

Total and Permanent Disability insurance



ACCELERATED PROTECTION ADVISER PRODUCT SUMMARY

Our Total and Permanent Disability (TPD) Insurance gives you and your clients control over their cover, so it best suits their circumstances and the potential impact of disability. We have built in a range of definitions that can be tailored to your clients needs, and there's flexibility in how our TPD cover can work with your clients as their lives change.

A range of definitions to suit your clients' needs

Disability affects everyone differently, which is why our TPD cover includes a range of disability definitions which you can choose from to suit your client:



**Cover to \$5,000,000 may be available in some circumstances, refer to Adviser Guide.*

For clients who are homemakers, we offer an Any Occupation definition. This allows your client to move in and out of the workforce and be assessed against their current circumstances at time of claim.

Flexibility based on your client's situation

Our Own and Any Occupation definitions feature multiple tiers to create the best possible outcome: your client only needs to satisfy one tier to qualify for a TPD payment.

They'll be eligible for assessment against the Own and Any tiers within their chosen definition after three months off work. And if their illness or injury is severe (e.g. blindness), they may not have to be off work for three months.

Superlink TPD: affordable comprehensive cover

Superlink TPD allows the Any Occupation component to be held inside super (meaning premiums are tax deductible, however benefit payments may be subject to tax) and the Own Occupation component outside super, offering a cost and tax-effective approach.

That means that, if your client needs to claim, they'll be assessed under the Any Occupation definition first. If that definition is satisfied, the lump sum will be paid to the Trustee.

If the Any Occupation definition isn't satisfied, your client can be assessed under the Own Occupation definition and, if it's approved, receive the lump sum directly.

Any claim payments for insurance held through superannuation must also meet the Superannuation Industry Supervision Regulations (SIS) requirements.

Built-in Future Insurability Benefit

To adapt to suit your clients when things change, TAL's TPD insurance includes a built-in Guaranteed Future Insurability Benefit¹, 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.

TAL

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 you 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.

Health Sense discount

Supporting the long-term health of all Australians, Health Sense rewards clients whose BMI is between 19.0 and 28.0, with a discount on their lump sum premiums 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.

Up to \$5,000 for financial planning advice

Our built-in Financial Planning Benefit is one of the most generous of its kind in the market, reimbursing your client or their beneficiary up to \$5,000 for financial advice to help them make the most of their claim payment. It's also an opportunity for you to work with them to re-assess and secure their financial future.

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 BENEFITS

- TPD Benefit Any, Own or Activities of Daily Living definition
- Advanced Payment Benefit
- Inflation Protection Benefit
- Death Benefit (only applicable for Standalone TPD through TAL Super)
- Premium Freeze Benefit
- Guaranteed Future Insurability Benefit
- Financial Planning Benefit
- Long Distance Accommodation Benefit
- Grief Support Benefit
- Child's Critical Illness Benefit



OPTIONAL BENEFITS

- Death Buy-Back Option
- Double TPD Option
- Premium Relief Option
- Business Insurance Option

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

*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.

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