



ClearView **LifeSolutions** **Total and Permanent Disability (TPD) Cover**



Protection when you are not able to work again

Being unable to ever work again due to total and permanent disability would have a serious emotional and financial impact on you and your family. Having adequate cover in place for such an event can help secure your financial future and give you peace of mind.

! Consider this...

You have recently started work after many years of study. You have purchased a home and have a \$400,000 mortgage.

Then...you have a serious accident and suffer permanent injuries to your back which means you are unlikely to ever be able to work again.

How would you meet your mortgage repayments and daily living expenses? Do you have access to capital to modify your home if needed and cover the expense of rehabilitation?

How would you cope financially?

The solution is simple

TPD Cover will provide you with a lump sum benefit of up to \$5,000,000 in the event of total and permanent disability as a result of sickness or injury.

The benefit payment could be used to pay off your mortgage and other outstanding debts, cover the costs associated with a long term disability such as full time care or modifications to your home or cover the shortfall of income protection cover which generally only allows you to protect up to 75% of your income.

Cover options to suit you

With ClearView, you have a choice of up to five different types of TPD Cover. You choose depending on your age and whether you are in or out of the workforce: Own occupation*, Any occupation, TPD Super Solutions, Home Duties or Non-working.

You also have the flexibility to hold cover as stand alone, linked or flexi linked with Life Cover.

TPD Super Solutions allows you to flexi link your cover and hold Any occupation TPD inside super and Own occupation TPD outside super. Giving you the security of an own occupation definition and still being able to fund two thirds of the premium via super.

Built in benefits

In addition to providing a TPD Benefit, TPD Cover provides a range of built in benefits and extra cost options.

Indexation Benefit	Cover will be indexed each year to ensure your benefit amount maintains real value
Specific Loss Benefit*	A partial benefit amount if you suffer loss of one limb or sight in one eye
Future Increase Benefit	Increase your benefit amount at a later date as a result of certain life events without the need for medical assessment
Waiver of Qualifying Period Benefit	If you suffer one of 13 specific medical conditions and are totally and permanently disabled, we will waive the normal three month qualifying period
Death Benefit	If you have stand alone TPD Cover and no TPD benefit has been paid or is payable when you die, we will pay a benefit of \$10,000
Life Cover Buy Back Benefit	Where TPD Cover is linked or flexi linked to Life Cover, the Life Cover benefit amount will be reinstated 12 months after a full or partial TPD benefit is paid
Accommodation Benefit*	Up to \$250 per day for up to 30 days to help cover the cost of a family member to be with you if you are confined to bed as a result of a TPD condition
Financial Advice Benefit*	If you need to see a financial adviser to get advice on managing a lump sum benefit after a claim, we will reimburse up to \$3,000 of the adviser's fee
Suspending Cover Benefit	Put your premiums and cover on hold for up to 12 months
Premium Freeze Benefit	Fix your stepped premium in exchange for a benefit amount that reduces each year with age

Extra cost options

Accelerated Life Cover Buy Back Option	Where TPD Cover is linked or flexi linked to Life Cover, the Life Cover benefit amount that would be reduced as a result of a full TPD benefit being paid will be reinstated after 14 days and the premium for this reinstated Life Cover will be waived
Disability Premium Waiver Option	If you are totally disabled for three months or more, we will waive your TPD Cover premiums
Business Guarantee Option	Allows you to increase your benefit amount by up to three times the original benefit amount without the need for medical underwriting
Life Cover Purchase Option	Convert stand alone TPD Cover to Life Cover after a full TPD benefit is paid

* This benefit is not available if TPD Cover is held inside superannuation.

Features to suit you

Guaranteed renewable

We cannot cancel your cover, place any further restrictions or increase your individual premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of benefit

We will automatically pass on any future product enhancements provided they do not result in an increase in premium.

Find the right solution for you.

Learn more about TPD Cover. Talk to your financial adviser today.

ClearView Life Assurance Limited

GPO Box 4232 Sydney NSW 2001

Issued by: ClearView Life Assurance Limited

ABN 12 000 021 581 | AFS Licence No. 227682

Phone 132 976 | enquires@clearview.com.au

www.clearview.com.au



Information current as at September 2014.

This information is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation and needs. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation and needs. You should read the relevant Product Disclosure Statement (PDS) and Policy Document before making any decision about a product. ClearView Life Assurance Limited claims copyright in this material and no part may be reproduced without its permission.