus Extra Benefits Option (definitions)** for **Critical Illness Plus insurance** and **Critical Illness Plus (Stand Alone) insurance**, the following definitions have been replaced with the following:

**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.*

**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.*

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Income Protection insurance

### 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:

- This isn't available if you work in a special risk occupation.
- If you choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school** in **Personal Event** in **Increases without further medical evidence**, for **Income Protection Plus insurance (professional and clerical occupations)** and **Income Protection Plus insurance (general occupations)**, the fourth paragraph is replaced as follows:

#### Personal Event

***Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or dependent child attends secondary school***

*If the Life Insured:*

- *or their Spouse gives birth to, or adopts, a child;*
- *gets married or divorced;*
- *completes an undergraduate degree at a government recognised university;*
- *receives an increase in their Earnings of at least 10% in the previous 12 months; or*
- *has a dependent child who starts secondary school.*

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

## MLC Income Protection insurance (continued)

### Child Support Income Benefit

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

#### New policy wording

Under **Child Support Income Benefit Conditions** in **Child Support Income Benefit for Income Protection Plus insurance** and **Income Protection Plus insurance (Farmer Package)** the following condition has been added to the list of critical conditions insured:

- *Type 1 diabetes*

#### New policy wording

Under **Child Critical Illness Conditions (definitions)** in **Child Support Income Benefit for Income Protection Plus insurance** and **Income Protection Plus insurance (Farmer Package)** the following definition has been added:

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

2. The definitions of the following critical conditions have been broadened:

- Encephalitis
- Major brain injury
- Malignant cancer

#### New policy wording

Under **Child Critical Illness Conditions (definitions)** in **Child Support Income Benefit for Income Protection Plus insurance** and **Income Protection Plus insurance (Farmer Package)** the new definitions as set out on pages 14 to 15 now apply to the applicable critical conditions listed.

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Income Protection insurance (continued)

### Waiting Period Conversion

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 don't exercise a continuation option from that scheme.

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

#### Please note:

- This isn't available if you work in a special risk occupation.
- If you choose to reduce your waiting period, your premium will increase. That's because you pay a higher premium the shorter the waiting period you select.

### New policy wording

Under **Other Benefits**, for **Income Protection Standard insurance (professional and clerical occupations)**, **Income Protection Standard insurance (general occupations)**, **Income Protection Plus insurance (professional and clerical occupations)** and **Income Protection Plus insurance (general occupations)** after **You don't have to pay Income Protection insurance Premiums while we're paying Benefits**, the following new section has been added:

	<b>Waiting Period Conversion</b>
	<p><i>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.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>Alternatively, we may accept the conversion subject to a change to the occupation category that applies or a change to the Monthly benefit.</i></p>
<b>Conditions that apply to the Waiting Period Conversion</b>	<p><i>The Waiting Period Conversion can only be exercised by You if:</i></p> <ul style="list-style-type: none"> <li>• <i>when this insurance started the Waiting period was two years;</i></li> <li>• <i>when this insurance started the Life Insured was insured under a Salary Continuance Arrangement which has a two year Benefit period;</i></li> <li>• <i>the Life Insured has left their employer and their cover under the Salary Continuance Arrangement has ended;</i></li> <li>• <i>the Life Insured does not exercise a continuation option under the Salary Continuance Arrangement;</i></li> <li>• <i>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;</i></li> <li>• <i>the Life Insured has not ceased Gainful Employment due to sickness or Injury;</i></li> </ul>

## MLC Income Protection insurance (continued)

	<b>Waiting Period Conversion (continued)</b>
<p><b>Conditions that apply to the Waiting Period Conversion (continued)</b></p>	<ul style="list-style-type: none"> <li>• <i>the Life Insured has not made or is not eligible to make a claim under:</i> <ul style="list-style-type: none"> <li>– <i>the Salary Continuance Arrangement,</i></li> <li>– <i>any other policy providing disability income insurance with any life insurer; or</i></li> <li>– <i>any TPD benefit with any life insurer.</i></li> </ul> </li> <li>• <i>it is exercised within 60 days of the cover under the Salary Continuance Arrangement ending;</i></li> <li>• <i>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;</i></li> <li>• <i>You provide evidence satisfactory to us to support the request to convert the Waiting period;</i></li> <li>• <i>it is exercised before the policy anniversary following the Life Insured's 55th birthday.</i></li> </ul> <p><i>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.</i></p>

# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Income Protection insurance (continued)

### Income Protection Extra Benefits Option

The following benefits under this option have been improved.

