



Making sure you're well protected

MLC Protection*first* range

Recovery Money | Flexible Recovery Money
Stand Alone Recovery Money | Income Gold
Income Excell | Income Daily Living

This flyer provides you with a summary of the upgrades we've made to the MLC Protection*first* range 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 upgrade guarantee 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
<p>This applies to the following insurances (outside super only):</p> <ul style="list-style-type: none">• MLC Protection – Recovery Money• MLC Protection – Flexible Recovery Money• MLC Protection – Stand Alone Recovery Money• MLC Protection – Income Gold• MLC Protection – Income Excell, and• MLC Protection – Income Daily Living	<p>From 30 June 2017</p> <p>We've broadened the following definition:</p> <ul style="list-style-type: none">• Cancer
<p>This applies to the following insurances under the Severe Illness Benefit (outside super only):</p> <ul style="list-style-type: none">• MLC Protection – Recovery Money• MLC Protection – Flexible Recovery Money, and• MLC Protection – Stand Alone Recovery Money	<p>From 9 October 2017</p> <p>We've added the following new condition for which a partial benefit can be paid:</p> <ul style="list-style-type: none">• Early Stage Benign Intracranial 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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