



## Making sure you're well protected – the detail

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

<b>Our upgrade philosophy</b>	<b>3</b>
<b>New policy wording for the upgrades</b>	<b>4</b>
<b>MLC Personal Protection Portfolio</b>	<b>5</b>
General terms and conditions	5
Total & Permanent Disability insurance	5
Total & Permanent Disability (Stand Alone) insurance	9
Critical Illness Plus insurance	13
Critical Illness Plus (Stand Alone) insurance	13
Critical Illness Standard insurance	18
Income Protection Plus insurance (professional and clerical occupations)	19
Income Protection Plus insurance (general occupations)	19
Income Protection Plus insurance (special risk occupations)	19
Income Protection Plus insurance (Farmer Package)	19
Premium Waiver insurance	20
<b>MLC Life Cover Super</b>	<b>22</b>
MLC Life Cover Super Policy – General terms and conditions	22
Total & Permanent Disability insurance	22
Premium Waiver insurance	26
<b>How to contact MLC Limited</b>	<b>Back cover</b>

# 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 Personal Protection Portfolio and MLC Life Cover Super 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.

## 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 Personal Protection Portfolio (PPP), and MLC Life Cover Super (LCS).**

**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 Guarantee of upgrade since your policy started, then we will instead apply the prior version of that term that is most advantageous to you.

### **Remember:**

Check your most recent policy schedule to determine which upgrades apply to you.

So you can check more easily, the 'New policy wording' sections in this brochure match the headings in your policy document.

# MLC Personal Protection Portfolio

## General terms and conditions

Upgrade	New policy wording			
<p><b>Guarantee of upgrade</b></p> <p>If you are disadvantaged by a policy term that has been upgraded, we will apply the prior version of that term that is most advantageous to you.</p> <p>Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>			
	<table border="1"> <thead> <tr> <th>Section</th> <th>Your guide to understanding this Policy</th> </tr> </thead> <tbody> <tr> <td>Sub section</td> <td>Guarantee of upgrade</td> </tr> </tbody> </table> <p>replace the third paragraph with the following:</p> <p>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</p>	Section	Your guide to understanding this Policy	Sub section
Section	Your guide to understanding this Policy			
Sub section	Guarantee of upgrade			

## Total & Permanent Disability insurance (including Loss of Independence over age 65)

Change	New policy wording			
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>			
	<table border="1"> <thead> <tr> <th>Section</th> <th>Any Occupation Definition</th> </tr> </thead> <tbody> <tr> <td colspan="2"> <p>replace the existing wording starting from the second paragraph under the <b>Any Occupation Definition</b> heading with the following:</p> <p>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:</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</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> </ul> </td> </tr> </tbody> </table>	Section	Any Occupation Definition	<p>replace the existing wording starting from the second paragraph under the <b>Any Occupation Definition</b> heading with the following:</p> <p>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:</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</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> </ul>
Section	Any Occupation Definition			
<p>replace the existing wording starting from the second paragraph under the <b>Any Occupation Definition</b> heading with the following:</p> <p>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:</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> <p>(b)</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> </ul>				

# MLC Personal Protection Portfolio

## Total & Permanent Disability insurance (including Loss of Independence over age 65) *(continued)*

Change	New policy wording
	<ul style="list-style-type: none"> <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>(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> </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 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 (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 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>(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 do any Normal Physical Domestic Duties 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>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>

# MLC Personal Protection Portfolio

## Total & Permanent Disability insurance (including Loss of Independence over age 65) *(continued)*

Upgrade	New policy wording				
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="474 768 1481 817"> <thead> <tr> <th data-bbox="474 768 719 817">Section</th> <th data-bbox="719 768 1481 817">Own Occupation Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="474 817 719 1977"></td> <td data-bbox="719 817 1481 1977"> <p>replace the existing wording starting from the second paragraph under the <b>Own Occupation Definition</b> heading with the following:</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</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> </ul> </td> </tr> </tbody> </table>	Section	Own Occupation Definition		<p>replace the existing wording starting from the second paragraph under the <b>Own Occupation Definition</b> heading with the following:</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</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> </ul>
Section	Own Occupation Definition				
	<p>replace the existing wording starting from the second paragraph under the <b>Own Occupation Definition</b> heading with the following:</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation,</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</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> </ul>				

# MLC Personal Protection Portfolio

## Total & Permanent Disability insurance (including Loss of Independence over age 65) *(continued)*

Upgrade	New policy wording
	<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 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 (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 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>(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 do any Normal Physical Domestic Duties 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>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>