#### Benefit during the waiting period

You'll now receive this benefit from day one (previously payable from day four).

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

#### New policy wording

Under **Conditions for Benefit during the Waiting period** in **Income Protection Extra Benefits Option** for **Income Protection Plus insurance** and **Income Protection Plus insurance (Farmer Package)**, the wording is replaced with the following:

<b>Conditions for Benefit during the Waiting period</b>	<p><i>Apart from the Waiting period, the Life Insured must otherwise be eligible for Benefits for Total Disability under this type of insurance.</i></p> <p><i>This Benefit:</i></p> <ul style="list-style-type: none"><li>• <i>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;</i></li><li>• <i>ends on the earlier of:</i><ul style="list-style-type: none"><li>– <i>the Life Insured no longer being confined to bed and receiving full-time registered nursing care under a Doctor's direction;</i></li><li>– <i>180 days; or</i></li><li>– <i>the end of Your Waiting period.</i></li></ul></li></ul> <p><i>You can't get this Benefit if the nursing care is provided by a member of the Life Insured's immediate family.</i></p>
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#### Double benefits for specified conditions

You'll be able to get double benefits more easily because the definitions of the following critical conditions have been broadened:

- Encephalitis
- Major brain injury
- Malignant cancer

#### New policy wording

Under **Condition must meet definition** in **Income Protection Extra Benefits Option** for **Income Protection Plus insurance** and **Income Protection Plus insurance (Farmer Package)**:

The new definitions as set out on pages 14 to 15 now apply to the applicable critical conditions listed.



## MLC Premium Waiver insurance

### Totally and Permanently Disabled definition

The definition for Totally and Permanently Disabled is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the Totally and Permanently Disabled definition.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under **Definitions** in **Premium Waiver insurance**, the following definition is replaced as follows:

<b>Totally and Permanently Disabled</b>	<p><i>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 Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:</i></p> <p><i>(a)</i></p> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training 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</i></li><li>• <i>these circumstances have existed continuously for at least 3 months.</i></li></ul> <p><i>or</i></p> <p><i>(b)</i></p> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li></ul> <p><i>or</i></p> <p><i>(c) they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"><li>• <i>the use of both hands; or</i></li><li>• <i>the use of both feet; or</i></li><li>• <i>the sight in both eyes; or</i></li><li>• <i>the use of one hand and one foot; or</i></li><li>• <i>the use of one foot and the sight in one eye; or</i></li><li>• <i>the use of one hand and the sight in one eye.</i></li></ul> <p><i>If, at the time the 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 Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</i></p>
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# MLC Personal Protection Portfolio

New policy improvements/wording

## MLC Premium Waiver insurance (continued)

<p>Totally and Permanently Disabled (continued)</p>	<p>(d)</p> <ul style="list-style-type: none"><li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited by way of education, experience or training, and are unlikely ever to be able to do so again; and</li><li>• these circumstances have existed continuously for at least 3 months.</li></ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again,</li></ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>If at the time the disability begins, the Life Insured is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, they are Totally and Permanently Disabled if they have a disability caused by Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</p> <p>(g)</p> <ul style="list-style-type: none"><li>• as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li><li>• these circumstances have existed continuously for at least 3 months.</li></ul> <p>or</p> <p>(h)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li></ul>
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## MLC Premium Waiver insurance (continued)

<b>Totally and Permanently Disabled</b> <i>(continued)</i>	<p>or</p> <p>(i) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>
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### Definition of Earnings

The definition of Earnings for the purposes of the Totally and Permanently Disabled definition has been moved into the General terms and conditions section of the policy wording.

### New policy wording

Under **Definitions** in **Your guide to understanding this Policy** for **General terms and conditions**, the following definition has been added:

- **Earnings** means:
  - where the Life Insured is self-employed i.e. 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 i.e. 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 and fringe benefits. It also includes regular superannuation contributions paid by the employer on behalf of the Life Insured.
  - Whether self-employed or employed, Earnings do not include investment income and are calculated before tax.

