

## Some important terms that apply to MLC On Track

- You have to apply and be accepted for a new MLC Insurance or MLC Insurance (Super) policy and have a compatible smartphone to pair to your wearable fitness tracker, and be the person insured under the policy (Life Insured).
- By participating in the MLC On Track program, you agree to the collection, use, sharing, and disclosure of your information by us, InfoCentric and our other service providers as is reasonably necessary to administer MLC On Track.
- We will also share information with your adviser and policy owner (if a different person from the life insured). But this will be limited to whether you are meeting step targets and if the MLC On Track discount will be applied on the policy. Health Information (including your steps) collected through MLC On Track won't be shared with these parties.
- You agree to MLC Life Insurance collecting health and wellness data such as calories burned, steps, heart rate and sleep patterns tracked through your wearable fitness tracker.
- You agree to the ongoing capture of your information through your fitness tracker and the updating of your steps results on your dashboard.
- What if you make a claim? If you make a claim on your MLC Life Insurance and benefits are being paid, we will record you as tracking to target for the period in which you are receiving paid benefits. Your discount may be applied based on your end of year results. This will include both your own achieved targets and your qualified on-claim targets.
- If for any reason you are not able to continue meeting your step targets (for example you are going into surgery), please contact us. We can suspend your participation for a period of time and also try to reach a solution where you can, as much as possible, get your discount for the following year.

### Terms and Conditions

This document is part of the terms and conditions (the Document) that apply to the MLC On Track program. Additional terms apply and you can access and read them at [mlcinsurance.com.au/mlcontrack](https://mlcinsurance.com.au/mlcontrack) or contact us on **1300 450 316** for us to email a copy to you.

## How you can reach your daily step target

- ♥ **Take the stairs** instead of the lift
- ♥ **Get off the bus, tram or train** a stop earlier
- ♥ **Go for a stroll** at lunch time
- ♥ **Leave the car** at home
- ♥ **Power walk** with friends to a favourite coffee spot
- ♥ Go for a **bushwalk**
- ♥ **Walk barefoot** on the beach
- ♥ **Chase a ball** with the kids in your local park

### We're here for you along the way

We want to see you succeed and become the healthiest version of yourself. You will receive updates about your progress and achievements at various intervals during your 40 week annual program, and receive tips along the way to help you achieve your step target.

**Talk to your adviser today to help you get started.**  
Visit [mlcinsurance.com.au/mlcontrack](https://mlcinsurance.com.au/mlcontrack)



LIFE INSURANCE

LIFE INSURANCE



For more information on MLC On Track, call 1300 450 316 or contact your financial adviser.

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## About MLC On Track

The award-winning health and wellness program that rewards you for being active



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## Discover a healthier you and be rewarded with 5% off your life insurance premiums

At MLC Life Insurance, we want to reward you for leading a healthy and active life. It's why our MLC On Track program offers 5% off your life insurance premiums when you get stepping.

### How does it work?

To participate in the program, you'll need your own wearable fitness tracker and a compatible smart device that will record your activity information.

You'll receive 5% off your premiums for the first 12 months just for signing up to MLC On Track when you apply for an eligible MLC Life Insurance policy.

It's the life insured who participates in the program. So, if the policy owner and life insured are different people, the person insured is the one who needs to consent to the program.

### Which fitness tracker to choose?

Our program supports only **Apple Watch**, **Garmin** and **Fitbit** wearable fitness trackers that capture steps.



## Enjoy a year-on-year discount when you meet your step target

To encourage you to make walking part of your daily routine, we'll **extend your 5% discount** each year if you meet your annual step target.

To continue receiving your 5% discount each year, you must meet the step target within the program's 40 week period.

For example, you will need to meet your step target in the first year to continue the 5% discount in the second year and then meet your step target in the second year for the discount to continue into the third year of your policy.

Weekly target  
**37,500 steps per week.**



The program lasts for  
**40 weeks**, commencing  
on the day your policy  
becomes active.



You need to achieve  
your weekly target for  
**30 out of the 40 weeks.**



## Get started in five simple steps

### Apply for MLC On Track with your policy application.

You will need to understand your obligations detailed in this document and agree to the Terms and Conditions.

You will also need to include your fitness tracker brand (if you have one at the time of application) and your unique email address when you apply for your life insurance. You will not be able to retrospectively request to participate in the program once your application for insurance is approved.

### Step 1 Sync your fitness tracker to the MLC On Track program.



### Step 2 Get stepping.



### Step 3 Check your progress.



### Step 4 Be rewarded for your hard work.



### Step 5 Start your MLC On Track journey for your second year.



### Sync your fitness tracker to the MLC On Track program

Once your policy is active, you'll receive an authentication email confirming your user name and a temporary password.

You need to reset your password and connect your device to MLC On Track. To do this, simply click on the unique link provided in your authentication email. Make sure you have paired your fitness tracker to your smartphone or compatible device in advance.

If you don't have a wearable fitness tracker when you apply for your policy, that's okay. You can still participate in the program – you will just need to register your new fitness tracker within 30 days of receiving your policy confirmation. A longer delay could impact your discount for the following year.



### Get stepping

Once you have connected to the program, your steps will start to be tracked. Steps are monitored for the purposes of meeting the 5% discount. However, we will collect all information available from the fitness tracker for internal statistical analysis.

No information collected from your device will be provided to anyone outside of MLC Life Insurance and our analytics partner. Your adviser will not be provided with any specific information regarding your fitness tracker information.



### Check your progress

Simply login to your MLC On Track dashboard at [ontrack.mlcinsurance.com.au](https://ontrack.mlcinsurance.com.au) to check on your progress to achieving your targets.



### Be rewarded for your hard work

If you meet your step target annually, your 5% discount will be applied to your premium on your next policy anniversary date.