# MLC Personal Protection Portfolio

## Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)

Change	New policy wording				
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Any Occupation Definition</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.</p> <p>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)</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p>(b)</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, and</li> <li>they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</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; and</li> <li>they survive for 14 days after the event leading to the above loss.</li> </ul> </td> </tr> </tbody> </table>	Section	Any Occupation Definition		<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.</p> <p>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)</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p>(b)</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, and</li> <li>they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</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; and</li> <li>they survive for 14 days after the event leading to the above loss.</li> </ul>
Section	Any Occupation Definition				
	<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.</p> <p>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)</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p>(b)</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, and</li> <li>they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</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; and</li> <li>they survive for 14 days after the event leading to the above loss.</li> </ul>				

# MLC Personal Protection Portfolio

## Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65) *(continued)*

Change	New policy wording
	<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 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 (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 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>(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 do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• 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; and</li> <li>• 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>

# MLC Personal Protection Portfolio

## Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65) *(continued)*

Upgrade	New policy wording				
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e67e22; color: white;">Section</th> <th style="background-color: #e67e22; color: white;">Own Occupation Definition</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f9e79f;"></td> <td style="background-color: #f9e79f;"> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation.</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again; and</li> <li>• they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p> </td> </tr> </tbody> </table>	Section	Own Occupation Definition		<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation.</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again; and</li> <li>• they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p>
Section	Own Occupation Definition				
	<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies until the Review Date after the Life Insured reaches age 65)</b></p> <p>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</p> <p>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.</p> <p>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:</p> <p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Life Insured has not been working in any occupation.</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again; and</li> <li>• they survive for 14 days after the event leading to this impairment.</li> </ul> <p>or</p>				

# MLC Personal Protection Portfolio

## Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65) *(continued)*

Upgrade	New policy wording
	<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; and</li> <li>• 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, 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 (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 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>(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 do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again; and</li> <li>• 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; and</li> <li>• 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>

# MLC Personal Protection Portfolio

## Critical Illness Plus insurance Critical Illness Plus (Stand Alone) insurance

Upgrade	New policy wording						
<p><b>Critical Illness Extra Benefits Option</b></p> <p>The list of additional critical conditions for which a partial benefit is payable now includes <b>'Early stage benign brain tumour – of specified type'</b></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, <b>'Early stage melanoma'</b> is now called <b>'Early stage melanoma – of specified severity'</b>.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p>						
	<table border="1"> <thead> <tr> <th>Section</th> <th>Critical Illness Extra Benefits Option</th> </tr> </thead> <tbody> <tr> <td>Sub section</td> <td>Additional Critical Conditions and Maximum Benefit Payable</td> </tr> <tr> <td>Sub heading</td> <td>Critical Condition</td> </tr> </tbody> </table>	Section	Critical Illness Extra Benefits Option	Sub section	Additional Critical Conditions and Maximum Benefit Payable	Sub heading	Critical Condition
	Section	Critical Illness Extra Benefits Option					
	Sub section	Additional Critical Conditions and Maximum Benefit Payable					
Sub heading	Critical Condition						
<p>add <b>'Early stage benign brain tumour – of specified type'</b> to the list of critical conditions for which the maximum benefit payable is \$100,000.</p> <p>In the following section:</p>							
<table border="1"> <thead> <tr> <th>Section</th> <th>Critical Conditions Plus Extra Benefits Option (definitions)</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>insert the following wording immediately before <b>'Early stage chronic lymphocytic leukaemia (CLL)'</b>:</p> <p><b>Early stage benign brain tumour – of specified type.</b> The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• intracranial cysts, granulomas and haematomas;</li> <li>• intracranial malformation in or of the arteries and veins; and</li> <li>• tumours of the pituitary gland.</li> </ul> </td> </tr> </tbody> </table>	Section	Critical Conditions Plus Extra Benefits Option (definitions)		<p>insert the following wording immediately before <b>'Early stage chronic lymphocytic leukaemia (CLL)'</b>:</p> <p><b>Early stage benign brain tumour – of specified type.</b> The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• intracranial cysts, granulomas and haematomas;</li> <li>• intracranial malformation in or of the arteries and veins; and</li> <li>• tumours of the pituitary gland.</li> </ul>			
Section	Critical Conditions Plus Extra Benefits Option (definitions)						
	<p>insert the following wording immediately before <b>'Early stage chronic lymphocytic leukaemia (CLL)'</b>:</p> <p><b>Early stage benign brain tumour – of specified type.</b> The presence of a non-cancerous tumour of the brain or spinal cord, giving rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• intracranial cysts, granulomas and haematomas;</li> <li>• intracranial malformation in or of the arteries and veins; and</li> <li>• tumours of the pituitary gland.</li> </ul>						

