



ENJOY ONGOING VALUE FROM YOUR INSURANCE

*Welcome to MLC Life Insurance.
First of all, we'd like to say congratulations!*

Your adviser has earned you a two-year discount on your life insurance policy by using our digital underwriting platform.

You'll receive a 10% discount off your first-year premium and a 5% discount off the second-year premium.

The discount ceases to apply in subsequent years of your policy.



Providing you with even more value

As your insurance partner, it's our job to support you when you need us most. This includes providing expertise and support to help you get back to health and reclaim your lifestyle, whether or not you're making a claim. Here's a snapshot of what you can access through your MLC Life Insurance policy.



Support when you need it most

At MLC Life Insurance, we make the claims process more human by supplying:

- telephone claim lodgement and support to save you time and reduce stress.
- a dedicated contact person/claims assessor based in Australia.
- ensuring your claim is assessed by an expert. 64% of our assessors are health or legal professionals including GPs, occupational physicians, psychologists and nurses.

In 2017, MLC Life Insurance paid almost \$1 billion in claims.



Best Doctors

Best Doctors is a valuable medical second opinion for you or a family member dealing with a chronic or serious physical health condition, ailment or injury.

- You don't need to be on claim to access the service.
- There's no extra cost.
- It's completely confidential and won't affect the assessment of a claim.
- Connect with a network of more than 50,000 leading medical specialists from Australia and around the world.
- Helps give you confidence in your diagnosis and treatment plan.
- Advice on a wide range of conditions from minor to major, with specialists in more than 450 areas of medicine.

For more information visit:

mlcinsurance.com.au/using-your-insurance/best-doctors



Mental Health Navigator by Best Doctors

Mental Health Navigator is a service that empowers and supports you and your family with a clinical review of your mental health diagnosis and treatment plan, all from the comfort of your own home.

- Provides clarity and confidence in your diagnosis and treatment plan.
- All clinicians within the network are Australia-based clinical psychologists and psychiatrists who are nominated by their peers.
- A dedicated mental health nurse will support you every step of the way.
- There's no extra cost.
- You don't need to be on a claim to access this service.

For more information visit:

mlcinsurance.com.au/using-your-insurance/best-doctors

Want to know more?

You can find more details about the extra value your MLC Life Insurance policy provides in the Product Disclosure Statement.

If you have any questions, please call us on **132 652** or speak with your financial adviser.



MLC On Track: 5% off your annual premium just for being active

- **Get 5% off your premiums for the first year** just for signing up to MLC On Track when you apply for an eligible MLC Life Insurance policy.
- **Get a 5% discount on the following year** when you meet the step target annually.
- We'll support you with reminders and updates on how you're tracking.
- Monitor your steps with your own fitness tracker (Garmin, Fitbit, Apple).

For more information visit:

mlcinsurance.com.au/using-your-insurance/mlc-on-track

Important information

MLC Limited ABN 90 000 000 402 AFSL 230694 (the Insurer) uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. Any references to 'we', 'us' and 'our' means MLC Limited. Best Doctors® isn't insurance (including health insurance) and it doesn't replace your relationship with your current doctor or medical specialist. MLC Limited reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. If your insurance is held within the MLC Super Fund, the Trustee also reserves the right to withdraw the service at any time.

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