



LIFE INSURANCE

# Certificate of Insurance for Disability While Unemployed

Preparation date 3 July 2023

This Certificate is issued by MLC Limited ABN 90 000 000 402 AFSL 230694 to lives insured of *Income Assure* or *Income Assure+* insurances in super.

In this Certificate, 'you'/'your' refers to the Life Insured.

We provide this Certificate to you while your *Income Assure* or *Income Assure+* insurance in super is in force, at no added cost.

## Commencement

This Certificate starts when your *Income Assure* or *Income Assure+* insurance in super starts. The Certificate has been issued to you on the basis that you have complied with the duty to take reasonable care not to make a misrepresentation when you applied for your *Income Assure* or *Income Assure+* insurance in super.

## This Certificate is issued to you

The insurance under this Certificate is issued to you. The Trustee does not own it and it is not held within your super fund.

## When can we pay a benefit to you under this Certificate?

Benefits under this Certificate may be payable to you if no benefit is payable under *Income Assure* or *Income Assure+* insurance in super. If no benefit is payable under those insurances because you have not satisfied the requirement for Temporary Incapacity solely because you are not gainfully employed at the time of the Disability, we will assess if we can pay you a benefit under this Certificate.

## Terms of this Certificate

Except as set out in this Certificate, the terms that apply to your *Income Assure* or *Income Assure+* insurance in super will apply to this Certificate. The Monthly Benefit, Waiting Period, Benefit Period, exclusions and Special Terms of those insurances will apply to this Certificate.

Some terms relating to super of your *Income Assure* or *Income Assure+* insurance in super do not apply to this Certificate. The requirement to meet Temporary Incapacity in the Total Disability and Partial Disability definitions will not apply.

We will pay benefits under this Certificate to you.

If your *Income Assure* or *Income Assure+* insurance in super has the Super Guarantee Benefit option, we will pay the benefits of this option to your nominated super fund.

If you are not Gainfully Employed for 12 months or more, and your Earnings Before Disability is nil, you will not be eligible for benefits under this Certificate.

## When does this Certificate end?

This Certificate ends when your *Income Assure* or *Income Assure+* insurance ends.

If we avoid your *Income Assure* or *Income Assure+* insurance because we have a right under the *Insurance Contracts Act 1984* (Cth), we will avoid this Certificate from the effective date of the avoidance of that insurance.

## This Certificate prevails

When we assess your claim under this Certificate and there is an inconsistency between these terms and the terms of your *Income Assure* or *Income Assure+* insurance in super, the terms of this Certificate will apply.