# MLC Life Cover Super

New policy improvements/wording

## MLC Life Cover insurance

### 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 choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school** in **Personal Events** in **Increases without further medical evidence**, for **Life Cover Plus insurance**, the wording is replaced as follows:

	Personal Events
<b>Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or child starts secondary school</b>	<p><i>If a Member:</i></p> <ul style="list-style-type: none"> <li>• or their Spouse gives birth to, or adopts, a child,</li> <li>• gets married or divorced,</li> <li>• completes an undergraduate degree at a government recognised university</li> <li>• receives an increase in their Earnings of at least 10% in the previous 12 months, or</li> <li>• has a dependent child who starts secondary school,</li> </ul> <p><i>The Member can apply to increase the Life Cover Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.</i></p>

### Business Safeguard Option

We've increased the maximum limit for Life Cover insurance from \$10 million to \$15 million.

You can now apply to increase your Life Cover insurance for some business purposes without needing further medical evidence.

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

**Please note:** If you choose to increase your insurance, you'll need to pay an extra premium for the additional cover.

### New policy wording

Under **Here's how much the Member can apply to increase the Benefit in Business Safeguard Option**, for **Life Cover Standard insurance** and **Life Cover Plus insurance**:

- The first paragraph is replaced as follows:

*The most the Member can apply to increase the Life Cover Benefit under this Option is to a maximum of 3 times the Original Benefit, including the Original Benefit, or up to \$15,000,000, whichever is the lesser amount.*

- The fourth paragraph is replaced as follows:

*MLC will not increase the Life Cover Benefit or Total and Permanent Disability Benefit (if applicable) under this Option to a total amount for all policies from all sources covering the Member for any Ownership (Buy/sell) agreement or Asset Protection (Loan guarantee) insurance or any other business protection purpose in excess of:*

- \$15,000,000 for Life Cover.
- \$5,000,000 for professional occupations for Total and Permanent Disability.
- \$3,000,000 for all other occupation categories for Total and Permanent Disability.

## MLC Total & Permanent Disability (TPD) insurance

### Any Occupation Definition

The definition for Any Occupation TPD is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the TPD definition that you applied for.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under the **Any Occupation Definition** section for **Total & Permanent Disability insurance (including Loss of Independence over 65)**, the wording is replaced as follows:

<b>Any Occupation Definition</b>	<p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p><i>If, at the time the disability begins, the Member is Gainfully Employed or has been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:</i></p> <p>(a)</p> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training 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</i></li><li>• <i>these circumstances have existed continuously for at least 3 months,</i></li></ul> <p>or</p> <p>(b)</p> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li></ul> <p>or</p> <p>(c) <i>they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"><li>• <i>the use of both hands; or</i></li><li>• <i>the use of both feet; or</i></li><li>• <i>the sight in both eyes; or</i></li><li>• <i>the use of one hand and one foot; or</i></li><li>• <i>the use of one foot and the sight in one eye; or</i></li><li>• <i>the use of one hand and the sight in one eye.</i></li></ul>
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# MLC Life Cover Super

New policy improvements/wording

## MLC TPD insurance (continued)

<p><b>Any Occupation Definition (continued)</b></p>	<p><i>If, at the time the disability begins, the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</i></p> <p>(d)</p> <ul style="list-style-type: none"> <li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again; and</i></li> <li>• <i>these circumstances have existed continuously for at least 3 months,</i></li> </ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"> <li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li> <li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li> </ul> <p>or</p> <p>(f) <i>they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"> <li>• <i>the use of both hands; or</i></li> <li>• <i>the use of both feet; or</i></li> <li>• <i>the sight in both eyes; or</i></li> <li>• <i>the use of one hand and one foot; or</i></li> <li>• <i>the use of one foot and the sight in one eye; or</i></li> <li>• <i>the use of one hand and the sight in one eye.</i></li> </ul> <p><i>If, at the time the disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</i></p> <p>(g)</p> <ul style="list-style-type: none"> <li>• <i>as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</i></li> <li>• <i>these circumstances have existed continuously for at least 3 months,</i></li> </ul> <p>or</p>
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## MLC TPD insurance (continued)

<p><b>Any Occupation Definition (continued)</b></p>	<p>(h)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(i) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>
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## Definition of Earnings

The definition of Earnings for the purposes of the Any Occupation Definition has been moved into the MLC Life Cover Super – General terms and conditions section of the policy wording.

