



Making sure you're well protected – the detail

Welcome to your latest upgrades summary for:

MLC Protection*first* range

- **MLC Protection – Recovery Money**
- **MLC Protection – Flexible Recovery Money**
- **MLC Protection – Stand Alone Recovery Money**
- **MLC Protection – Income Gold**
- **MLC Protection – Income Excell, and**
- **MLC Protection – Income Daily Living**

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

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Our upgrade philosophy

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

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

This brochure summarises the upgrades we made to MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money, MLC Protection – Income Gold and MLC Protection – Income Daily Living on **30 June 2017** and **9 October 2017**.

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. Please check your policy renewal notice to confirm which upgrades apply to you.

Your annual policy renewal notice will also state if your policy includes the upgrade guarantee. If you do not have the upgrade guarantee (if there is no reference to it in your policy renewal notice) then the upgrades described in this brochure do not apply to you.

When do these upgrades apply?

The upgrades outlined in this brochure were effective from **30 June 2017** and **9 October 2017**. This brochure sets out the effective date of each upgrade.

We're here to help

If you have any questions, please speak with your financial adviser or call us on **132 652** between 8am and 6pm (Melbourne and Sydney time), Monday to Friday.

New policy wording for the upgrades

MLC Protection – Recovery Money

MLC Protection – Flexible Recovery Money

MLC Protection – Stand Alone Recovery Money

MLC Protection – Income Gold

MLC Protection – Income Excell, and

MLC Protection – Income Daily Living

Please read the new policy wording carefully. This wording amends and updates the existing wording for each relevant section of your policy document in line with upgrades that apply to your policy effective from the date shown.

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

These upgrades only apply to future claims and not to any claims resulting from health conditions or events which began or took place before the effective date shown. The upgrades are improvements in your insurance but should a situation arise where you are disadvantaged by the application of a policy term that has been changed under the upgrade guarantee since your policy started, then we will instead apply the prior version of that term that is most advantageous to you.

MLC Protection *first range*

This applies to the following products (outside super only):

- MLC Protection - Recovery Money
- MLC Protection - Flexible Recovery Money; and
- MLC Protection - Stand Alone Recovery Money

Upgrade	New policy wording		
<p>The definition for Cancer has been broadened.</p> <p>We've also altered the titles of some of the critical conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim; otherwise their definition remains the same.</p> <p>For example, 'Stroke' is now called 'Stroke – in the brain and of specified severity'.</p> <p>Please contact us if you need the new titles.</p>	<p>In the following section of the Lump Sum Benefits Policy Document:</p> <p>From 30 June 2017</p> <table border="1" data-bbox="472 768 1481 819"> <thead> <tr> <th data-bbox="472 768 719 819">Section</th> <th data-bbox="719 768 1481 819">G. Definitions</th> </tr> </thead> </table> <p>replace the existing definition of Cancer with the wording as follows:</p> <p>Cancer – excluding some early stage cancers</p> <p>Means the presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> – the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or – the tumour is completely untreatable, • Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours. • Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> – 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. • All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ. 	Section	G. Definitions
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MLC Protection *first range* (continued)

This applies to the following products (outside super only):

- MLC Protection - Recovery Money
- MLC Protection - Flexible Recovery Money; and
- MLC Protection - Stand Alone Recovery Money

Upgrade	New policy wording				
<p>'Early State Benign Intracranial Tumour - of specified type' has been added as a new condition for which a partial benefit can be paid, under the Severe Illness Benefit.</p> <p>We've also altered the titles of some of the partial benefits critical conditions to make it clearer that you need to meet a certain degree of severity before you will be eligible to claim, otherwise their definition remains the same.</p> <p>For example, 'Stroke' is now called 'Stroke – in the brain and of specified severity'.</p> <p>Please contact us if you need the new titles.</p>	<p>In the following sections of the Lump Sum Benefits Policy Document:</p> <p>From 9 October 2017</p>				
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MLC Protection *first range* (continued)

Upgrade	New policy wording	
	Section	H. Other Optional Features (<i>Continued</i>)
	<p>Severe Osteoporosis – before age 50 and of specified severity</p> <p>Severe Rheumatoid Arthritis – of specified severity</p> <p>Systemic Lupus Erythematosus with Lupus Nephritis</p> <p>For Early Stage Benign Intracranial Tumour – of specified type, the maximum benefit payable will be \$100,000.</p> <p>Any payment of the Severe Illness Benefit will reduce the amount of Death Benefit, Critical Illness Benefit and, where applicable, the Disability Benefit.</p> <p>Multiple benefits</p> <p>We will pay multiple benefits under the Severe Illness Benefit subject to the following:</p> <ol style="list-style-type: none"> The total of all payments does not exceed the critical illness Sum Insured, We will only pay once for each condition covered under the Severe Illness Benefit. <p>Termination of cover</p> <p>The Severe Illness Benefit will cease on the earliest of the following events:</p> <ol style="list-style-type: none"> The Policy anniversary preceding your 70th birthday; You die; and The Policy is terminated in accordance with provision J. <p>Exclusions</p> <p>The Severe Illness Benefit will not be payable if it is shown that you do not have the condition which has been diagnosed.</p> <p>No payment will be made for Breast Cancer – Other of specified severity, Early Stage Benign Intracranial Tumour – of specified type, Female Cancer – Other of specified severity, Male Cancer – Other of specified severity, Melanoma – of specified severity or Prostate Cancer – Other of specified severity if the condition is diagnosed, or symptoms leading to diagnosis become reasonably apparent, before or within three months of the commencement or reinstatement of the Policy.</p> <p>Where disability cover applies, the Severe Illness Benefit payable will be reduced by any partial amounts paid under the Disability Benefit, which may reduce the Severe Illness Benefit to nil.</p>	

MLC Protection *first range* (continued)

This applies to the following products (outside super only):

- MLC Protection - Income Gold,
- MLC Protection - Income Excell; and
- MLC Protection - Income Daily Living

Upgrade	New policy wording		
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How to contact MLC Limited

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

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

Postal address:

MLC Limited
PO Box 200
North Sydney, NSW 2059

You can find our registered address in the Contact Us section of our website **mlcinsurance.com.au**