

# Accelerated Protection

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## LEADING FEATURES



Our award-winning Accelerated Protection offers comprehensive cover options, unique market features and provides peace of mind with the Guarantee of Upgrade feature<sup>1</sup>

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## LIFE INSURANCE



### Comprehensive cover made for personalisation

- Guaranteed level premiums up to age 70
- \$10,000 of Child's Critical Illness cover built-in
- Financial planning benefit up to \$5,000 (also in CI and TPD)
- Up to \$1,000 Grief Support Benefit (also in Critical Illness and TPD)
- Guaranteed Future Insurability Benefit (within 30 days of the event or policy anniversary): cover can be increased up to \$200,000 without underwriting
- Repatriation Benefit.

## TOTAL AND PERMANENT DISABILITY INSURANCE



### A flexible approach to TPD, that adapts as your clients' needs change

- Three definitions with limits up to \$3 million
- Flexible structuring options: stand-alone, attached, linked or superlinked
- Level premiums to age 65
- \$10,000 of Child's Critical Illness cover built-in
- Guaranteed Future Insurability (within 30 days of the event or policy anniversary): cover can be increased up to \$200,000, without underwriting
- Financial planning benefit up to \$5,000
- ADL definition includes Blindness, Loss of Limbs, and Significant Cognitive Impairment
- Advancement Benefit: up to \$500,000 for loss of a single limb or sight in one eye
- Superlink TPD: split Any and Own Occupation definition between super and ordinary contracts.

<sup>1</sup> Under our Guarantee of Upgrade feature, we'll pass-back future upgrades and benefits to existing customers that don't increase premium rates. Pass-backs do not apply for any existing symptom prior to the pass-back. See the PDS and Upgrade Booklet for further information and conditions.

## CRITICAL ILLNESS INSURANCE



### Versatile cover that puts your clients' recovery first

- Two levels of flexible cover available
- Level premiums to age 70
- Paralysis Support Benefit: double lump sum payment up to \$2,000,000
- Built-in Death Buy Back Benefit
- \$10,000 of Child's Critical Illness cover built-in

#### Premier includes:

- Female Critical Illness Benefit up to \$50,000
- Severe Diabetes Mellitus\*
- Advancement Benefits up to \$100,000 for certain early stage cancers\*
- Built-in Needlestick Benefit for medical professionals up to \$1,000,000.

\* The definition of each of these conditions, including the severity criteria required to claim, are set out in the PDS and Policy Document.

## INCOME PROTECTION



### Comprehensive cover to get your clients back to the lives they love

- Three levels of cover
- Benefit period: up to age 70 for white collar; up to 65 for blue collar
- Premier includes Child's Critical Illness cover up to \$10,000 built-in
- Three tier definition on our Premier IP
- No requirement to be Totally Disabled during the waiting period (except for IP Super or SRA occupation)
- Critical Illness option: pays six times the monthly benefit plus the normal monthly benefit after the waiting period
- Optional Needlestick Benefit: pays up to 50 times the monthly benefit for medical professionals to a maximum of \$1,000,000
- Superlink IP: link an IP Super Policy to an IP Standard or Premier policy held outside of super
- Pre-Disability Earnings: Indemnity allows any consecutive 12 months from three years prior to the date of claim.

## CHILD'S CRITICAL ILLNESS INSURANCE



### Standalone cover that protects children now and as they grow

- Available standalone from age one without a co-insured parent
- Simple online application process
- Cover for death and over 20 critical illness events
- Grief support benefit up to \$1,000
- Quick and simple transition to equivalent adult cover when the policy expires, through our Cover Continuation Benefit.

A lot goes into an award-winning product: flexibility, innovation and great value to name a few.

Together, these are the things that ensure Accelerated Protection provides your clients with the comprehensive cover they need, now and into the future.

Here are some of the best bits.

# TAL

## TAL HEALTH SENSE

### Rewarding healthy habits with up to 15% off lump sum benefits for life

We're committed to the long-term health of all Australians, which is why we created TAL Health Sense, a simple way to reward your clients for taking care of their health.

For clients whose BMI falls between 19 and 28, TAL Health Sense offers a premium discount of up to 15%, automatically applied to lump sum benefits on their policy: there are no tests or extra application forms to complete. Once in place, the discount will be applied for the life of the policy.



**BMI**  
**19.0–28.0**



1 or 2  
benefits



**7.5%**

Smokers: 5%

1 or 2 of Life, CI, TPD  
Life & IP  
TPD & IP  
CI & IP

OR



3  
benefits



**12.5%**

Smokers: 10%

Life, TPD & CI  
Life, TPD & IP  
Life, CI & IP  
TPD, CI & IP

OR



4  
benefits



**15%**

Smokers: 12.5%

Life, CI, TPD  
and IP



### TELE-INTERVIEWS

Our tele-interview service is now available 15 hours every working day and we're typically in touch with a client within 24 hours



### AUTOMATED ROLLOVER

Available for Life, TPD and Income Protection Super, our automated rollover solution provides a 15% premium rebate on annual rollover



### ELECTRONIC SIGNATURE AUTHORITIES

Policy declaration, medical evidence authorities, TAL Superannuation and insurance fund application can be completed via online application

For more information, contact your TAL sales representative or the Adviser Service Centre on **1300 286 937** (Monday to Friday 8am – 7pm AEST) or via email at **acceleratedservice@tal.com.au**

**adviser.tal.com.au**

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This document contains a summary of some of the features of the product (some of which may not be available depending on the cover selected and individual circumstances) and is not a substitute for reading the Product Disclosure Statement(s) and Policy Document, which contains information about the terms, conditions, limits and exclusions that apply.

The TAL Health Sense Discount applies to Accelerated Protection Life Insurance, Critical Illness Insurance and TPD Insurance Plans only.

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Accelerated Protection is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848.

TAL Super is a plan within the Retail Division in the Mercer Super Trust ABN 19 905 422 981. Mercer Superannuation (Australia) Limited ABN 79 004 717 533 AFSL 235906 is the trustee of TAL Super.

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