



Making sure you're well protected

MLC Personal Protection Portfolio
and MLC Life Cover Super

This flyer provides you with a summary of the upgrades we've made to MLC Personal Protection Portfolio and MLC Life Cover Super on **30 June 2017** and **9 October 2017**.

Enhancing your insurance

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.

To see which upgrades are relevant to you, please refer to your most recent policy schedule.

Please keep this flyer with your policy document. This flyer is a summary only and should be read in conjunction with the full policy terms.

These upgrades apply from different dates as indicated

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.

For the new policy wording, please go to **mlcinsurance.com.au/Upgrades**. Alternatively, please call us on **132 652** to request a paper copy of the new wording.

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Upgrades

There are a number of upgrades that have been passed on to you (depending on your insurance cover) and the table below summarises what they are. Full details are available in the Upgrade Brochure on mlcinsurance.com.au/Upgrades.

Type of insurance	Upgrade	How this affects you?
This applies to all insurances	Guarantee of upgrade	From 9 October 2017 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. Previously, you could choose to have a claim assessed under the pre-improvement wording if you preferred.
This applies to: <ul style="list-style-type: none">• All Total and Permanent Disability (TPD) insurances• Premium Waiver insurance, and• TPD option in Critical Illness insurance	Total and Permanent Disability definition	From 9 October 2017 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. 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. 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.
This applies to the following insurances as indicated (outside super only): <ul style="list-style-type: none">• All Critical Illness insurances• All Income Protection Plus insurances	Critical Illness definitions	From 30 June 2017 and 9 October 2017 (as shown) We've broadened the following definitions. For all Critical Illness insurances and all Income Protection Plus insurances: <ul style="list-style-type: none">• Cancer (previously titled Malignant Cancer) (from 30 June 2017)• Heart Attack (from 30 June 2017) For Critical Illness Plus insurance and Critical Illness Plus (Stand Alone) insurance: <ul style="list-style-type: none">• Coronary Artery Angioplasty (from 9 October 2017)• Coronary Artery Angioplasty – Triple Vessel (from 9 October 2017)• Severe Rheumatoid Arthritis (from 30 June 2017)
This applies to the Extra Benefits Option (outside super only) under: <ul style="list-style-type: none">• Critical Illness Plus insurance, and• Critical Illness Plus (Stand Alone) insurance	Critical Illness Extra Benefits Option – Additional critical conditions (New condition)	From 9 October 2017 We've added the following new condition for which a partial benefit can be paid: <ul style="list-style-type: none">• Early Stage Benign Brain Tumour – of specified type

We're here to help

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

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