# MLC Personal Protection Portfolio

## Critical Illness Plus insurance Critical Illness (Stand Alone) insurance (*continued*)

Upgrade	New policy wording						
<p><b>Critical Conditions (definitions)</b></p> <p>1. The definitions for some critical conditions have been broadened.</p> <p>2. 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, '<b>Stroke</b>' is now called '<b>Stroke – in the brain and of specified severity</b>'.</p> <p>Please contact us if you need the new titles.</p> <p>3. Where TPD has been chosen as a critical condition, the TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p> <p>For consistency we have also changed the TPD Any Occupation definition in the same way. This is not an upgrade, as this will not change the outcome of your claim.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e67e22; color: white;">Section</th> <th style="background-color: #e67e22; color: white;">Critical Conditions (definitions)</th> </tr> <tr> <th style="background-color: #e67e22; color: white;">Sub section</th> <th style="background-color: #e67e22; color: white;">Definitions</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="background-color: #f9e79f;"> <p>replace the existing definition for '<b>Malignant Cancer</b>' as follows (from 30 June 2017)</p> <p><b>Cancer – excluding specified early stage cancers.</b> The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are <b>not</b> included:</p> <ul style="list-style-type: none"> <li>• Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).</li> <li>• 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"> <li>– the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment; or</li> <li>– the tumour is completely untreatable.</li> </ul> </li> <li>• Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or premalignant tumours.</li> <li>• 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.</li> <li>• Skin cancer other than melanoma that:                             <ul style="list-style-type: none"> <li>– shows signs of ulceration as determined by histological examination; or</li> <li>– is greater than 1.0 mm thick; or</li> <li>– is at least Clark Level 3 of invasion.</li> </ul> </li> <li>• Hyperkeratosis or basal cell skin carcinoma.</li> <li>• Squamous cell skin carcinoma unless it has spread to other organs.</li> <li>• All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.</li> </ul> </td> </tr> </tbody> </table>	Section	Critical Conditions (definitions)	Sub section	Definitions	<p>replace the existing definition for '<b>Malignant Cancer</b>' as follows (from 30 June 2017)</p> <p><b>Cancer – excluding specified early stage cancers.</b> The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are <b>not</b> included:</p> <ul style="list-style-type: none"> <li>• Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).</li> <li>• 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"> <li>– the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment; or</li> <li>– the tumour is completely untreatable.</li> </ul> </li> <li>• Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or premalignant tumours.</li> <li>• 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.</li> <li>• Skin cancer other than melanoma that:                             <ul style="list-style-type: none"> <li>– shows signs of ulceration as determined by histological examination; or</li> <li>– is greater than 1.0 mm thick; or</li> <li>– is at least Clark Level 3 of invasion.</li> </ul> </li> <li>• Hyperkeratosis or basal cell skin carcinoma.</li> <li>• Squamous cell skin carcinoma unless it has spread to other organs.</li> <li>• All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.</li> </ul>	
Section	Critical Conditions (definitions)						
Sub section	Definitions						
<p>replace the existing definition for '<b>Malignant Cancer</b>' as follows (from 30 June 2017)</p> <p><b>Cancer – excluding specified early stage cancers.</b> The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are <b>not</b> included:</p> <ul style="list-style-type: none"> <li>• Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1).</li> <li>• 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"> <li>– the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment; or</li> <li>– the tumour is completely untreatable.</li> </ul> </li> <li>• Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or premalignant tumours.</li> <li>• 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.</li> <li>• Skin cancer other than melanoma that:                             <ul style="list-style-type: none"> <li>– shows signs of ulceration as determined by histological examination; or</li> <li>– is greater than 1.0 mm thick; or</li> <li>– is at least Clark Level 3 of invasion.</li> </ul> </li> <li>• Hyperkeratosis or basal cell skin carcinoma.</li> <li>• Squamous cell skin carcinoma unless it has spread to other organs.</li> <li>• All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.</li> </ul>							

