

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:



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 proactive health care with a discount of 5% applied to the premiums of Accelerated Protection Life, TPD and Critical Illness Insurance, for up to two years at a time.

New Customers

TAL Health Sense Plus discount will be applied to the Life, TPD and/or Critical Illness insurance premium, for the first two years of the policy. No additional preventative screening test required. After the second policy anniversary, if eligible, your clients can extend the discount if they fulfill the criteria below.

Existing Customers

Prior to the relevant policy anniversary, we will email your eligible clients with an invitation to participate in TAL Health Sense Plus, with instructions for obtaining or maintaining the discount. Here's how your clients can get their discount from their next policy anniversary:

<div style="background-color: #4CAF50; color: white; padding: 5px; font-weight: bold; margin-bottom: 10px;">AT DAY 1</div> <div style="margin-bottom: 10px;"></div> <div style="font-size: 24px; font-weight: bold; color: #4CAF50; margin-bottom: 10px;">5%</div> <div style="font-weight: bold; margin-bottom: 5px;">welcome discount for new clients</div> <div style="font-size: 10px; margin-bottom: 5px;">Automatically applied to Accelerated Protection Life, TPD and/or Critical Illness Insurance premiums</div> <div style="font-size: 10px;">Lasts for up to two years</div>	<div style="background-color: #009688; color: white; padding: 5px; font-weight: bold; margin-bottom: 10px;">AT YEAR TWO AND BEYOND</div> <div style="margin-bottom: 10px;"></div> <div style="font-size: 24px; font-weight: bold; color: #009688; margin-bottom: 10px;">5%</div> <div style="font-weight: bold; margin-bottom: 5px;">discount renewed when your client has a preventative test with their GP</div> <div style="font-size: 10px; margin-bottom: 5px;">Lasts for two years and can be renewed with another test</div>
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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

* You cannot exercise the Guaranteed Future Insurability Benefit if an exclusion or an increase in premiums due to the Life Insured's medical history or pastimes has been applied. Please see the PDS for more details.

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

Important Information: This information has been prepared for use by advisers in their professional capacity only and is not intended to be used by clients to make a decision. Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs; as such the appropriateness of the advice for any person should be considered having regard to those factors. Before making a decision to acquire or continue to hold Accelerated Protection clients should consider the Product Disclosure Statement and Policy Document (PDS) available from www.tal.com.au. The Target Market Determination for Accelerated Protection is also available at this web address.

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.

Disclaimer: The offer of TAL Health Sense and Health Sense Plus is subject to the Terms and Conditions. TAL reserves the right to alter or discontinue the Health Sense and Health Sense Plus offer at any time.

TAL Health Sense

1. A maximum 15% Health Sense discount applies to non-smokers meeting the BMI criteria that hold 4 benefit types (Life; Critical Illness; TPD and Income Protection (IP)) and meeting minimum sum insured amounts for all benefit types. Lower discounts will apply for other benefit combinations and smokers. More information is available on request from TAL.
2. Assumes the policy owner makes no changes to the policy, benefit types or amounts, and that the policy or any benefits have not ended (e.g after payment of a claim or the expiry of a benefit).
3. For customers with loadings, the Health Sense discounts apply to premiums including loadings (except loadings applied on a per-mille basis) and apply to Life Insurance, TPD Insurance and Critical Illness Insurance benefits only. Where a per-mille loading has been applied, the discount will not apply on additional premium resulting from the per-mille loading (an example of a per mille loading is \$5.00 extra premium per \$1,000 sum insured). Health Sense discounts only apply to Life Insurance, TPD Insurance and Critical Illness Insurance benefits only. Please contact TAL for a pre-assessment or if you wish to check the loading basis (for Health Sense and Health Sense Plus eligibility) for any client.

TAL Health Sense Plus

TAL Health Sense Plus is subject to offer and eligibility criteria. The TAL Health Sense Plus discount applies to the premiums for Accelerated Protection Life Insurance, TPD and Critical Illness Insurance plans only. The discount does not apply to per mille loadings, policy fees and any government duties. Participation is entirely optional and does not impact the terms of existing policies held with TAL, or claims made under those policies. The costs of preventative screening consultations and tests are not reimbursed by TAL, and the results are not required to be disclosed to TAL for the purposes of confirming eligibility for the Health Sense Plus discount. By participating in Health Sense Plus and verifying eligibility for the program, TAL collects data and information which includes participants' personal information and may include sensitive personal information (Data). By participating in Health Sense Plus, participants consent to TAL's collection and use of the Data in accordance with the TAL Privacy Policy. Any Data shared with TAL for the purposes of the Health Sense Plus program is used only for assessing eligibility for the discount and is regularly deleted once eligibility has been confirmed. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time. Health Sense Plus is not a substitute for professional medical advice or care: always seek advice from a qualified provider in the event of health concerns or questions. Nothing on this page should be construed as medical advice.

This document was prepared by TAL Life Limited and is current as December 2024. This information may be subject to change. Copyright 2024 TAL Life Limited.

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