

# Life Insurance



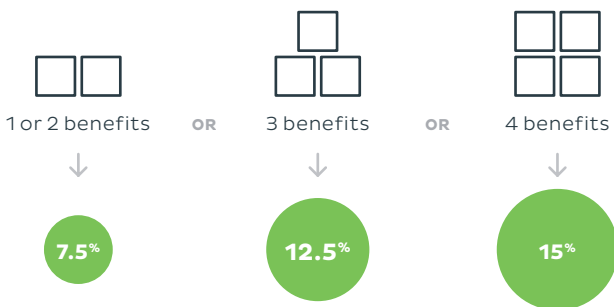
## ACCELERATED PROTECTION ADVISER PRODUCT SUMMARY

As a leading specialist life insurer, we've got plenty of experience creating the sort of cover your clients want and need. Cover that's affordable yet flexible, able to adapt when things change and, of course, provides personal and genuine support at claim time.

That's TAL's Life Insurance, and it's consistently recognised with industry awards and highly rated by independent research houses.

### TAL Health Sense discount

Supporting the long-term health of all Australians, TAL Health Sense rewards clients whose Body Mass Index (BMI) is between 19.0 and 28.0 (inclusive), with a discount on the premiums for their Accelerated Protection Life, TPD and Critical Illness Insurance benefits for the life of their policy:



*For smokers, the maximum discount available in each case is reduced by 2.5%*

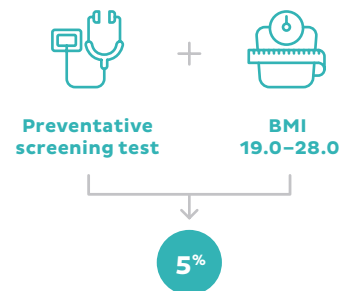
The discount is automatically applied to your client's policy: no tests or extra forms to complete.

### TAL Health Sense Plus Discount

TAL Health Sense Plus rewards your clients for taking a proactive approach to their health care and having a healthy BMI with a 5% discount on their Accelerated Protection Life, Critical Illness and TPD Insurance premiums for up to two years.

For eligible clients who hold policies with a PDS dated 27 March 2020 or earlier, the discount can be obtained by having a preventative screening test with their GP, uploading evidence of the test on the TAL Health Sense Plus website and confirming their BMI is between 19.0 and 28.0 (inclusive).

#### TAL HEALTH SENSE PLUS DISCOUNT: FROM POLICY ANNIVERSARY



For your eligible clients with stepped premiums policies with a PDS dated 1 April 2021 or later, who have a BMI between 19.0 and 28.0 (inclusive) the 5% TAL Health Sense Plus discount on their premiums will be automatically applied from day one of their policy.

Your clients can retain this discount by reconfirming their BMI is within the TAL Health Sense range (19.0 – 28.0 inclusive) and taking a preventative screening test every two years.

### Making a real difference when it matters most

Our claims approach is all about getting things done as quickly and simply as possible, with personal, insightful support at every stage.

Our claims team are specialists in what they do and dedicated to working closely with you and your clients when they need us most. And we appoint a dedicated case manager to every claim, who'll take the time to get to know your client and their particular needs.

### Up to \$5,000 for financial planning advice

Our built-in Financial Planning Benefit of up to \$5,000 is one of the most generous of its kind in the market, designed to help your client's family make the most of their claim payment.

### Professional grief support

Our Life Insurance includes support for your client's family with a Grief Support Benefit, covering up to three sessions of professional counselling to the value of \$1,000.

### Built-in Child's Critical Illness Benefit

Accelerated Protection protects your clients, as well as their loved ones. Our built-in Child's Critical Illness Benefit provides up to \$10,000 without underwriting if your client's child (or kids they have in future) suffers a specified critical illness event.

### Built-in Future Insurability Benefit

To adapt to suit your clients when things change, Life Insurance includes a built-in Guaranteed Future Insurability Benefit, offering cover increases of up to \$200,000 without underwriting for a major life event.

Life events include things like marriage, childbirth, taking out a mortgage and many more.



#### BUILT-IN BENEFITS

- Death Benefit
- Terminal Illness Benefit
- Advanced Payment Benefit
- Repatriation Benefit
- Inflation Protection Benefit
- Premium Freeze Benefit
- Guaranteed Future Insurability Benefit
- Financial Planning Benefit
- Long Distance Accommodation Benefit
- Grief Support Benefit
- Child's Critical Illness Benefit



#### OPTIONAL BENEFITS

- Premium Relief Option
  - Business Insurance Option
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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](mailto:acceleratedservice@tal.com.au)

[adviser.tal.com.au](http://adviser.tal.com.au)

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This document contains a summary of some of the features of Accelerated Protection and is not a substitute for reading the PDS, which contains information about the terms, conditions, limits and exclusions that apply. Some features and benefits may not be available depending on the cover selected and individual circumstances. Capitalised terms have special meanings set out in the PDS. If there is any inconsistency between this document and the PDS, the PDS prevails.

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

The TAL Health Sense Discount applies to Accelerated Protection Life Insurance, Critical Illness Insurance and TPD Insurance Plans only. TAL Health Sense Plus is subject to offer and eligibility criteria. Full terms and conditions are available at [www.tal.com.au](http://www.tal.com.au). The TAL Health Sense and TAL Health Sense Plus discounts apply to the premiums for Accelerated Protection Life Insurance, Critical Illness Insurance and TPD Insurance Plans only. Policy fees and stamp duties are not discounted. Preventative screening tests are at the participant's expense and are not reimbursed by TAL. TAL Health Sense Plus is not a substitute for professional medical advice or care. TAL does not guarantee to offer TAL Health Sense or TAL Health Sense Plus in perpetuity, and reserves the right to withdraw, alter or discontinue the offer at any time.

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