# MLC Personal Protection Portfolio

## Critical Illness Plus insurance Critical Illness (Stand Alone) insurance (*continued*)

Upgrade	New policy wording				
	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e67e22; color: white;">Section</th> <th style="background-color: #e67e22; color: white;">Critical Conditions (definitions)</th> </tr> <tr> <th style="background-color: #e67e22; color: white;">Sub section</th> <th style="background-color: #e67e22; color: white;">Definitions</th> </tr> </thead> </table> <p>replace the existing definition for <b>'Heart Attack'</b> as follows (from 30 June 2017)</p> <p><b>Heart attack – with evidence of severe heart muscle damage.</b> Heart attack means the death of a portion of the heart muscle as a result of inadequate blood supply, where the diagnosis is supported by the detection of a rise and/or fall of cardiac biomarker values with at least one value above the 99th percentile upper reference limit (URL) and at least three of the following:</p> <ol style="list-style-type: none"> <li>a) Symptoms of ischaemia.</li> <li>b) New significant ST-segment-T wave (ST-T) ECG changes or new left bundle branch block (LBBB).</li> <li>c) Development of new pathological Q waves in the ECG.</li> <li>d) Imaging evidence of new regional wall motion abnormality present at least six weeks after the event.</li> </ol> <p>If the tests specified in a) to d) above are inconclusive or unable to be met, then the definition will be met if at least three months after the event the insured's left ventricular ejection fraction is less than 50 per cent.</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>• A rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease.</li> <li>• Other acute coronary syndromes including but not limited to angina pectoris.</li> </ul> <p>replace the existing wording for <b>'Any Occupation Total and Permanent Disability'</b> with the wording shown on page 5-6 (from 9 October 2017). Please note the <b>'Partial Payment Benefit'</b> wording remains unchanged.</p> <p>replace the existing wording for <b>'Own Occupation Total and Permanent Disability'</b> with the wording shown on page 7-8 (from 9 October 2017). Please note the <b>'Partial Payment Benefit'</b> wording remains unchanged.</p>	Section	Critical Conditions (definitions)	Sub section	Definitions
Section	Critical Conditions (definitions)				
Sub section	Definitions				

