

Making sure you're well protected

This flyer provides you with a summary of the upgrades we've made to MLC Insurance and MLC Insurance (Super) effective **16 April 2019**.

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 under the Guarantee of upgrade.

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

These upgrades only apply to future claims and not to any claims resulting from health conditions or events that began or took place before the effective date of the upgrades.

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. 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.

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.

Types of insurance this applies to:	Upgrade	How this affects you	Where available
<ul style="list-style-type: none"> All Total and Permanent Disability (TPD) insurances Premium Waiver insurance 	TPD Any Occupation Definition	We've enhanced this definition so that you will only be assessed under the Normal Physical Domestic Duties criteria if you were performing full time domestic duties or child rearing when you applied for this insurance and haven't been working in the 12 months prior to disability.	
All Total and Permanent Disability (TPD) insurances	TPD Own Occupation Definition (For TPD insurance inside super Own Occupation cover is only available if it was selected and commenced before 1 July 2014)	<p>We've enhanced this definition so that:</p> <ul style="list-style-type: none"> You will no longer be assessed under the Normal Physical Domestic Duties criteria if you haven't been working in the 12 months prior to disability. You only need to be absent from your own occupation during the waiting period (previously you also needed to be absent from any occupation). This makes it simpler and easier for you to make a claim. If your occupation prior to disability is not eligible for the Own Occupation definition, you will now be assessed on that occupation instead of your occupation at application. 	

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Trustee of the Fund

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

Insurer

MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 200
North Sydney NSW 2059

Tel 132 652

mlcinsurance.com.au

The Trustee of the Fund is part of the National Australia Bank Limited (NAB) Group of Companies (NAB Group). Your insurance is not a deposit or liability of, and is not guaranteed by, NAB. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the NAB Group of Companies.



Types of insurance this applies to:	Upgrade	How this affects you	Where available
All Critical Illness Plus insurances (including Double Critical Illness and Stand Alone)	Critical Illness Buy Back Option (Available with Critical Illness Plus insurance)	A partial payment may be payable for a second Cancer or Heart Attack related to the original claim, on the restored Critical Illness cover.	Outside Super
<ul style="list-style-type: none"> All Critical Illness Plus insurances (including Double Critical Illness and Stand Alone) Child Critical Illness insurance 	Critical Illness definitions	<p>We've enhanced the following definitions.</p> <p>For Critical Illness Plus insurance (including the Child Support Benefit), and Child Critical Illness insurance:</p> <ul style="list-style-type: none"> Deafness – permanent Heart Valve Surgery – of specified severity Intensive Care – requiring continuous mechanical ventilation for 10 days <p>Additionally for Critical Illness Plus insurance:</p> <ul style="list-style-type: none"> Dementia or Alzheimer's Disease – permanent and of specified severity Parkinson's Disease – of specified severity <p>We've added the following new definition.</p> <p>For Critical Illness Plus insurance:</p> <ul style="list-style-type: none"> Parkinson-Plus Syndrome 	Outside Super
All Critical Illness Plus insurances (including Double Critical Illness and Stand Alone)	Extra Benefits Option – partial benefits definitions	<p>We've enhanced the following definition:</p> <ul style="list-style-type: none"> Specified Complications of Pregnancy <p>We've added the following new definitions for which a partial benefit can be paid:</p> <ul style="list-style-type: none"> Guillain-Barre Syndrome Intensive Care – requiring continuous mechanical ventilation for 5 days <p>We've increased the maximum partial benefit payable from \$100,000 to \$200,000 for the following definitions:</p> <ul style="list-style-type: none"> Adult Onset Insulin Dependent Diabetes Mellitus Deafness in One Ear - total and irreparable Early Stage Benign Brain Tumour - of specified type 	Outside Super
Occupationally Acquired HIV, Hepatitis B or C Infection insurance	When won't a benefit be paid?	We've updated the wording to clarify that infections for HIV or Hepatitis B or C that occur or continue, even though you've taken the preventative vaccine or the approved treatment, will be covered.	Outside Super
Premium Waiver insurance	Total Disability	We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.	Inside Outside Super

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Types of insurance this applies to:	Upgrade	How this affects you	Where available
Income Protection Platinum insurance only	Return to work during the Waiting Period	When your Waiting Period is 14, 30 or 90 days, we will not restart the Waiting Period if you return to work and remain at least Partially Disabled during the Waiting Period.	
Extra Benefits Option under: • Income Protection Platinum insurance only	Extra Benefits Option (New definition)	We've added a new enhanced Total Disability definition that applies if you hold Income Protection Platinum insurance with Extra Benefits Option.	
Income Protection Platinum and Income Protection insurances only	Increases without further medical evidence	For increases without further medical evidence you could previously only apply for one increase during any three year period. We will now allow you to bring forward your application for an increase so that you can apply for additional increases during a 3 year period, up to a maximum of 4 times.	
	Earnings Before Disability	We've enhanced the Earnings Before Disability definition so that when we calculate your Monthly Benefit for Indemnity cover, we use your highest average Earnings for any continuous 12-month period in the three years (instead of one year) before you were Totally or Partially Disabled. In addition, if you have been on unpaid employer-approved maternity leave, paternity leave, sabbatical or study leave that commenced at any time in the 12 months before your most recent period of disability, the three year period will apply immediately before the leave commenced.	
Income Protection and Income Protection (Special Risk) insurances only	No preceding Total Disability required for certain specified conditions	We've added the following new definition. • Parkinson-Plus Syndrome	
All Income Protection insurances	Child Support Income Benefit	We've enhanced the following Critical Illness definitions: • Deafness – permanent • Heart Valve Surgery – of specified severity • Intensive Care – requiring continuous mechanical ventilation for 10 days	
	How does partial disability work?	We've simplified the way Partial Disability is calculated.	
	Short Waiting Period for Accidental Injury Option (only where 14 or 30 day Waiting Periods apply)	You'll be eligible for benefits from the start of the Waiting Period if you've been Totally Disabled for three consecutive days as a result of an accident.	

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Types of insurance this applies to:	Upgrade	How this affects you	Where available
Extra Benefits Option under: <ul style="list-style-type: none"> All Income Protection insurances 	Critical Illness Benefit	We've enhanced the following definitions: <ul style="list-style-type: none"> Deafness – permanent Dementia or Alzheimer's Disease – permanent and of specified severity Heart Valve Surgery – of specified severity Parkinson's Disease – of specified severity We've added the following new definition: <ul style="list-style-type: none"> Parkinson-Plus Syndrome 	

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/Sydney time), Monday to Friday.

Postal address:

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