



Making sure you're well protected

MLC Insurance and MLC Insurance (Super)

Your insurance is now even better

Enhancing your insurance

Upgrades are automatically passed on where they don't affect your premiums. These are generally changes to the definitions or policy terms that automatically apply from the date shown.

Improvements are also available, but you'll need to let us know if you'd like to take advantage of them. Your premium will increase as a result.

Please check your policy schedule to see which upgrades and improvements are relevant to you and keep this flyer with your policy document.

These upgrades apply from different dates as indicated

If you make a claim and any of these upgrades apply, the health condition or event you're claiming for must have happened on or after the date the upgrade applies.

You can choose to have your claim assessed under the previous wording, if you prefer.

For the new policy wording, please go to mlc.com.au/upgrade. Alternatively, you can call us on **1300 428 482** and ask for a paper copy.

Upgrades and improvements effective from 5 March 2012, 10 September 2012 and 4 March 2013.

Upgrades

There are a number of upgrades that include a change in our definitions. These new definitions are available on mlc.com.au/upgrade. Some upgrades apply to both MLC Insurance (MLCI) and MLC Insurance Super (MLCIS). Some only apply to MLC Insurance.

Type of insurance	Upgrade	How this affects you
Income Protection (IP) insurance		
IP Platinum (MLCIS only) IP (MLCIS only)	Extended Cover to age 70	From 5 March 2012 You can now continue to renew this insurance on special terms between age 65 and 70 under MLCIS. Previously this was only available if you had MLCI (ie outside super).
IP Platinum	Total Disability and Partial Disability definitions (unemployment terms)	From 10 September 2012 If you weren't gainfully employed for the 12 months prior to your disability, you'll now be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training or experience. Previously your insurance ended if you were not gainfully employed for 12 months (unless we agreed to extend it).

Upgrades (continued)

Type of insurance	Upgrade	How this affects you																																																								
IP Platinum (MLCI only) IP (MLCI only) IP (Special Risk) (MLCI only)	Income Protection Extra Benefits Option – Nursing Care Benefit & Advance Payment Benefit	<p>From 10 September 2012</p> <p>You'll now receive the Nursing Care Benefit from day one (previously payable from day four).</p> <p>You'll need to have been confined to bed for 72 hours or more. We'll then backdate the benefit to day one.</p> <p>From 4 March 2013</p> <p>You'll now receive the Advance Payment Benefit for the full benefit period you are entitled to, regardless of your Waiting Period.</p> <p>Previously, if your Waiting Period was more than 30 days, the Advance Payment Benefit period would be reduced by your Waiting Period.</p>																																																								
Upgrades that affect multiple insurances																																																										
Total & Permanent Disability (TPD) TPD (Stand Alone) (MLCI only) Premium Waiver	TPD definition (unemployment terms)	<p>Before 5 March 2012, if you were not gainfully employed at the time of your disability (irrespective of how recently you had been gainfully employed) we'd assess you on your inability to perform normal physical domestic duties.</p> <p>We're now more generous if you're unemployed at the time of disability.</p> <p>From 5 March 2012</p> <ul style="list-style-type: none"> If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for. If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to perform normal physical domestic duties. <p>This assessment was upgraded again in September 2012.</p> <p>From 10 September 2012</p> <ul style="list-style-type: none"> If you were gainfully employed at any time during the 12 months before your disability you'll be assessed using the TPD definition you applied for. (ie your definition hasn't changed) If you weren't gainfully employed at any time during the 12 months before your disability, you'll be assessed on your inability to work at any occupation you are reasonably suited to by way of education, training and experience. <p>If you were engaged in full-time domestic duties or child rearing when your disability began, we'll continue to assess you on your inability to perform normal physical domestic duties.</p>																																																								
Critical Illness (CI) Plus CI Plus (Stand Alone) IP Platinum (MLCI only) IP (MLCI only) IP (Special Risk)	Child Support Benefit	<p>From 5 March 2012</p> <p>The list of Child Support Benefit conditions now includes Type 1 Diabetes.</p>																																																								
CI Standard CI Plus CI Plus (Stand Alone) Child CI IP Platinum (MLCI only) IP (MLCI only) IP (Special Risk) (MLCI only)	Critical Illness definitions	<p>The definitions for some critical conditions have been broadened and you're now more likely to be able to claim.</p> <p>These new definitions came into effect from 5 March 2012 (M) and from 10 September 2012 (S) as shown in the table below.</p> <table border="1"> <thead> <tr> <th></th> <th>Malignant cancer</th> <th>Carcinoma in situ – female reproductive organs*</th> <th>Heart attack</th> <th>Encephalitis</th> <th>Major brain injury</th> <th>Early stage melanoma*</th> </tr> </thead> <tbody> <tr> <td>CI Standard</td> <td>M & S</td> <td></td> <td>S</td> <td></td> <td></td> <td></td> </tr> <tr> <td>CI Plus *</td> <td>M & S</td> <td>M & S</td> <td>S</td> <td>S</td> <td>S</td> <td>S</td> </tr> <tr> <td>CI Plus (Stand alone) *</td> <td>M & S</td> <td>M & S</td> <td>S</td> <td>S</td> <td>S</td> <td>S</td> </tr> <tr> <td>Child CI</td> <td>M & S</td> <td></td> <td>S</td> <td>S</td> <td>S</td> <td></td> </tr> <tr> <td>IP Platinum (MLCI only)</td> <td>M & S</td> <td></td> <td>S</td> <td>S</td> <td>S</td> <td></td> </tr> <tr> <td>IP (MLCI only)</td> <td>M & S</td> <td></td> <td>S</td> <td>S</td> <td>S</td> <td></td> </tr> <tr> <td>IP (Special Risk & MLCI only)</td> <td>M & S</td> <td></td> <td>S</td> <td>S</td> <td>S</td> <td></td> </tr> </tbody> </table> <p>* Applies to Extra Benefits Option only under CI Plus and CI Plus (Stand Alone) (outside super).</p>		Malignant cancer	Carcinoma in situ – female reproductive organs*	Heart attack	Encephalitis	Major brain injury	Early stage melanoma*	CI Standard	M & S		S				CI Plus *	M & S	M & S	S	S	S	S	CI Plus (Stand alone) *	M & S	M & S	S	S	S	S	Child CI	M & S		S	S	S		IP Platinum (MLCI only)	M & S		S	S	S		IP (MLCI only)	M & S		S	S	S		IP (Special Risk & MLCI only)	M & S		S	S	S	
	Malignant cancer	Carcinoma in situ – female reproductive organs*	Heart attack	Encephalitis	Major brain injury	Early stage melanoma*																																																				
CI Standard	M & S		S																																																							
CI Plus *	M & S	M & S	S	S	S	S																																																				
CI Plus (Stand alone) *	M & S	M & S	S	S	S	S																																																				
Child CI	M & S		S	S	S																																																					
IP Platinum (MLCI only)	M & S		S	S	S																																																					
IP (MLCI only)	M & S		S	S	S																																																					
IP (Special Risk & MLCI only)	M & S		S	S	S																																																					

