

## Total and Permanent Disability (TPD) Cover

TPD Cover will provide a lump sum payment if you suffer *total and permanent disablement* as a result of *sickness or injury*. You select the amount of cover which is known as the benefit amount.

TPD Cover is available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> <li>Total and Permanent Disability</li> </ul>
Eligibility requirements	<ul style="list-style-type: none"> <li>You must be <i>gainfully employed</i> and working for at least 20 hours per week to be eligible to apply for Own or Any Occupation TPD</li> </ul>
Minimum entry age	<ul style="list-style-type: none"> <li>18</li> <li>30 (hybrid premium)</li> </ul>
Maximum entry age	<ul style="list-style-type: none"> <li>60 if applying for Own, Any or Home duties TPD definition</li> <li>75 if applying for Non-working TPD definition (stepped premium only if applying after age 60)</li> </ul>
Expiry age	<ul style="list-style-type: none"> <li>99</li> </ul> <p>Note: From the policy anniversary immediately after you turn age 70, the TPD definition for your cover will convert to the Non-working TPD definition.</p>
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> <li>\$50,000</li> </ul>
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> <li>\$2,000,000 (if applying for Home duties TPD definition)</li> <li>\$3,000,000 (if applying for Non-working TPD definition)</li> <li>\$5,000,000 (if applying for Own or Any occupation TPD definition)</li> </ul>
Premium type	<ul style="list-style-type: none"> <li>Stepped premium</li> <li>Level premium to age 65 (reverts to stepped at policy anniversary after age 65)</li> <li>Level premium to age 70 (reverts to stepped at policy anniversary after age 70)</li> <li>Hybrid premium</li> </ul>
Type of cover	<ul style="list-style-type: none"> <li>Any occupation TPD</li> <li>Own occupation TPD*</li> <li>TPD Super Solutions</li> <li>Home duties TPD</li> <li>Non-working TPD</li> </ul>
Product structure combinations	<ul style="list-style-type: none"> <li>Stand alone TPD Cover</li> <li>TPD Cover linked or flexi linked to Life Cover (TPD Cover must not exceed the Life Cover benefit amount)</li> <li>TPD Cover with linked or flexi linked Trauma Cover (Trauma Cover must not exceed the TPD Cover benefit amount)</li> <li>TPD Cover linked or flexi linked to Life Cover and Trauma Cover (TPD Cover and Trauma Cover must not exceed the Life Cover benefit amount)</li> </ul>
Built in benefits at no extra cost	<ul style="list-style-type: none"> <li>Waiver of Qualifying Period Benefit (Day 1 TPD)</li> <li>Specific Loss Benefit*</li> <li>Life Cover Buy Back Benefit (where TPD Cover is linked or flexi linked to Life Cover)</li> <li>Death Benefit (for stand alone TPD Cover)</li> <li>Indexation Benefit</li> <li>Accommodation Benefit*</li> <li>Financial Advice Benefit*</li> <li>Future Increase Benefit</li> <li>Premium Freeze Benefit</li> <li>Suspending Cover Benefit</li> <li>Waiver of Premium While Involuntarily Unemployed Benefit</li> </ul>
Options available at an extra cost	<ul style="list-style-type: none"> <li>Accelerated Life Cover Buy Back Option (where TPD Cover is linked or flexi linked to Life Cover)</li> <li>Life Cover Purchase Option (for stand alone TPD Cover)</li> <li>Disability Premium Waiver Option</li> <li>Business Guarantee Option</li> </ul>

\* Benefits/features/options are not available if Total and Permanent Disability Cover is wholly held inside superannuation

Extracted from PDS for Clearview Life Solutions - Issue 4 dated 01 October 2018

## Accidental Total and Permanent Disability (TPD) Cover

Accidental TPD Cover will provide a lump sum payment if you are *totally and permanently disabled* as a result of an *accident*.

Accidental TPD Cover is available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> <li>• <i>Total and permanent disability</i> as a result of an <i>accident</i></li> </ul>
Eligibility requirements	<ul style="list-style-type: none"> <li>• You must be <i>gainfully employed</i> and working for at least 20 hours per week to be eligible to apply for Own or Any Occupation TPD</li> </ul>
Minimum entry age	<ul style="list-style-type: none"> <li>• 18</li> </ul>
Maximum entry age	<ul style="list-style-type: none"> <li>• 60 if applying for Own or Any occupation TPD definition</li> <li>• 60 if applying for Home duties TPD definition</li> <li>• 75 if applying for Non-working TPD definition (stepped premium only if applying after age 60)</li> </ul>
Expiry age	<ul style="list-style-type: none"> <li>• 99</li> </ul> <p>Note: From the policy anniversary immediately after you turn age 70, the TPD definition for your cover will convert to the Non-working TPD definition.</p>
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> <li>• \$50,000</li> </ul>
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> <li>• \$2,000,000 (if applying for Home duties TPD definition)</li> <li>• \$3,000,000 (if applying for Non-working TPD definition)</li> <li>• \$5,000,000 (if applying for Own or Any occupation TPD definition)</li> </ul>
Premium type	<ul style="list-style-type: none"> <li>• Stepped premium</li> </ul>
Type of cover	<ul style="list-style-type: none"> <li>• Any occupation TPD</li> <li>• Own occupation TPD*</li> <li>• TPD Super Solutions</li> <li>• Home duties TPD</li> <li>• Non-working TPD</li> </ul>
Product structure combinations	<ul style="list-style-type: none"> <li>• Stand alone Accidental TPD Cover</li> <li>• Accidental TPD Cover linked or flexi linked to Accidental Death Cover</li> </ul>
Built in benefits at no extra cost	<ul style="list-style-type: none"> <li>• Specific Loss Benefit*</li> <li>• Death Benefit (for stand alone Accidental TPD Cover)</li> <li>• Indexation Benefit</li> <li>• Accommodation Benefit*</li> <li>• Financial Advice Benefit*</li> <li>• Suspending Cover Benefit</li> <li>• Waiver of Premium While Involuntarily Unemployed Benefit</li> </ul>
Option available at an extra cost	<ul style="list-style-type: none"> <li>• Disability Premium Waiver Option</li> </ul>

