



# Making sure you're well protected

## Updates to MLC Personal Protection Portfolio and Life Cover Super

### Effective from 16 November 2024

We've reviewed MLC Personal Protection Portfolio and Life Cover Super and have made changes. Details of the changes are set out below.

To see which of these changes are relevant to you, please refer to your most recent Policy Schedule.

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

### Increase to Application Age for Life Cover insurance under MLC Life Cover Super

We will now accept applications to add or increase Life Cover insurance under MLC Life Cover Super up to age 70 (next birthday), previously this was 65 (next birthday) on a stepped premium or decreasing cover premium structure. This now matches the age at which applications are accepted for MLC Personal Protection Portfolio for these premium structures.

For MLC Life Cover Super, the policy is issued to NULIS Nominees (Australia) Limited ABN 80 008 515 633 as Trustee of the MLC Super Fund ABN 70 732 426 024 by MLC Limited and insures you as a member of the MLC Super Fund.

### Medical definition review

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

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

The updated definitions apply to future claims only. They don't apply to any claims that are caused by health conditions or events that occurred before 16 November 2024, the effective date of the update.

| MLC Personal Protection Portfolio   | Critical Illness condition  | Updated definitions  |
|---|---|--|
| <ul style="list-style-type: none"> <li>Critical Illness Plus insurance (including Stand Alone) – Extra Benefits Option</li> </ul> | <p><b>Adult Onset Insulin Dependent Diabetes Mellitus</b></p> <p>We've updated the definition in line with current medical diagnostic techniques.</p> | <p><b>Adult Onset Insulin Dependent Diabetes Mellitus</b></p> <p>The diagnosis after age 30 of type 1 (autoimmune) diabetes, confirmed by development of diabetes associated islet autoantibodies and requiring insulin to manage the condition.</p> |

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Insurance is issued by MLC Limited (ABN 90 000 000 402 AFSL 230 694). MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

# Making sure you're well protected

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LIFE INSURANCE

| MLC Personal Protection Portfolio  | Critical Illness condition   | Updated definitions  |
|--|--|--|
| <ul style="list-style-type: none"> <li>Critical Illness Plus insurance (including Stand Alone) – Extra Benefits Option</li> </ul>  | <p><b>Deafness in One Ear</b> – total and irreparable</p> <p>We've updated the title. The definition has also been updated in line with current medical diagnostic techniques.</p> | <p><b>Deafness in One Ear</b> – permanent</p> <p>The irreversible and irreparable loss of hearing in one ear, where the ear has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification.</p>   |
| <ul style="list-style-type: none"> <li>Critical Illness Plus insurance (including Stand Alone)</li> <li>Critical Illness Plus insurance (including Stand Alone) – Child Support Benefit</li> <li>Income Protection Plus insurance (including Farmer Package) – Child Support Income Benefit</li> </ul> | <p><b>Out Of Hospital Cardiac Arrest</b></p> <p>We've updated the definition in line with current medical diagnostic techniques.</p>   | <p><b>Out Of Hospital Cardiac Arrest</b></p> <p>Cardiac arrest which is not associated with any medical procedure and is documented by an electrocardiogram (ECG), occurs out of hospital and is due to cardiac asystole or ventricular fibrillation with or without ventricular tachycardia.</p> <p>If an ECG is not available, we will reasonably consider other evidence which unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p> |

## Changes to Income Protection insurance inside super

We have made changes to the definition of disability (Total Disability and Partial Disability), and when we will pay terms. We have removed the need to meet Temporary Incapacity in the disability definitions. Instead, you will now need to meet the SIS definition of Temporary Incapacity for the insurance benefit to be paid. The impact of these changes is that the requirement for Temporary Incapacity will no longer affect or delay the start of your waiting period. To see if these changes are relevant to you, please refer to your Policy Document and most recent Policy Schedule.

| MLC Personal Protection Portfolio<br>MLC Life Cover Super   | Changes to existing policy wording   | New policy wording   |
|---|--|--|
| <ul style="list-style-type: none"> <li>Income Protection Plus insurance including Farmer Package)</li> <li>Income Protection Standard insurance</li> <li>Business Expenses insurance</li> </ul> | <p>Remove the below policy wording from the <b>Totally Disabled</b> and <b>Partially Disabled</b> wording under</p> <p><b>Definitions:</b></p> <p>Where this insurance first commenced after 30 June 2014, the Member must also have satisfied a period of Temporary Incapacity.</p> | <p>Add the below new policy wording under <b>When MLC will pay for Total Disability</b> and <b>Other Benefits for Partial Disability or Rehabilitation:</b></p> <p>For insurance that first commenced after 30 June 2014, the Member must also have satisfied the SIS definition of Temporary Incapacity before any Benefits are payable.</p> <p>Add the below new policy wording under <b>Definitions</b> in the <b>General terms and conditions</b> section:</p> <p><b>SIS definition of Temporary Incapacity</b> means in relation to a Member who has ceased to be gainfully employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be gainfully employed), means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed but does not constitute permanent incapacity.</p> |

For Policies inside super, the Member means the Life Insured.

### We're here to help

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

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