# MLC Personal Protection Portfolio

## Critical Illness Plus insurance Critical Illness (Stand Alone) insurance (*continued*)

Upgrade	New policy wording				
	<p data-bbox="480 674 986 701"><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p data-bbox="480 719 719 745">In the following section:</p> <table border="1" data-bbox="467 768 1481 817"> <thead> <tr> <th data-bbox="467 768 719 817">Section</th> <th data-bbox="719 768 1481 817">Critical Conditions Plus (definitions)</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 817 719 1538"></td> <td data-bbox="719 817 1481 1538"> <p data-bbox="480 835 1430 862">replace the existing definition for <b>'Coronary artery angioplasty'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 880 1406 938"><b>Coronary artery angioplasty.</b> An operation to correct narrowing or obstruction of one or more coronary arteries. Intra-arterial investigation procedures are not included.</p> <p data-bbox="480 956 1458 983">This Critical Condition applies only for Policies where the Critical Illness Benefit is \$100,000 or more.</p> <p data-bbox="480 1001 1417 1059">The Benefit payable for this Critical Condition is 10% of the Life Insured's Critical Illness Benefit up to a maximum of \$20,000 per event.</p> <p data-bbox="480 1077 1394 1135">After this Benefit is paid, this type of insurance will continue, with the Benefit reduced by the amount paid. Critical Illness Premiums will be reduced in line with the reduced Benefit.</p> <p data-bbox="480 1153 1398 1180">A Benefit will be paid for subsequent angioplasty procedures provided that they are necessary.</p> <p data-bbox="480 1220 1369 1279">replace the existing definition for <b>'Coronary artery angioplasty – Triple Vessel'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 1296 1422 1386"><b>Coronary artery angioplasty - Triple Vessel.</b> The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries within the same procedure when considered the necessary and appropriate treatment.</p> <p data-bbox="480 1404 1422 1462">The procedure can be completed in one procedure or via multiple procedures within a two month period.</p> <p data-bbox="480 1480 1414 1538">The Benefit payable for Coronary artery angioplasty – Triple Vessel is 100% of the Life Insured's Critical Illness Benefit.</p> </td> </tr> </tbody> </table>	Section	Critical Conditions Plus (definitions)		<p data-bbox="480 835 1430 862">replace the existing definition for <b>'Coronary artery angioplasty'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 880 1406 938"><b>Coronary artery angioplasty.</b> An operation to correct narrowing or obstruction of one or more coronary arteries. Intra-arterial investigation procedures are not included.</p> <p data-bbox="480 956 1458 983">This Critical Condition applies only for Policies where the Critical Illness Benefit is \$100,000 or more.</p> <p data-bbox="480 1001 1417 1059">The Benefit payable for this Critical Condition is 10% of the Life Insured's Critical Illness Benefit up to a maximum of \$20,000 per event.</p> <p data-bbox="480 1077 1394 1135">After this Benefit is paid, this type of insurance will continue, with the Benefit reduced by the amount paid. Critical Illness Premiums will be reduced in line with the reduced Benefit.</p> <p data-bbox="480 1153 1398 1180">A Benefit will be paid for subsequent angioplasty procedures provided that they are necessary.</p> <p data-bbox="480 1220 1369 1279">replace the existing definition for <b>'Coronary artery angioplasty – Triple Vessel'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 1296 1422 1386"><b>Coronary artery angioplasty - Triple Vessel.</b> The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries within the same procedure when considered the necessary and appropriate treatment.</p> <p data-bbox="480 1404 1422 1462">The procedure can be completed in one procedure or via multiple procedures within a two month period.</p> <p data-bbox="480 1480 1414 1538">The Benefit payable for Coronary artery angioplasty – Triple Vessel is 100% of the Life Insured's Critical Illness Benefit.</p>
Section	Critical Conditions Plus (definitions)				
	<p data-bbox="480 835 1430 862">replace the existing definition for <b>'Coronary artery angioplasty'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 880 1406 938"><b>Coronary artery angioplasty.</b> An operation to correct narrowing or obstruction of one or more coronary arteries. Intra-arterial investigation procedures are not included.</p> <p data-bbox="480 956 1458 983">This Critical Condition applies only for Policies where the Critical Illness Benefit is \$100,000 or more.</p> <p data-bbox="480 1001 1417 1059">The Benefit payable for this Critical Condition is 10% of the Life Insured's Critical Illness Benefit up to a maximum of \$20,000 per event.</p> <p data-bbox="480 1077 1394 1135">After this Benefit is paid, this type of insurance will continue, with the Benefit reduced by the amount paid. Critical Illness Premiums will be reduced in line with the reduced Benefit.</p> <p data-bbox="480 1153 1398 1180">A Benefit will be paid for subsequent angioplasty procedures provided that they are necessary.</p> <p data-bbox="480 1220 1369 1279">replace the existing definition for <b>'Coronary artery angioplasty – Triple Vessel'</b> as follows (from 9 October 2017)</p> <p data-bbox="480 1296 1422 1386"><b>Coronary artery angioplasty - Triple Vessel.</b> The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries within the same procedure when considered the necessary and appropriate treatment.</p> <p data-bbox="480 1404 1422 1462">The procedure can be completed in one procedure or via multiple procedures within a two month period.</p> <p data-bbox="480 1480 1414 1538">The Benefit payable for Coronary artery angioplasty – Triple Vessel is 100% of the Life Insured's Critical Illness Benefit.</p>				