\* Benefits/features/options are not available if Accidental Total and Permanent Disability Cover is wholly held inside superannuation

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## Income Protection Cover and Income Protection Plus Cover

Income protection provides a monthly benefit while you are *disabled* as a result of *sickness or injury*.

We offer two types of income protection covering *sickness* and *injury*; Income Protection Cover and Income Protection Plus Cover. The use of the words income protection in the PDS and Policy Document is generic and used to describe both cover types. Where there are features that are unique to a cover type, we have used the full name.

Income Protection Cover and Income Protection Plus Cover are available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> <li>Total disability</li> <li>Partial disability</li> </ul>
Eligibility requirements	<ul style="list-style-type: none"> <li>Gainfully employed for at least 20 hours per week</li> </ul>
Minimum entry age	<ul style="list-style-type: none"> <li>18</li> <li>30 (hybrid premium)</li> </ul>
Maximum entry age	<ul style="list-style-type: none"> <li>60</li> <li>55 (hybrid premium)</li> </ul>
Expiry ages	<ul style="list-style-type: none"> <li>60, 65 or 70 (age 70 expiry is only available with age 70 benefit period)</li> </ul>
Minimum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>\$1,500 (excluding superannuation contribution monthly benefit)</li> </ul>
Maximum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>\$40,000 (including any superannuation contribution monthly benefit) with the <i>insured monthly benefit amount</i> in excess of \$30,000 limited to a 2 year benefit period</li> <li>Calculated as follows: <ul style="list-style-type: none"> <li>75% of the first \$320,000 of regular annual income</li> <li>50% of the next \$240,000, and</li> <li>20% of the balance.</li> </ul> </li> </ul>
Premium type	<ul style="list-style-type: none"> <li>Stepped premium</li> <li>Level premium to age 65 (reverts to stepped at policy anniversary after age 65)</li> <li>Level premium to age 70</li> <li>Hybrid premium (only available with age 65 and age 70 benefit period)</li> </ul>
Waiting period	<ul style="list-style-type: none"> <li>14, 30, 60, 90 or 180 days</li> <li>1 or 2 years</li> </ul>
Benefit period	<ul style="list-style-type: none"> <li>2 or 5 years</li> <li>Age 60, 65 or 70</li> </ul>
Benefit type	<ul style="list-style-type: none"> <li>Indemnity</li> <li>Agreed value</li> <li>Guaranteed agreed value</li> </ul>
Built in benefits at no extra cost	<ul style="list-style-type: none"> <li>Flexibility to Reduce Two Year Waiting Period Benefit</li> <li>Rehabilitation Benefit*</li> <li>Retraining Expenses Benefit*</li> <li>Waiver of Premium While on Claim Benefit</li> <li>Waiver of Waiting Period for Specific Medical Conditions Benefit</li> <li>Waiver of Premium While on Parental Leave Benefit</li> <li>Waiver of Premium While Involuntarily Unemployed Benefit</li> <li>Future Increase Benefit</li> <li>Suspending Cover Benefit</li> <li>Indexation Benefit</li> <li>Relapse Benefit</li> <li>Accommodation Benefit*</li> <li>Medical Professionals Benefit*</li> <li>Extended Cover Benefit</li> <li>Death Benefit</li> </ul>
Options available at an extra cost	<ul style="list-style-type: none"> <li>Extras Package Option*</li> <li>Increasing Claim Option</li> <li>Accident Option</li> <li>Superannuation Contribution Option</li> </ul>
Option available at no extra cost	<ul style="list-style-type: none"> <li>TPD Lump Sum Option (only available with age 65 or age 70 benefit period)*</li> </ul> <p>Note: This option does not cost any extra in premium but will affect the tax deductibility of your premium.</p>

\* Benefits/features/options are not available if income protection cover is wholly held inside superannuation

Extracted from PDS for Clearview Life Solutions - Issue 4 dated 01 October 2018

## Accidental Income Protection Cover

Accidental Income Protection Cover provides a monthly benefit while you are *disabled* as a result of an *accident*.

