

**MORE AFFORDABLE  
COVER FOR LIFE**

# TAL Health Sense



Save your clients up to 15% off their premiums with one of the most generous and accessible BMI-based discounts around: TAL Health Sense<sup>1</sup>.

Just two simple questions can make the cover your clients need significantly more affordable long term.

Use height and weight to **calculate your client's BMI**. If it's between 19.0 to 28.0 (inclusive), they'll automatically receive a TAL Health Sense discount of up to 15% on their Life, TPD and Critical Illness premiums.

That's it: no tests, forms or fees. Just a really simple way to recognise what your clients do to care for their health.

**BMI: 19.0–28.0**



**7.5%**

with 1 or 2 benefits  
For smokers: 5%



**12.5%**

with 3 benefits  
For smokers: 10%



**15%**

with 4 benefits  
For smokers: 12.5%

## TAL Health Sense is...



### Better for the long-term

Your client's discount lasts for as long as they have their policy with us. It won't change, even if their BMI does, and they'll never need to reapply<sup>2</sup>.



### Better for more Australians

The discount is available to clients even if they get an exclusion, applies to the majority of loadings<sup>3</sup>, and smokers are eligible too.



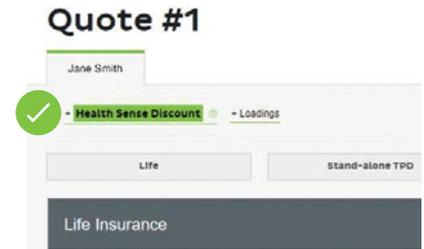
### Better for your business

Our data shows that clients with TAL Health Sense retain their policies longer than those without, supporting long term affordability<sup>4</sup>.

## Get the most value for your clients

TAL Health Sense is one of the simplest discount programs in the market. Here's how to use it to offer your clients more affordable cover for life:

- 1 Ask your clients their height and weight during your early conversations or fact finds
- 2 Use our **BMI calculator** on the TAL Adviser Centre check if it's between 19.0 and 28.0
- 3 If so, tick 'Health Sense Discount' in the TAL Adviser Centre to apply the discount.



**Simple as that:** there's nothing else you or your clients need to do. And if you're not sure what their BMI is, we'll check during underwriting to make sure they receive a TAL Health Sense discount if they're eligible.

## All the details you need about TAL Health Sense

### MINIMUM SUM INSURED

Policies must meet the following minimum sums insured to be eligible for TAL Health Sense:

- **Life and TPD Insurance:** \$100,000
- **Critical Illness Insurance:** \$50,000
- **Income Protection Insurance:** \$2,000 per month.

The discount may be adjusted if a benefit is increased, reduced or removed. If your client has multiple benefits of the same type, they won't be combined to meet the minimum sum insured requirement.

### COMMISSIONS

Commissions will be paid on the premium after the discount. The discount doesn't apply to the policy fee or stamp duty.

### RESEARCH HOUSES

Most research houses generate two Accelerated Protection quotes – with and without TAL Health Sense – so you can easily see how much your client could save.

### EXISTING POLICIES

You can add TAL Health Sense to existing policies using forms on the TAC. In some cases, policies will need to be cancelled and replaced to activate the discount. 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	✓	TAL Health Sense Declaration and Policy Declaration
In force > 180 days	✓	Personal Statement (full underwriting applies)

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)

**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](http://www.tal.com.au). The Target Market Determination for Accelerated Protection is also available at this web address.

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.

**1.** Actual discount for any insurer will depend on each insurer's terms and the insured's individual circumstances. 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 benefit 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.

**4.** Based on TAL Lapse Rate Rolling 12 month report showing average lapse rate, extracted 15 September 2023. Information for Adviser Use only and not to be distributed to retail clients.

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

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