Important information

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

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

Any questions

If you'd like to know more about these upgrades and improvements, or any other MLC offers, please speak with your financial adviser or call us on **1300 428 482**.

Improvements

You'll need to let us know if you'd like to take advantage of these improvements. Your premium may increase as a result.

Type of insurance	Improvements	What has changed?
Total and Permanent Disability (TPD) insurance		
TPD	12-Month Life Cover Buy Back (New feature)	From 5 March 2012 If you make a TPD claim which reduces your Life Cover you can now ask to restore your Life Cover after 12 months by the same amount as the benefit you received. Previously the only Buy Back option available to you was the extra cost 14-day Life Cover Buy Back.
TPD	TPD Optimiser (New option – your application will need to be approved by MLC)	From 4 March 2013 This is a new feature which allows you to have your Total and Permanent Disability (TPD) insurance both inside super and outside super. The Any Occupation part of your TPD insurance is held inside super. The Own Occupation part of your TPD insurance is held outside super. This may be an effective way to structure your Own Occupation cover.
Critical Illness (CI) insurance		
CI Standard CI Plus	12-Month Life Cover Buy Back (Enhanced feature)	From 5 March 2012 You can now ask us to restore your Life Cover 12 months after we receive your valid Critical Illness claim form, or when you meet the definition for your critical condition. (Previously this started after the Critical Illness benefit was paid).
Income Protection (IP) insurance		
IP Platinum (MLCIS only)	Platinum offered inside Super (New option – your application will need to be approved by MLC)	From 5 March 2012 You can now apply for IP Platinum under MLCIS. Previously it was only available under MLCI.
IP Platinum	Benefit Period to age 70 (New feature – your application will need to be approved by MLC)	From 5 March 2012 You can now apply for a benefit period to age 70. Previously the maximum benefit period you could apply for was to age 65.
IP Platinum IP	Waiting Period Conversion (New feature) Please note: This isn't available if you work in a special risk occupation.	From 5 March 2012 If you have a two-year Waiting Period because of existing insurance under a Group Salary Continuance scheme, you can ask us to reduce it to 90 days without further medical evidence if: <ul style="list-style-type: none"> • you've left your employer • your cover under that scheme ends, and • you weren't eligible to exercise a continuation option from that scheme. You have up to 30 days to tell us your Group Salary Continuance arrangement has ended. From 10 September 2012 this was improved again You can ask us to reduce the Waiting Period if you don't exercise a continuation option from the Group Salary Continuance scheme (even if you're eligible to do so). You have up to 60 days to tell us your Group Salary Continuance arrangement has ended.
Occupationally acquired HIV, Hepatitis B or C infection insurance		
Occupationally acquired HIV, Hepatitis B or C infection insurance	Maximum benefit limit (Enhanced feature – your application will need to be approved by MLC)	From 5 March 2012 You can now apply for up to \$1 million insurance (previously \$500,000).
Improvements that affect multiple insurances		
TPD CI Plus	Double Benefits (New option – your application will need to be approved by MLC)	From 5 March 2012 You can now apply for Double Benefits under both TPD and CI. This option restores your Life Cover if a TPD or CI claim is paid. We will waive the premiums for your restored Life Cover until age 65.
Life Cover TPD TPD (Stand Alone) (MLCI only) CI Plus CI Plus (Stand Alone) IP Platinum IP	Increases without further medical evidence (Enhanced option) Please note: This isn't available for Income Protection Plus if you work in a special risk occupation.	From 10 September 2012 You can now increase your cover without further medical evidence if your salary has increased by 10% or more in the previous 12 months.
Life Cover TPD TPD (Stand Alone) (MLCI only) CI Plus CI Plus (Stand Alone) MLCI only	Business Safeguard Option (Enhanced option)	From 5 March 2012 <ul style="list-style-type: none"> • You can now apply for this option under CI. • You can now apply for up to \$15 million Life Cover (previously \$10 million). Increases under this option (for all insurances) are no longer limited by the amount of personal insurance you have elsewhere.

How to contact MLC

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

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