# MLC Personal Protection Portfolio

## Critical Illness Plus insurance Critical Illness (Stand Alone) insurance (*continued*)

Upgrade	New policy wording				
	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e67e22; color: white;">Section</th> <th style="background-color: #e67e22; color: white;">Critical Conditions Plus (definitions)</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>replace the existing definition for <b>'Severe rheumatoid arthritis'</b> as follows (from 30 June 2017)</p> <p><b>Severe rheumatoid arthritis – of specified severity.</b> The unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> <li>• At least a 6 week history of severe rheumatoid arthritis which involves 3 or more of the following joint areas:                             <ol style="list-style-type: none"> <li>I. proximal interphalangeal joints in the hands</li> <li>II. metacarpophalangeal joints in the hands</li> <li>III. metatarsophalangeal joints in the foot</li> <li>IV. wrist, elbow, knee, or ankle</li> </ol> </li> <li>• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)</li> <li>• typical rheumatoid joint deformity; and</li> <li>• at least 2 of the following criteria;                             <ol style="list-style-type: none"> <li>I. morning stiffness</li> <li>II. rheumatoid nodules</li> <li>III. erosions seen on x-ray imaging</li> <li>IV. the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.</li> </ol> </li> </ul> <p>Or, if the above criteria is not met we will also consider under the following definition:</p> <p>The diagnosis must be supported and evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> <li>a. diagnosis of Rheumatoid Arthritis as specified by the American College of Rheumatology and European League Against Rheumatism: 2010 Rheumatoid Arthritis Classification Criteria; and</li> <li>b. symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders); and</li> <li>c. the insured person has failed at least 6 months of intensive treatment with two conventional disease modifying antirheumatic drugs (DMARDs). This excludes corticosteroids and non steroidal anti-inflammatories; and</li> <li>d. the disease must be progressive and non-responsive to all conventional therapy. Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the “specialized drugs” list for Rheumatoid Arthritis.</li> </ol> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p> </td> </tr> </tbody> </table>	Section	Critical Conditions Plus (definitions)		<p>replace the existing definition for <b>'Severe rheumatoid arthritis'</b> as follows (from 30 June 2017)</p> <p><b>Severe rheumatoid arthritis – of specified severity.</b> The unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> <li>• At least a 6 week history of severe rheumatoid arthritis which involves 3 or more of the following joint areas:                             <ol style="list-style-type: none"> <li>I. proximal interphalangeal joints in the hands</li> <li>II. metacarpophalangeal joints in the hands</li> <li>III. metatarsophalangeal joints in the foot</li> <li>IV. wrist, elbow, knee, or ankle</li> </ol> </li> <li>• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)</li> <li>• typical rheumatoid joint deformity; and</li> <li>• at least 2 of the following criteria;                             <ol style="list-style-type: none"> <li>I. morning stiffness</li> <li>II. rheumatoid nodules</li> <li>III. erosions seen on x-ray imaging</li> <li>IV. the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.</li> </ol> </li> </ul> <p>Or, if the above criteria is not met we will also consider under the following definition:</p> <p>The diagnosis must be supported and evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> <li>a. diagnosis of Rheumatoid Arthritis as specified by the American College of Rheumatology and European League Against Rheumatism: 2010 Rheumatoid Arthritis Classification Criteria; and</li> <li>b. symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders); and</li> <li>c. the insured person has failed at least 6 months of intensive treatment with two conventional disease modifying antirheumatic drugs (DMARDs). This excludes corticosteroids and non steroidal anti-inflammatories; and</li> <li>d. the disease must be progressive and non-responsive to all conventional therapy. Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the “specialized drugs” list for Rheumatoid Arthritis.</li> </ol> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>
Section	Critical Conditions Plus (definitions)				
	<p>replace the existing definition for <b>'Severe rheumatoid arthritis'</b> as follows (from 30 June 2017)</p> <p><b>Severe rheumatoid arthritis – of specified severity.</b> The unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> <li>• At least a 6 week history of severe rheumatoid arthritis which involves 3 or more of the following joint areas:                             <ol style="list-style-type: none"> <li>I. proximal interphalangeal joints in the hands</li> <li>II. metacarpophalangeal joints in the hands</li> <li>III. metatarsophalangeal joints in the foot</li> <li>IV. wrist, elbow, knee, or ankle</li> </ol> </li> <li>• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)</li> <li>• typical rheumatoid joint deformity; and</li> <li>• at least 2 of the following criteria;                             <ol style="list-style-type: none"> <li>I. morning stiffness</li> <li>II. rheumatoid nodules</li> <li>III. erosions seen on x-ray imaging</li> <li>IV. the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.</li> </ol> </li> </ul> <p>Or, if the above criteria is not met we will also consider under the following definition:</p> <p>The diagnosis must be supported and evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> <li>a. diagnosis of Rheumatoid Arthritis as specified by the American College of Rheumatology and European League Against Rheumatism: 2010 Rheumatoid Arthritis Classification Criteria; and</li> <li>b. symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders); and</li> <li>c. the insured person has failed at least 6 months of intensive treatment with two conventional disease modifying antirheumatic drugs (DMARDs). This excludes corticosteroids and non steroidal anti-inflammatories; and</li> <li>d. the disease must be progressive and non-responsive to all conventional therapy. Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the “specialized drugs” list for Rheumatoid Arthritis.</li> </ol> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>				