## New policy wording

Under **Definitions** in **A guide to understanding this Policy** for **MLC Life Cover Super Policy - General terms and conditions**, the following definition has been added:

- **Earnings** means:
  - where the Member is self-employed i.e. the Member directly or indirectly owns part of or all of a business or practice - the income of the business or practice generated by the personal efforts of the Member after the deduction of their appropriate share of business or practice expenses in generating that income.
  - Where the Member is an employee i.e. does not directly or indirectly own part of or all of a business or practice - the total remuneration paid by the employer to the Member including salary, commissions, fees, regular bonuses, regular overtime and fringe benefits. It also includes regular superannuation contributions paid by the employer on behalf of the Member.
  - Whether self-employed or employed, Earnings do not include investment income and are calculated before tax.

# MLC Life Cover Super

New policy improvements/wording

## MLC TPD insurance (continued)

### Own Occupation Definition

The definition for Own Occupation TPD is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the TPD definition that you applied for.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under the **Own Occupation Definition** section for **Total & Permanent Disability insurance (including Loss of Independence over 65)**, the wording is replaced as follows:

#### Own Occupation Definition

#### **Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)**

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

*If, at the time the disability begins, the Member is Gainfully Employed or has been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:*

(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 Member has not been working in any occupation,

or

(b)

- they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); 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.



## MLC TPD insurance (continued)

<b>Own Occupation Definition (continued)</b>	<p><i>If, at the time the disability begins, the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</i></p> <p>d)</p> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again; and</i></li><li>• <i>these circumstances have existed continuously for at least 3 months,</i></li></ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li></ul> <p>or</p> <p>(f) <i>they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"><li>• <i>the use of both hands; or</i></li><li>• <i>the use of both feet; or</i></li><li>• <i>the sight in both eyes; or</i></li><li>• <i>the use of one hand and one foot; or</i></li><li>• <i>the use of one foot and the sight in one eye; or</i></li><li>• <i>the use of one hand and the sight in one eye.</i></li></ul> <p><i>If, at the time the disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and was performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</i></p> <p>g)</p> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</i></li><li>• <i>these circumstances have existed continuously for at least 3 months,</i></li></ul>
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# MLC Life Cover Super

New policy improvements/wording

## MLC TPD insurance (continued)

<b>Own Occupation Definition (continued)</b>	<p>or</p> <p>(h)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li></ul> <p>or</p> <p>(i) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>
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## MLC TPD insurance (continued)

### 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 choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or child starts secondary school** in **Personal Events in Increases without further medical evidence** for **Total & Permanent Disability insurance (including Loss of Independence over age 65)**, the wording is replaced as follows:

	Personal Events
<b>Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or child starts secondary school</b>	<p><i>If a Member:</i></p> <ul style="list-style-type: none"><li>• <i>or their Spouse gives birth to, or adopts, a child,</i></li><li>• <i>gets married or divorced,</i></li><li>• <i>completes an undergraduate degree at a government recognised university</i></li><li>• <i>receives an increase in their Earnings of at least 10% in the previous 12 months, or</i></li><li>• <i>has a dependent child who starts secondary school,</i></li></ul> <p><i>The Member can apply to increase the Total and Permanent Disability Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.</i></p>

### Business Safeguard Option

We'll no longer limit an increase under this option by the amount of personal insurance you might have elsewhere.

### New policy wording

Please see page 28 for the new wording.

# MLC Life Cover Super

New policy improvements/wording

## MLC Income Protection insurance

### 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:

- This feature isn't available if you work in a special risk occupation.
- If you choose to increase your insurance, you'll have to pay an extra premium for the additional cover.

### New policy wording

Under **Birth, adoption, marriage, divorce, undergraduate degree completed or dependent child attends secondary school** in **Personal Event** in **Increases without further medical evidence**, for **Income Protection Plus insurance (professional and clerical occupations)** and **Income Protection Plus insurance (general occupations)**, the fourth paragraph is replaced as follows:

#### Personal Event

***Birth, adoption, marriage, divorce, undergraduate degree completed, increase in Earnings or dependent child attends secondary school***

If the Member:

- or their Spouse gives birth to, or adopts, a child;
- gets married or divorced;
- completes an undergraduate degree at a government recognised university;
- receives an increase in their Earnings of at least 10% in the previous 12 months; or
- has a dependent child who starts secondary school.

