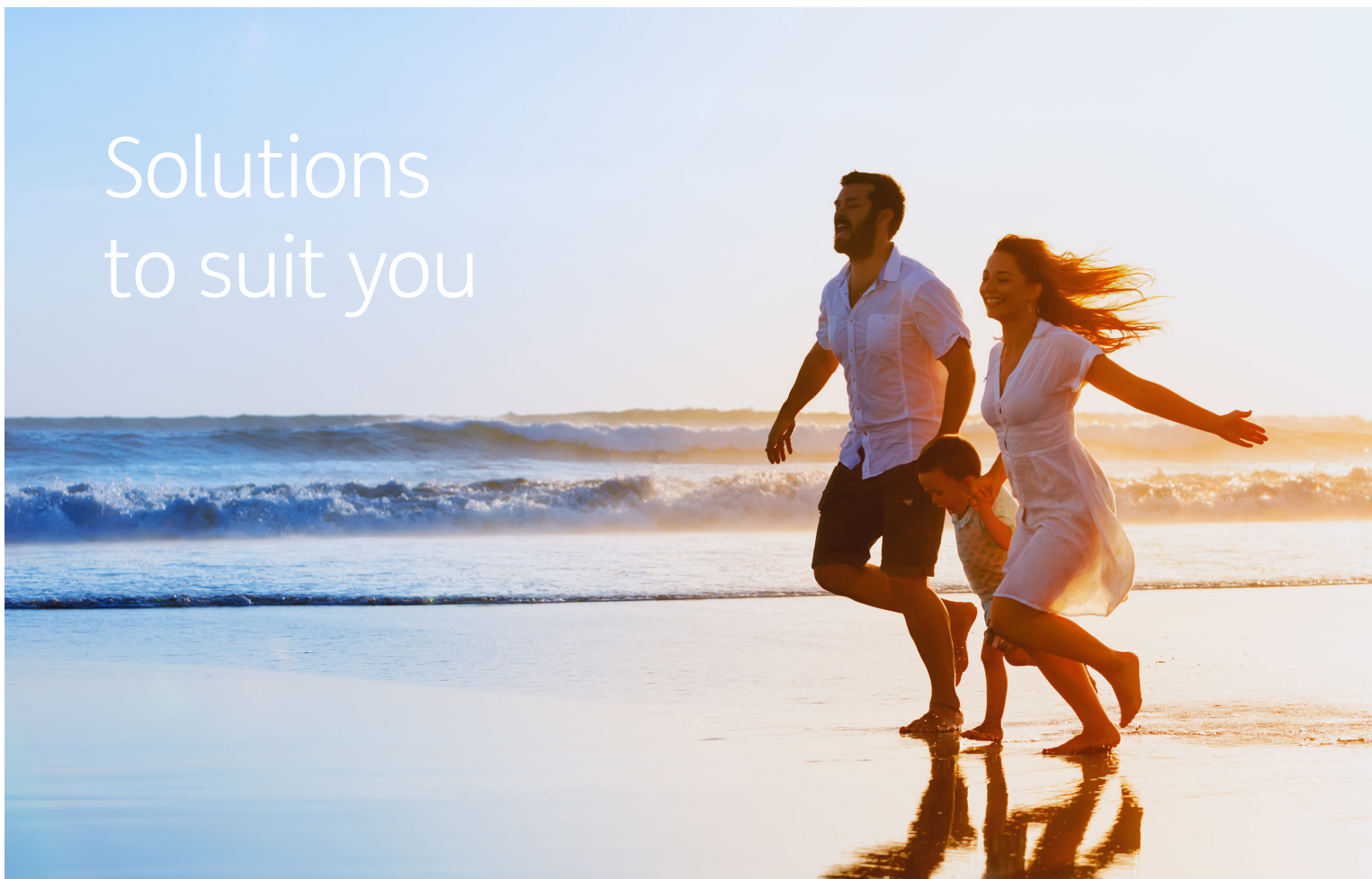


## Solutions to suit you



At ClearView we know there's nothing more important than you and your family's security and independence. We understand how hard you work every day to keep your family safe, but sickness, injury or even premature death can take it away in an instant.

That's why we offer ClearView LifeSolutions – a comprehensive range of cover that can help you protect your future, by providing a financial benefit when you and your family need it most.

### Features to suit you

#### Worldwide cover

You are fully covered, 24 hours a day anywhere in the world.

#### Guaranteed renewable

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

#### Guaranteed upgrade of benefits

We will automatically pass on any future product enhancements to your policy.

## The ClearView LifeSolutions range

ClearView LifeSolutions provides a range of covers that address both temporary and permanent disability. You, your spouse and your children can be covered, so that you can face life's biggest challenges with all the financial resources to help you recover and rebuild.