# MLC Personal Protection Portfolio

## Critical Illness Standard insurance

Upgrade	New policy wording					
<p><b>Critical Conditions (definitions)</b></p> <p>The definitions for some critical conditions have 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 '<b>Stroke – in the brain and of specified severity</b>'.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017 and 9 October 2017 (as shown)</b></p> <p>In the following section:</p>					
	<table border="1"> <thead> <tr> <th data-bbox="475 779 715 813">Section</th> <th data-bbox="722 779 1479 813">Critical Conditions (definitions)</th> </tr> <tr> <th data-bbox="475 824 715 857">Sub section</th> <th data-bbox="722 824 1479 857">Definitions</th> </tr> </thead> </table>	Section	Critical Conditions (definitions)	Sub section	Definitions	<p>replace the current definitions as follows:</p> <ul style="list-style-type: none"> <li>• <b>Malignant Cancer</b> (from 30 June 2017) – replace with the new definition of <b>Cancer</b> as set out in page 14 of this document</li> <li>• <b>Heart Attack</b> (from 30 June 2017) – replace with the new definition of <b>Heart Attack</b> as set out in page 15 of this document.</li> <li>• <b>Any Occupation Total and Permanent Disability</b> (from 9 October 2017) – replace with the new wording for <b>Any Occupation TPD</b> as set out in pages 5-6 of this document.</li> <li>• <b>Own Occupation Total and Permanent Disability</b> (from 9 October 2017) – replace with the new wording for <b>Own Occupation TPD</b> as set out in pages 7-8 of this document.</li> </ul>
Section	Critical Conditions (definitions)					
Sub section	Definitions					

# MLC Personal Protection Portfolio

Income Protection Plus insurance (professional and clerical occupations)  
 Income Protection Plus insurance (general occupations)  
 Income Protection Plus insurance (special risk occupations)  
 Income Protection Plus insurance (Farmer Package)

Upgrade	New policy wording				
<p><b>Child Critical Illness Conditions (definitions)</b></p> <p>The definitions for some critical illness conditions have 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 '<b>Stroke – in the brain and of specified severity</b>'.</p> <p>Please contact us if you need the new titles.</p>	<p><b>From 30 June 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Child Support Income Benefit</th> </tr> <tr> <th>Sub section</th> <th>Child Critical Illness Conditions (definitions)</th> </tr> </thead> </table> <p>replace the current definitions as follows:</p> <ul style="list-style-type: none"> <li>• <b>Malignant Cancer</b> – replace with the new definition of <b>Cancer</b> as set out in page 14 of this document.</li> <li>• <b>Heart Attack</b> – replace with the new definition of <b>Heart Attack</b> as set out in page 15 of this document.</li> </ul>	Section	Child Support Income Benefit	Sub section	Child Critical Illness Conditions (definitions)
	Section	Child Support Income Benefit			
Sub section	Child Critical Illness Conditions (definitions)				

Upgrade	New policy wording				
<p><b>Double benefits for specified conditions</b></p> <p>The definitions for some specified conditions have 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 '<b>Stroke – in the brain and of specified severity</b>'.</p>	<p><b>From 30 June 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Income Protection Extra Benefits Option</th> </tr> <tr> <th>Sub section</th> <th>Conditions must meet definition</th> </tr> </thead> </table> <p>replace the current definitions as follows:</p> <ul style="list-style-type: none"> <li>• <b>Malignant Cancer</b> – replace with the new definition of <b>Cancer</b> as set out in page 14 of this document.</li> <li>• <b>Heart Attack</b> – replace with the new definition of <b>Heart Attack</b> as set out in page 15 of this document.</li> </ul>	Section	Income Protection Extra Benefits Option	Sub section	Conditions must meet definition
	Section	Income Protection Extra Benefits Option			
Sub section	Conditions must meet definition				

# MLC Personal Protection Portfolio

## Premium Waiver insurance

Change	New policy wording				
<p><b>Definition (Totally and Permanently Disabled)</b></p> <p>The TPD definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1" data-bbox="474 768 1481 864"> <thead> <tr> <th data-bbox="474 768 722 817">Section</th> <th data-bbox="722 768 1481 817">Definitions</th> </tr> <tr> <td data-bbox="474 817 722 864">Sub heading</td> <td data-bbox="722 817 1481 864">Totally and Permanently Disabled</td> </tr> </thead> </table> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled.</b> 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:</p> <p>(a)</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 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</li> <li>• these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p> <p>(b)</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>(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> </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 (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 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>	Section	Definitions	Sub heading	Totally and Permanently Disabled
Section	Definitions				
Sub heading	Totally and Permanently Disabled				

# MLC Personal Protection Portfolio

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<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 do any Normal Physical Domestic Duties 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>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> <p>If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.</p>

