

The TPD Support Option

Targeted support when tomorrow's uncertain

ADVISER PRODUCT SUMMARY



Australians are increasingly navigating complex health conditions, many of which can have unpredictable recovery outcomes. Our new TPD Support Option is designed to support recovery where it's possible, as well as providing long-term security for customers who remain permanently unable to work.

The TPD Support Option (TSO) has been designed following extensive research, consultation, and claims analysis.

We developed the TSO through consultation with customers, advisers, GPs and specialist clinicians, combined with deep insights from our claims portfolio experience.

The design recognises that certain conditions including some mental health, fatigue and functional disorders may have variable recovery outcomes. In addition, our research and claims experience show that an individual's specific workplace environment can be a contributing

factor in their inability to work. Acknowledging these insights, the TSO uses an any occupation definition when assessing claims for TPD Support Conditions.

Upon acceptance, customers receive 20% of the sum insured at 12-month intervals, provided they continue to meet the TPD eligibility criteria at each assessment.

The TSO can be selected within the TPD product you're already familiar with, providing additional ways to tailor protection to your clients' specific needs. We've taken an evidence-based approach to ensure meaningful support for those who need it, while maintaining value for all customers.

What are TPD Support Conditions?

The TPD Support Conditions include any one or more of the following:



Mental conditions or disorders

Examples include:

- Anxiety
- Depression
- Post-traumatic stress disorder
- Insomnia
- Attention deficit and/or hyperactivity disorder
- Alcohol or drug abuse.



Fatigue and functional disorders or conditions

Examples include:

- Chronic fatigue syndrome
- Fibromyalgia
- Functional neurological disorder
- Burnout related disorders or conditions
- Long COVID.



Other specific syndromes and disorders

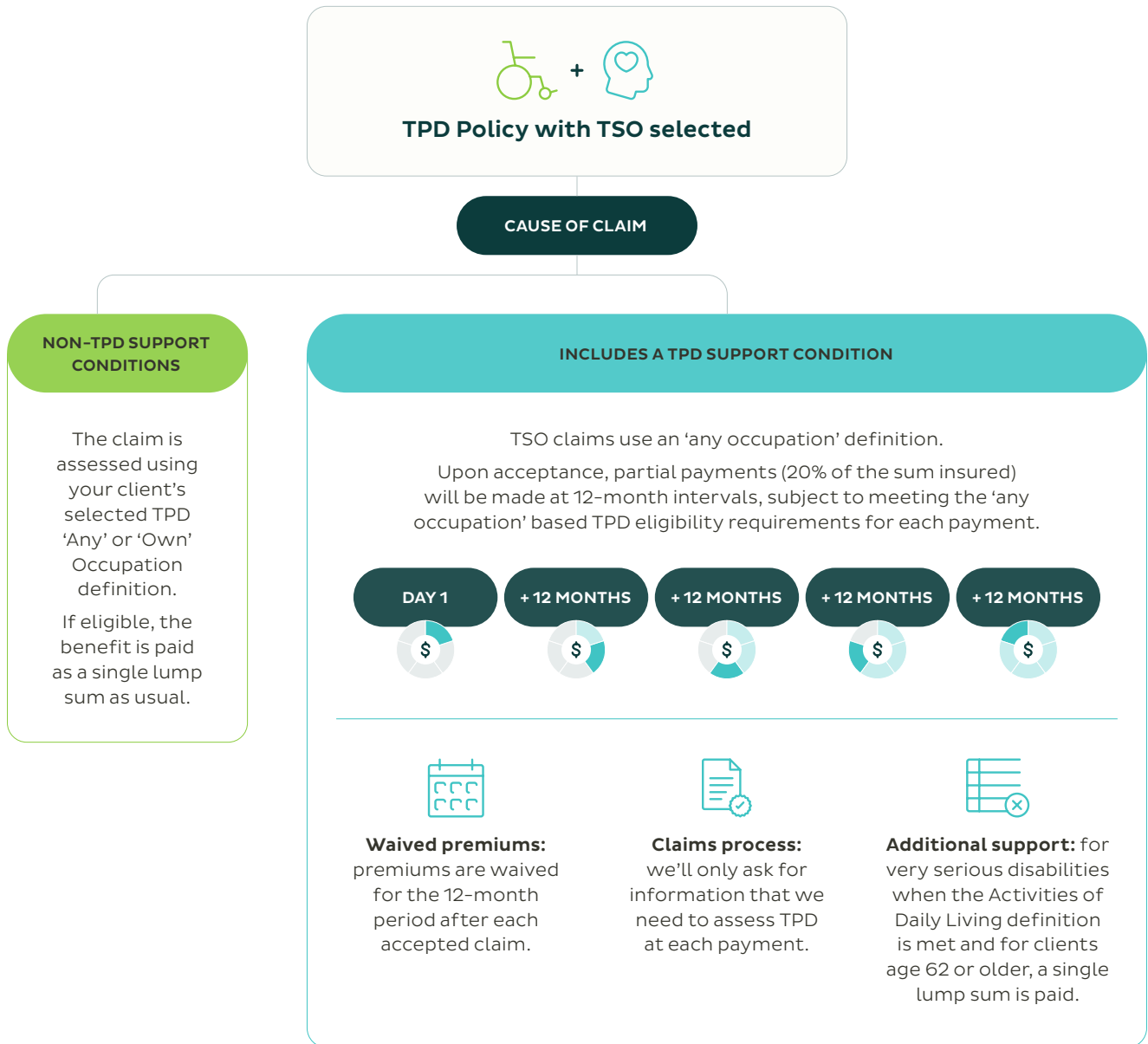
Includes:

