

TAL Health Sense



ACCELERATED PROTECTION ADVISER FACT SHEET

We're committed to the long-term health of all Australians, which is why we created Health Sense, a simple way to reward your clients for taking care of their health.

For clients whose BMI falls between 19.0 and 28.0, Health Sense offers a premium discount of up to 15%, automatically applied to lump sum benefits on their policy: there are no tests or extra application forms to complete. Once in place, the discount will be applied for the life of the policy.

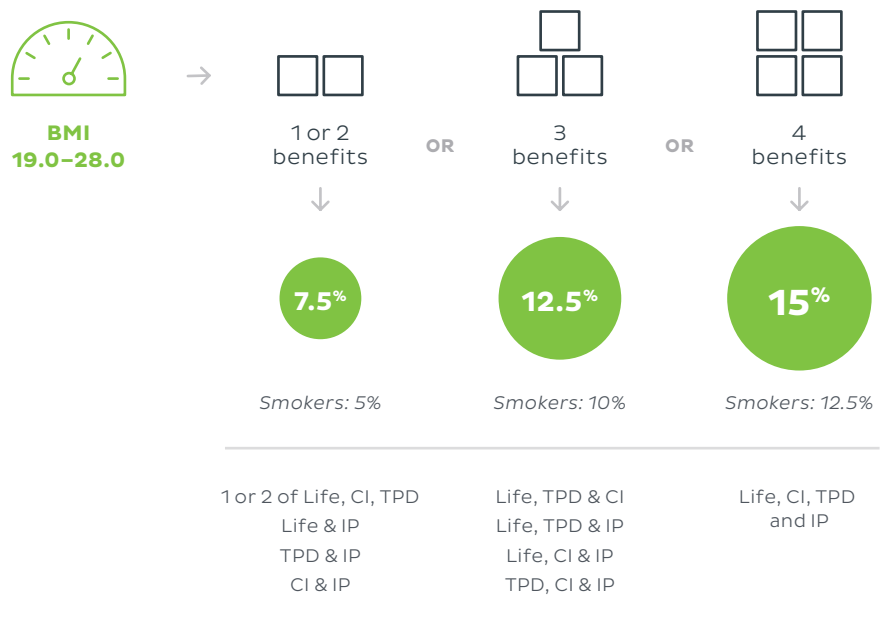
A simple way to reward your clients' healthy lifestyle

TAL Health Sense is one of the simplest discount programs in the market for you and your clients.

- No application or membership fees
- Automatically applied: no extra forms to complete
- No ongoing assessments to maintain the discount.

The discount applies regardless of underwriting special terms, and it stays in place for the life of the policy.

And by bundling benefits, you can create discounts of up to 15%. Discounts apply only to Life Insurance, TPD Insurance and Critical Illness Insurance.



Is your client eligible?

- ✓ BMI is between 19.0 and 28.0
- ✓ Benefits meet minimum sums insured (the discount may be adjusted if a benefit is increased, reduced or removed):

Life Insurance	TPD Insurance
\$100,000	\$100,000
Critical Illness Insurance	Income Protection Insurance
\$50,000	\$2,000 per month

When a Life Insured has multiple benefits of the same type, the benefits won't be combined to meet the minimum sum insured requirement.

Applying Health Sense to your quotes

- 1 Select the Health Sense discount option when quoting on the TAL Adviser Centre
- 2 Your client's BMI will be checked during underwriting to ensure they fall between 19.0 and 28.0. Discount eligibility will be automatically adjusted if required
- 3 Once eligible, your client's discount stays in place for the life of the policy
- 4 Your commission will be paid on the premium after the discount has been applied. The discount doesn't apply to the policy fee or stamp duty.

Health Sense and research houses

Most research houses generate two Accelerated Protection quotes – one with Health Sense and one without – so you can present the right option to your clients based on their Health Sense eligibility.

Health Sense and existing policies

You can add Health Sense to existing policies using the forms listed below (all available on the TAC). In some cases, policies will need to be cancelled and replaced to activate Health Sense; for legacy products, a new application is required.

Policy Status	New Quote	Form to Complete
In suspense	✓	Policy Declaration
In force < 30 days	✓	Policy Declaration
In force 30–180 days	✓	Health Sense Declaration & Policy Declaration
In force > 180 days	✓	Personal Statement (full underwriting applies)



CALCULATING BMI

Visit the TAL Adviser Centre to use our BMI calculator and check if your client's in the Health Sense range

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: The TAL Health Sense Discount applies to Accelerated Protection Life Insurance, Critical Illness Insurance and TPD Insurance Plans only. This information has been prepared for use by advisers in their professional capacity only. 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 any decision to acquire or to continue to hold Accelerated Protection, advisers and their clients should consider the relevant Product Disclosure Statement(s) available from www.tal.com.au. The Target Market Determination for Accelerated Protection is also available at this web address.

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

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