**Note:** To apply for increases without further medical evidence, please complete the **Application for increases without further medical evidence**.

## MLC Income Protection insurance (continued)

### Waiting Period Conversion

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 don't exercise a continuation option from that scheme.

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

#### Please note:

- This isn't available if you work in a special risk occupation.
- If you choose to reduce your waiting period, your premium will increase. That's because you pay a higher premium the shorter the waiting period you select.

### New policy wording

Under **Other Benefits**, for **Income Protection Standard insurance (professional and clerical occupations)**, **Income Protection Standard insurance (general occupations)**, **Income Protection Plus insurance (professional and clerical occupations)** and **Income Protection Plus insurance (general occupations)** after **The Member does not have to pay Income Protection insurance Premiums while MLC is paying Benefits**, the following new section has been added:

	<b>Waiting Period Conversion</b>
	<p><i>The Member can apply to change the Waiting period of this insurance from two years to 90 days without further medical evidence if the Member 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.</i></p> <p><i>Apart from medical history, all aspects of the Member's history will be assessed to determine whether we can offer to convert the Waiting period and if so, the conditions which may apply.</i></p> <p><i>MLC 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.</i></p> <p><i>Alternatively, MLC may accept the conversion subject to a change to the occupation category that applies or a change to the Monthly benefit.</i></p>
<b>Conditions that apply to the Waiting Period Conversion</b>	<p><i>The Waiting Period Conversion can only be exercised by the Member if:</i></p> <ul style="list-style-type: none"> <li>• <i>when this insurance started the Waiting period was two years;</i></li> <li>• <i>when this insurance started the Member was insured under a Salary Continuance Arrangement which has a two year Benefit period;</i></li> <li>• <i>the Member has left their employer and their cover under the Salary Continuance Arrangement has ended;</i></li> <li>• <i>the Member does not exercise a continuation option under the Salary Continuance Arrangement;</i></li> <li>• <i>the Member 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;</i></li> <li>• <i>the Member has not ceased Gainful Employment due to Injury or sickness;</i></li> <li>• <i>the Member has not made or is not eligible to make a claim under:</i> <ul style="list-style-type: none"> <li>– <i>the Salary Continuance Arrangement,</i></li> <li>– <i>any other policy providing disability income insurance with any life insurer; or</i></li> <li>– <i>any Total and Permanent Disability or Loss of Independence benefit with any life insurer.</i></li> </ul> </li> </ul>

# MLC Life Cover Super

New policy improvements/wording

## MLC Income Protection insurance (continued)

	Waiting Period Conversion (continued)
Conditions that apply to the Waiting Period Conversion (continued)	<ul style="list-style-type: none"><li>• it is exercised within 60 days of the cover under the Salary Continuance Arrangement ending;</li><li>• 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;</li><li>• the Member provides evidence satisfactory to us to support the request to convert the Waiting period;</li><li>• it is exercised before the policy anniversary following the Member's 55th birthday.</li></ul> <p>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.</p>

### Extended Income Protection

You now have the option to continue your Income Protection Plus insurance on altered terms until age 70 if:

- you continue to work full-time, and
- you are neither receiving, nor entitled to receive benefits at the review date when you turn 65.

**Please note:** This isn't available if:

- your insurance expires before age 65, or
- you work in a special risk occupation.

Provided you meet the terms and conditions, extended cover will be provided under a new policy, and your existing policy will end.

#### How do you take advantage of this feature?

If you're eligible, we'll write to you giving you the option to continue Income Protection Plus insurance.

## MLC Premium Waiver insurance

### Totally and Permanently Disabled definition

The definition for Totally and Permanently Disabled is now more generous if you're unemployed at the time of disability:

- If you were gainfully employed at any time within the 12 months prior to disability you'll be assessed on the Totally and Permanently Disabled definition.
- If you were not gainfully employed for the 12 months prior to disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, experience and training. If you were engaged in full-time domestic duties or child rearing at the time disability begins, we'll continue to assess you on your inability to perform normal physical domestic duties.