**Life Cover** - Provides a lump sum benefit in the event of your death or terminal illness. This benefit could help your family pay off the mortgage and other debts, or provide a lump sum that could be invested to provide an ongoing income stream for dependents.

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**Accidental Death Cover** - If you die as the result of an *accident* we will pay a lump sum benefit amount.

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**Total and Permanent Disability (TPD) Cover** - Provides a lump sum benefit if you become totally and permanently disabled as a result of sickness or injury and are unlikely to ever be able to work again. This benefit could be used to cover the costs of rehabilitation, home modifications or to supplement an income protection benefit.

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**Accidental TPD Cover** - Provides a lump sum benefit if you become totally and permanently disabled as a result of an *accident* and are unlikely to ever be able to work again. This benefit may provide a suitable alternative for people with a health condition who are unable to obtain full cover.

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**Trauma Cover and Trauma Cover Plus Option** - Provides a lump sum benefit if you suffer one of 43 specified trauma conditions. The Trauma Plus Option provides cover for an additional 12 conditions. This benefit may be used to pay down debts, fund your day to day living expenses or to access medical treatment.

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**Child Cover** - Provides a lump sum benefit if your child suffers a specified trauma condition, becomes terminally ill or dies. If your child suffers a specified trauma condition, this benefit could be used to access medical treatment, cover living expenses if you need to stop work and even pay for modifications to the family home.

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**Income Protection Cover and Income Protection Plus Cover** - Provides an ongoing monthly benefit if you are totally or partially disabled as a result of sickness or injury and unable to work. This benefit could be used to help cover your daily bills and assist in maintaining your standard of living.

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**Accidental Income Protection Cover** - Provides an ongoing monthly benefit if you are totally or partially disabled as a result of an *accident* and unable to work. This benefit may provide a suitable alternative for people with a health condition who are unable to obtain full cover.

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**Business Expense Cover** - Provides an ongoing monthly reimbursement of eligible business expenses if you are totally or partially disabled as a result of sickness or injury and unable to work.

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## Find the right solution for you.

Learn more about ClearView LifeSolutions. Talk to your financial adviser today.

### ClearView Life Assurance Limited

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Information current as at October 2018.

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## Why choose ClearView LifeSolutions?

Life has its share of uncertainties; unfortunately the risk of serious accident, illness or even premature death is real. You can't eliminate that risk, but we can help you take control by planning for the future today. That includes feeling confident in the knowledge you've helped protect your family's future.

### Structure your cover through super and save

You may be able to hold some or all of your cover inside superannuation, whether it be your own self managed super fund or through ClearView LifeSolutions Super. This may be tax effective for some or simply a way to reduce your out of pocket expenses and fund your insurance premiums from superannuation.

## A summary of cover availability, inclusions and optional extras

Take a look at the range of life insurance products we offer to help find what protection fits you best right now. For conditions and exclusions please refer to the PDS and Policy Document which can be obtained by contacting ClearView.

