

Looking ahead

OUR FUTURE-FOCUSED APPROACH TO SUPPORTING YOU AND YOUR CLIENTS






It's been a year marked by change, but TAL remains committed to supporting you and your clients. We're taking a future-focused approach to make sure we continue to deliver value for all our partners and customers. Here are some of the ways we're doing that.

Health is integral to our business

Health remains a critical part of what we do at TAL. It's a focus at every stage of the customer journey and an area where together, we can make a real difference.

TAL views health holistically:

-  Physical health
-  Mental health
-  Financial health

Our mission for health is to empower Australians to live their best life through holistic good health, and we're focusing on two key areas to achieve that mission: enhancing health and supporting health.



TAL
Health
Sense



TAL
Health
Connect





Our focus on **enhancing** customer health through prevention can help promote health awareness amongst your clients, increasing their chances of living a healthier life.

We aim to create awareness and education to enhance customers' health across all stages of prevention:



Prevent
Primary prevention



Detect
Secondary prevention



Manage
Tertiary prevention



We can **support** customers to get them back to their best possible health, taking a personalised approach across two key stages:

- **During their claim** through initiatives like our life coaching service for clients on IP claims associated with depression or anxiety
- **After their claim** through strategies and programs that help your clients maintain their best health, including family support programs and financial recovery support.

We also provide:



A free Grief Support service



Free Career Coaching services

Looking ahead, we're focused on growing our understanding so we can create new solutions for your clients. We're working closely with medical partners who help us:

- Remain at the forefront of medical advances
- Offer tailored and targeted solutions for your clients.



In all these areas, we're delivering a range of initiatives to support you and your clients. Please get in touch with your BDM for all the details.

2018/19 at a glance



Almost **\$1.62** billion paid in claims: a new record for us



62% of claims paid for living benefits



88/100 "Best in class" reputation with our partners



Winner: Strategic Insights/ AFA Life Company of the Year