

| Same total amount. **Lower premiums.**

You can now select the TPD Support Option (TSO) on your TPD cover.

Your **TPD cover pays you a lump sum** if you're totally and permanently disabled.

For catastrophic injuries (such as paralysis), a lump sum payment works well. For other conditions such as mental health conditions, however, there can often be hope for greater recovery.

TSO allows your TPD insurance to respond differently to different types of conditions, supporting recovery where possible.

Here's how it works:

- 1 Conditions covered by TSO:** We pay your total cover amount in up to five partial payments, 12 months apart. Each payment is 20% of your total cover amount, and reviewed each year. An example might be a mental health condition where greater recovery may be possible.
- 2 All other conditions:** Any eligible payout is paid as a lump sum, consistent with your current cover. An example might be paralysis that requires permanent changes to your home and transport.
- 3 TSO uses a different TPD definition to your current cover.** For TSO conditions, we'll consider your inability to work in *any* occupation that's within your education, training or experience. Full details are set out in the TSO Terms and Conditions, which are included in the Significant Event Notice.

Key Summary



It's your choice

Your current TPD cover doesn't change unless you choose to update it to include TSO.



Same total amount

Your total amount of cover stays the same. What changes is the way it's paid in a claim.



TSO supports you through recovery

Partial payments every 12 months keep you linked with your doctor and TAL's claims team.



May cost less

TSO may cost less than you currently pay for your TPD policy.



No new underwriting required to apply

No health checks needed, simply opt in to select TSO for your TPD cover.



A new approach

TSO is a new innovative approach to TPD protection.



Am I eligible?

You may be eligible if all of the following apply:

- You're **aged under 62**
- Your TPD cover has **no mental health exclusion**
- You're **not currently claiming** a TPD payment

Other eligibility criteria apply.

Want to find out more?



Read the enclosed Significant Event Notice



Visit www.tal.com.au/TSO



Speak with your financial adviser

This is a summary only and does not consider your personal circumstances. Please read the full Significant Event Notice and attached TSO Terms and Conditions for complete details. The availability of TSO is subject to TAL's discretion and may be withdrawn at any time (where TSO has not already been selected). Consider seeking personal financial advice before making a decision. The Insurer is TAL Life Limited ABN 70 050 109 450, AFSL 237848.