Features	Life Cover	TPD Cover	Trauma Cover*
<b>Maximum entry age</b>	75 (Stepped premium) 60 (Level or Hybrid premium)	60 (Own*, Any or Home duties TPD definition) 75 (Non-working TPD definition)	65 (Stepped premium) 60 (Level or Hybrid premium)
<b>Expiry age</b>	99	99	80 (limited to Loss of Independent Existence, Loss of Limbs or Sight, or Cognitive Loss from age 70)
<b>Minimum benefit amount</b>	\$50,000	\$50,000	\$50,000
<b>Maximum benefit amount</b>	No maximum	\$2,000,000 (Home duties) \$3,000,000 (Non-working) \$5,000,000 (Own or Any Occupation)	\$2,000,000
<b>Insured events</b>	<ul style="list-style-type: none"><li>Death</li><li>Terminal illness</li></ul>	<ul style="list-style-type: none"><li>Total and permanent disability</li></ul>	<ul style="list-style-type: none"><li>Specified trauma conditions</li></ul>
<b>Benefits</b>	<ul style="list-style-type: none"><li>Funeral Advancement Benefit*</li><li>Life Cover Conversion Benefit*</li><li>Grief Support Benefit*</li><li>Life Cover Buy Back Benefit (where TPD Cover or Trauma Cover is linked to Life Cover)</li><li>Indexation Benefit</li><li>Future Increase Benefit</li><li>Accommodation Benefit*</li><li>Financial Advice Benefit*</li><li>Premium Freeze Benefit</li><li>Suspending Cover Benefit</li><li>Waiver of Premium While Involuntarily Unemployed Benefit</li></ul>	<ul style="list-style-type: none"><li>Specific Loss Benefit*</li><li>Waiver of Qualifying Period Benefit (Day 1 TPD)</li><li>Life Cover Buy Back Benefit (where TPD Cover is linked to Life Cover)</li><li>Death Benefit (for stand alone TPD Cover)</li><li>Indexation Benefit</li><li>Future Increase Benefit</li><li>Accommodation Benefit*</li><li>Financial Advice Benefit*</li><li>Premium Freeze Benefit</li><li>Suspending Cover Benefit</li><li>Waiver of Premium While Involuntarily Unemployed Benefit</li></ul>	<ul style="list-style-type: none"><li>Trauma Cover Reinstatement Benefit</li><li>Life Cover Buy Back Benefit (where Trauma Cover is linked to Life Cover)</li><li>Death Benefit (for stand alone Trauma Cover)</li><li>Blood Borne Diseases Benefit</li><li>Indexation Benefit</li><li>Future Increase Benefit</li><li>Accommodation Benefit</li><li>Financial Advice Benefit</li><li>Premium Freeze Benefit</li><li>Suspending Cover Benefit</li><li>Waiver of Premium While Involuntarily Unemployed Benefit</li></ul>
<b>Options available at an extra cost</b>	<ul style="list-style-type: none"><li>Disability Premium Waiver Option</li><li>Business Guarantee Option</li></ul>	<ul style="list-style-type: none"><li>Accelerated Life Cover Buy Back Option (where TPD Cover is linked to Life Cover)</li><li>Life Cover Purchase Option (for stand alone TPD)</li><li>Disability Premium Waiver Option</li><li>Business Guarantee Option</li></ul>	<ul style="list-style-type: none"><li>Trauma Plus Option</li><li>Accelerated Life Cover Buy Back Option (where Trauma Cover is linked to Life Cover)</li><li>Life Cover Purchase Option (for stand alone Trauma Cover)</li><li>Disability Premium Waiver Option</li><li>Business Guarantee Option</li></ul>

\* These benefits and options are not available if the cover is held inside superannuation

## Flexibility to link your cover

Life, TPD and Trauma Cover may be held as a stand alone policy or linked under the one policy, which is more cost effective. A linked policy has a lower overall premium because a claim on one of the cover types will reduce the benefit amount on any of the other covers it is linked to. This isn't the case with stand alone policies which operate independently of one another.

Traditionally, a linked policy could only have one policy owner; however, flexi linking allows you to have linked cover held under separate policies with different policy owners. For example, you might want to hold your Life Cover inside superannuation and your Trauma Cover outside superannuation and owned by yourself. The policy is still priced as if it were one linked policy - cheaper than having two stand alone policies.

Child Cover*	Income Protection Cover Income Protection Plus Cover^	Business Expense Cover*
18	60 (Stepped or Level premium)	60 (Stepped or Level premium)
21	60, 65 or 70 (depending on benefit period)	60 or 65
\$10,000	\$1,500 per month	\$1,500 per month
\$200,000	\$40,000 per month	\$60,000 per month
<ul style="list-style-type: none"> <li>Specified trauma condition</li> <li>Terminal illness</li> <li>Death</li> </ul>	<ul style="list-style-type: none"> <li>Total disability</li> <li>Partial disability</li> </ul>	<ul style="list-style-type: none"> <li>Total disability</li> <li>Partial disability</li> </ul>
<ul style="list-style-type: none"> <li>Funeral Advancement Benefit</li> <li>Grief Support Benefit</li> <li>Continuation of Cover Benefit</li> <li>Conversion of Child Cover Benefit</li> <li>Indexation Benefit</li> <li>Accommodation Benefit</li> <li>Suspending Cover Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Waiver of Waiting Period for Specific Medical Conditions Benefit</li> <li>Flexibility to Reduce Two Year Waiting Period Benefit</li> <li>Indexation Benefit</li> <li>Relapse Benefit</li> <li>Accommodation Benefit*</li> <li>Medical Professionals 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 Involuntarily Unemployed Benefit</li> <li>Waiver of Premium While on Parental Leave Benefit</li> <li>Future Increase Benefit</li> <li>Suspending Cover Benefit</li> <li>Extended Cover Benefit</li> <li>Death Benefit</li> </ul>	<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>
	<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> <li>TPD Lump Sum Option* (at no extra cost but will effect tax deductibility of premium)</li> </ul>	<ul style="list-style-type: none"> <li>Accident Option</li> </ul>

\* These benefits and options are not available if the cover is held inside superannuation

^ Income Protection Plus Cover does not require the person insured to be totally disabled during the waiting period however, you must be partially disabled during this period. It will not offset worker's compensation or other legislative benefits in the event of a claim. Please refer to the PDS and Policy Document for further details.