- Postural orthostatic tachycardia syndrome
- Post-concussion syndrome
- Vestibular disorders.

Note: Alzheimer's disease and dementia are not TPD Support Conditions. Please refer to the PDS for the complete definition of all TPD Support Conditions.

TAL

How TSO works



Please refer to the PDS for full details of the TSO including information on eligibility criteria and details on how initial and ongoing payments are made.



Built through extensive research and consultation with customers, advisers, GPs and specialist clinicians to reflect real-world recovery experiences.



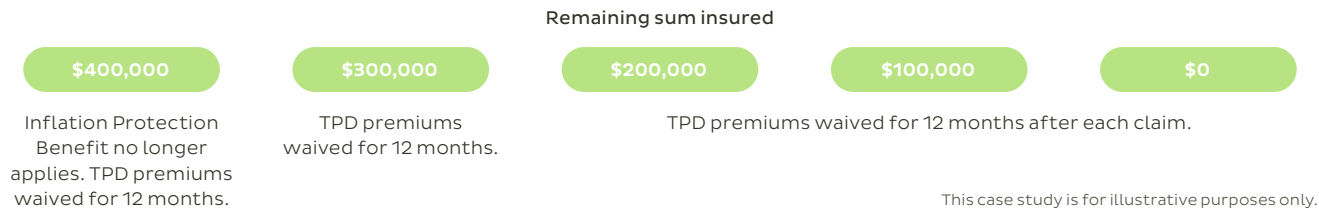
Provides more ways to tailor cover for your clients and a fit-or-purpose solution for certain conditions.



Recovery-focused financial support that responds to modern needs and return to work attempts.

A CASE STUDY: MIRA'S EXPERIENCE

Mira has TPD Own Occupation cover with a sum insured of \$500,000 and TSO selected. She develops depression and submits her TPD claim. Depression is a TPD Support Condition, so the TSO definition of TPD applies, which uses an Any Occupation-based definition. Here's how TSO supported Mira.



This case study is for illustrative purposes only.

For more information, contact your TAL BDM or the Adviser Service Centre on 1300 286 937 (Monday to Friday 8am–7pm AEST) adviser.tal.com.au

This is a general summary only of the TPD Support Option (TSO) and does not represent all outcomes under TSO. Full details are in the PDS. Please note this option is not available where your client has a mental health exclusion applied to their policy during Underwriting, or where the Double TPD option is selected.

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.

This document was prepared by TAL Life Limited and is current at December 2025. This information may be subject to change. © 2025 TAL Life Limited.

Accelerated Protection is issued by TAL Life Limited GPO Box 5380, Sydney NSW 2001 ABN 70 050 109 450 AFSL 237 848. TAL Super is a plan within the Retail Division in the Mercer Super Trust ABN 19 905 422 981. Mercer Superannuation (Australia) Limited ABN 79 004 717 533 AFSL 235906 is the trustee of TAL Super.

TALR8216/1225