# MLC Life Cover Super

## MLC Life Cover Super Policy - General terms and conditions

Upgrade	New policy wording				
<p><b>Guarantee of upgrade</b></p> <p>If you are disadvantaged by a policy term that has been upgraded, we will apply the prior version of that term that is most advantageous to you.</p> <p>Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>A guide to understanding this Policy</th> </tr> </thead> <tbody> <tr> <td>Sub section</td> <td>Guarantee of upgrade</td> </tr> </tbody> </table> <p>replace the last paragraph with the following:</p> <p>Should a situation arise where the Member is disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since the Policy started, then MLC will instead apply the prior version of that term that is most advantageous to them.</p>	Section	A guide to understanding this Policy	Sub section	Guarantee of upgrade
Section	A guide to understanding this Policy				
Sub section	Guarantee of upgrade				

## Total & Permanent Disability insurance (including loss of Independence Benefit over age 65)

Change	New policy wording				
<p><b>Any Occupation Definition</b></p> <p>The TPD Any Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Any Occupation Definition</th> </tr> </thead> <tbody> <tr> <td colspan="2"> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (a), (b) or (c) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p> </td> </tr> </tbody> </table>	Section	Any Occupation Definition	<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (a), (b) or (c) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>	
Section	Any Occupation Definition				
<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (a), (b) or (c) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months,</li> </ul> <p>or</p>					

# MLC Life Cover Super

## Total & Permanent Disability insurance (including loss of Independence Benefit over age 65) *(continued)*

Change	New policy wording
	<p>(b)</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>(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> </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 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 paragraphs (d), (e) or (f) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (d), (e) or (f) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(d)</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>(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 do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>

# MLC Life Cover Super

## Total & Permanent Disability insurance (including loss of Independence Benefit over age 65) *(continued)*

Change	New policy wording
	<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>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>

## Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65) *(continued)*

Upgrade	New policy wording				
<p><b>Own Occupation Definition</b></p> <p>The TPD Own Occupation definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>However, there is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Own Occupation Definition</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p><b>The Own Occupation Definition is not available to Members who do not have this definition as at 30 June 2014.</b></p> <p>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.</p> <p>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:</p> </td> </tr> </tbody> </table>	Section	Own Occupation Definition		<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p><b>The Own Occupation Definition is not available to Members who do not have this definition as at 30 June 2014.</b></p> <p>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.</p> <p>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:</p>
Section	Own Occupation Definition				
	<p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled (this applies up to (but excluding) the Review Date after the Member reaches age 65)</b></p> <p><b>The Own Occupation Definition is not available to Members who do not have this definition as at 30 June 2014.</b></p> <p>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.</p> <p>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:</p>				



# MLC Life Cover Super

## Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65) *(continued)*

Upgrade	New policy wording
	<p>(a)</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• these circumstances have existed continuously for at least 3 months and during such period the Member has not been working in any occupation,</li> </ul> <p>or</p> <p>(b)</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 own occupation and are unlikely ever to be able to do so again,</li> </ul> <p>or</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> </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 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 (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 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>(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 do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>

# MLC Life Cover Super

## Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65) *(continued)*

Upgrade	New policy wording
	<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>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>

## Premium Waiver insurance

Change	New policy wording				
<p><b>Definition (Totally and Permanently Disabled)</b></p> <p>The TPD definition will apply the Gainfully Employed criteria even if you were not Gainfully Employed for 12 months at the time of disability.</p> <p>This is not an upgrade, as this will not change the outcome of your claim.</p> <p>There is no change to the TPD definition that currently applies if you were not Gainfully Employed but were engaged in full-time domestic duties or child rearing.</p>	<p><b>From 9 October 2017</b></p> <p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td><b>Sub heading</b></td> <td><b>Totally and Permanently Disabled</b></td> </tr> </tbody> </table> <p>replace the existing wording with the following:</p> <p><b>Totally and Permanently Disabled.</b></p> <p>The Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (a), (b) or (c) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(a)</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 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</li> <li>these circumstances have existed continuously for at least 3 months.</li> </ul> <p>or</p>	Section	Definitions	<b>Sub heading</b>	<b>Totally and Permanently Disabled</b>
Section	Definitions				
<b>Sub heading</b>	<b>Totally and Permanently Disabled</b>				

# MLC Life Cover Super

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<p>(b)</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>(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> </ul> <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 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 paragraphs (d), (e) or (f) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (d), (e) or (f) below, the Member must also be Permanently Incapacitated as a result of the disability.</p> <p>(d)</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>(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 do any Normal Physical Domestic Duties and are unlikely ever to be able to do so again,</li> </ul> <p>or</p>

# MLC Life Cover Super

## Premium Waiver insurance (*continued*)

Change	New policy wording
	<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>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>



## 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](http://mlcinsurance.com.au)