Previously if you were not gainfully employed prior to disability we'd assess you on your inability to perform normal physical domestic duties.

### New policy wording

Under **Definitions** for **Premium Waiver insurance**, the **Totally and Permanently Disabled** definition is replaced with the following:

<b>Totally and Permanently Disabled</b>	<p><i>If, at the time the disability begins, the Member is Gainfully Employed or has been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (a), (b) or (c) below:</i></p> <p><i>(a)</i></p> <ul style="list-style-type: none"><li>• <i>as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training 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</i></li><li>• <i>these circumstances have existed continuously for at least 3 months</i></li></ul> <p><i>or</i></p> <p><i>(b)</i></p> <ul style="list-style-type: none"><li>• <i>they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</i></li><li>• <i>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, experience or training, and are unlikely ever to be able to do so again,</i></li></ul> <p><i>or</i></p> <p><i>(c) they have suffered from the total and irrecoverable loss of:</i></p> <ul style="list-style-type: none"><li>• <i>the use of both hands; or</i></li><li>• <i>the use of both feet; or</i></li><li>• <i>the sight in both eyes; or</i></li><li>• <i>the use of one hand and one foot; or</i></li><li>• <i>the use of one foot and the sight in one eye; or</i></li><li>• <i>the use of one hand and the sight in one eye.</i></li></ul>
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# MLC Life Cover Super

New policy improvements/wording

## MLC Premium Waiver insurance (continued)

<p>Totally and Permanently Disabled (continued)</p>	<p>If, at the time the disability begins, the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (d), (e) or (f) below:</p> <p>(d)</p> <ul style="list-style-type: none"><li>• as a result of their disability they are completely unable to work at any occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again; and</li><li>• these circumstances have existed continuously for at least 3 months,</li></ul> <p>or</p> <p>(e)</p> <ul style="list-style-type: none"><li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li><li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, experience or training, and are unlikely ever to be able to do so again,</li></ul> <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"><li>• the use of both hands; or</li><li>• the use of both feet; or</li><li>• the sight in both eyes; or</li><li>• the use of one hand and one foot; or</li><li>• the use of one foot and the sight in one eye; or</li><li>• the use of one hand and the sight in one eye.</li></ul> <p>If, at the time the disability begins, the Member is not Gainfully Employed, has not been Gainfully Employed during the previous 12 months and is performing full time domestic duties or child rearing, the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in (g), (h) or (i) below:</p> <p>(g)</p> <ul style="list-style-type: none"><li>• as a result of their disability they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li><li>• these circumstances have existed continuously for at least 3 months.</li></ul> <p>or</p>
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## MLC Premium Waiver insurance (continued)

<p><b>Totally and Permanently Disabled</b> (continued)</p>	<p>(h)</p> <ul style="list-style-type: none"> <li>• they suffer a permanent impairment of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); and</li> <li>• as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li> </ul> <p>or</p> <p>(i) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>• the use of both hands; or</li> <li>• the use of both feet; or</li> <li>• the sight in both eyes; or</li> <li>• the use of one hand and one foot; or</li> <li>• the use of one foot and the sight in one eye; or</li> <li>• the use of one hand and the sight in one eye.</li> </ul> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>
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### Definition of Earnings

The definition of Earnings for the purposes of the Totally and Permanently Disabled definition has been moved into the MLC Life Cover Super Policy – General terms and conditions section of the policy wording.

### New policy wording

Under **Definitions** in A guide to understanding this Policy for **MLC Life Cover Super Policy - General terms and conditions**, the following definition has been added:

- **Earnings means:**
  - where the Member is self-employed i.e. the Member directly or indirectly owns part of or all of a business or practice - the income of the business or practice generated by the personal efforts of the Member after the deduction of their appropriate share of business or practice expenses in generating that income.
  - Where the Member is an employee i.e. does not directly or indirectly own part of or all of a business or practice - the total remuneration paid by the employer to the Member including salary, commissions, fees, regular bonuses, regular overtime and fringe benefits. It also includes regular superannuation contributions paid by the employer on behalf of the Member.
  - Whether self-employed or employed, Earnings do not include investment income and are calculated before tax.

## Important information

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

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

## How to contact MLC

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

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

### Postal address:

MLC Limited, PO Box 200  
North Sydney, NSW 2059

### Registered office:

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

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