

# Vivo Incentive – a discount for life

At MLC Life Insurance, we believe it takes more than delivering great insurance products to deliver our promise and value to customers. We want to provide care and support through life's journey, every step of the way.

Through Vivo, launching in the coming months, we promise to deliver an approach to health, wellness and recovery that is unique and personalised to your clients. We're starting by launching Vivo Incentive – a way for new customers to get affordable lump sum protection.

## Frequently asked questions (FAQs)

No	Question	Answer
1	<b>What is Vivo Incentive?</b>	Vivo Incentive is a lifetime discount on lump sum policies for new customers with a BMI in a specified range.
2	<b>What's the BMI range for Vivo Incentive?</b>	18.5 to 28.5 (inclusive).
3	<b>How much is the discount for Vivo Incentive?</b>	7.5% on applicable lump sum covers.
4	<b>Who is Vivo Incentive available for?</b>	Vivo Incentive applies to new customers from Monday 6 June 2022.
5	<b>Can Vivo Incentive be applied to existing customers?</b>	Yes, for eligible customers who have joined from 1 October 2021, who wish to add new or additional cover and be re-underwritten. Vivo Incentive will be added to this cover and any other applicable covers on the policy.
6	<b>Which cover types does Vivo Incentive apply to?</b>	<p>Vivo Incentive applies to the following lump sum covers:</p> <ul style="list-style-type: none"> <li>Life Cover (and all options, including Terminal Illness Support)</li> <li>TPD (and all options)</li> <li>Critical Illness (and all options)</li> </ul> <p>Vivo Incentive does <b>not</b> apply to the following covers:</p> <ul style="list-style-type: none"> <li>Income Protection</li> <li>Child Critical Illness</li> <li>Occupationally Acquired HIV, Hepatitis B or C Infection</li> <li>Business Expenses</li> </ul>
7	<b>How do I select to include Vivo Incentive on my quotes?</b>	Vivo Incentive can be toggled on and off when completing quotes through the Adviser Portal. It's also available through research house software.
8	<b>What happens if my client is:</b> <ul style="list-style-type: none"> <li><b>Eligible</b> and I do not select Vivo Incentive?</li> <li><b>Not eligible</b> and I have selected Vivo Incentive?</li> </ul>	<p>The life insured's eligibility for Vivo Incentive will be validated during the underwriting process.</p> <p>If the life insured is eligible, but Vivo Incentive has not been selected in the quote, we will add the discount to any eligible covers. If the life insured's BMI is outside the specified range, the discount will not be applied.</p> <p>In any case, we will notify the adviser and the life insured before we issue the policy.</p>
9	<b>Does the client need to submit ongoing health information to maintain Vivo Incentive through the life of their policy?</b>	No, once the discount is applied it remains for the life of cover without further health information.

### For more information

Please contact your MLC Life Insurance Distribution Representative or call us on **1300 450 316** between 8.30am and 6pm (AEDT), Monday to Friday.