Accidental Income Protection Cover is available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> <li>• <i>Total disability</i></li> <li>• <i>Partial disability</i></li> </ul>
Eligibility requirements	<ul style="list-style-type: none"> <li>• <i>Gainfully employed</i> for at least 20 hours per week</li> </ul>
Minimum entry age	<ul style="list-style-type: none"> <li>• 18</li> </ul>
Maximum entry age	<ul style="list-style-type: none"> <li>• 60</li> </ul>
Expiry ages	<ul style="list-style-type: none"> <li>• 60, 65 or 70 (age 70 expiry is only available with age 70 benefit period)</li> </ul>
Minimum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>• \$1,500 (excluding superannuation contribution benefit)</li> </ul>
Maximum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>• \$40,000 (including any superannuation contribution monthly benefit) with the <i>insured monthly benefit amount</i> in excess of \$30,000 limited to a 2 year benefit period</li> <li>• Calculated as follows: <ul style="list-style-type: none"> <li>• 75% of the first \$320,000 of regular annual income</li> <li>• 50% of the next \$240,000, and</li> <li>• 20% of the balance.</li> </ul> </li> </ul>
Premium type	<ul style="list-style-type: none"> <li>• Stepped premium</li> </ul>
Waiting period	<ul style="list-style-type: none"> <li>• 14, 30, 60, 90 or 180 days</li> <li>• 1 or 2 years</li> </ul>
Benefit period	<ul style="list-style-type: none"> <li>• 2 or 5 years</li> <li>• Age 60, 65 or 70</li> </ul>
Benefit payment type	<ul style="list-style-type: none"> <li>• Indemnity</li> <li>• Agreed value</li> <li>• Guaranteed agreed value</li> </ul>
Built in benefits at no extra cost	<ul style="list-style-type: none"> <li>• Flexibility to Reduce Two Year Waiting Period Benefit</li> <li>• Indexation Benefit</li> <li>• Relapse Benefit</li> <li>• Accommodation Benefit*</li> <li>• Rehabilitation Benefit*</li> <li>• Retraining Expenses Benefit*</li> <li>• Waiver of Premium While on Claim Benefit</li> <li>• Waiver of Premium While on Parental Leave Benefit</li> <li>• Waiver of Premium While Involuntarily Unemployed Benefit</li> <li>• Suspending Cover Benefit</li> <li>• Extended Cover Benefit</li> <li>• Medical Professionals Benefit*</li> <li>• Death Benefit</li> </ul>
Options available at an extra cost	<ul style="list-style-type: none"> <li>• Extras Package Option*</li> <li>• Increasing Claim Option</li> <li>• Accident Option</li> <li>• Superannuation Contribution Option</li> </ul>
Option available at no extra cost	<ul style="list-style-type: none"> <li>• TPD Lump Sum Option (only available with age 65 or 70 benefit period)*</li> </ul> <p>Note: This option does not cost any extra in premium but will affect the tax deductibility of your premium</p>

\* Benefits/features/options are not available if Accidental Income Protection Cover is wholly held inside superannuation

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## Business Expense Cover

Business Expense Cover provides a monthly benefit while you are *disabled* as a result of *sickness* or *injury* and unable to meet the fixed operating expenses of your business.

Business Expense Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> <li>• <i>Total disability</i></li> <li>• <i>Partial disability</i></li> </ul>
Eligibility requirements	<ul style="list-style-type: none"> <li>• Available if you are self-employed or a small business owner (with no more than five staff including yourself and other owners), and work a minimum of 20 hours per week in your principal occupation. Type of occupation and employment status are also taken into account.</li> </ul>
Minimum entry age	<ul style="list-style-type: none"> <li>• 18</li> </ul>
Maximum entry age	<ul style="list-style-type: none"> <li>• 60</li> </ul>
Expiry ages available	<ul style="list-style-type: none"> <li>• 60 or 65</li> </ul>
Minimum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>• \$1,500</li> </ul>
Maximum <i>insured monthly benefit amount</i>	<ul style="list-style-type: none"> <li>• \$60,000 per month (can be up to 100% of <i>eligible business expenses</i>)</li> </ul>
Premium type	<ul style="list-style-type: none"> <li>• Stepped premium</li> <li>• Level premium to age 65 (reverts to stepped at policy anniversary after age 65)</li> </ul>
Waiting period	<ul style="list-style-type: none"> <li>• 14, 30, 60 or 90 days</li> </ul>
Benefit period	<ul style="list-style-type: none"> <li>• 1 year</li> </ul>
Benefit type	<ul style="list-style-type: none"> <li>• Indemnity</li> </ul>
Built in benefits at no extra cost	<ul style="list-style-type: none"> <li>• Indexation Benefit</li> <li>• Relapse Benefit</li> <li>• Future Increase Benefit</li> <li>• Death Benefit</li> <li>• Waiver of Premium While on Claim Benefit</li> <li>• Waiver of Premium While Involuntarily Unemployed Benefit</li> <li>• Suspending Cover Benefit</li> <li>• Extended Cover Benefit</li> </ul>
Option available at an extra cost	<ul style="list-style-type: none"> <li>• Accident Option</li> </ul>