

# Accelerated Protection

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AT A GLANCE





### Life Insurance

A lump sum payment in the event of death or diagnosis of a terminal illness



### TPD Insurance

A lump sum payment for a total and permanent disability



### Critical Illness – Standard<sup>NS</sup>

A lump sum payment if diagnosed with one of 38 specified medical conditions

<b>Available</b>	<ul style="list-style-type: none"> <li>• On its own</li> <li>• Through super</li> </ul>	<ul style="list-style-type: none"> <li>• On its own</li> <li>• Attached to or Linked to Life Insurance, Attached to Critical Illness Insurance</li> <li>• As Superlink TPD where the Own Occupation component is structured outside superannuation</li> </ul>	<ul style="list-style-type: none"> <li>• On its own</li> <li>• Attached to Life Insurance</li> <li>• Linked to Life Insurance with different policy ownership</li> </ul>
<b>Included Benefits</b>	<ul style="list-style-type: none"> <li>• Death Benefit</li> <li>• Terminal Illness Benefit</li> <li>• Advanced Payment Benefit</li> <li>• Repatriation Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit<sup>NS</sup></li> <li>• Long Distance Accommodation Benefit<sup>NS</sup></li> <li>• Grief Support Benefit<sup>NS</sup></li> <li>• Child's Critical Illness Benefit<sup>NS</sup></li> </ul>	<ul style="list-style-type: none"> <li>• TPD Benefit (Any Occupation, Own Occupation<sup>NS</sup> or Activities of Daily Living definition)</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit<sup>NS</sup></li> <li>• Long Distance Accommodation Benefit<sup>NS</sup></li> <li>• Grief Support Benefit<sup>NS</sup></li> <li>• Child's Critical Illness Benefit<sup>NS</sup></li> <li>• Advanced Payment Benefit<sup>NS</sup></li> <li>• Death Benefit<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness Benefit</li> <li>• Paralysis Support Benefit</li> <li>• Death Buy-Back Benefit<sup>1</sup></li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit</li> <li>• Long Distance Accommodation Benefit</li> <li>• Grief Support Benefit</li> <li>• Child's Critical Illness Benefit</li> </ul>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>• Premium Relief Option</li> <li>• Business Insurance Option<sup>NS</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Death Buy-Back Option<sup>1</sup></li> <li>• Double TPD Option<sup>1</sup></li> <li>• Premium Relief Option</li> <li>• Business Insurance Option<sup>NS 2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness Reinstatement Option</li> <li>• Double Critical Illness Option<sup>1</sup></li> <li>• Premium Relief Option</li> <li>• Business Insurance Option<sup>2</sup></li> </ul>
<b>Entry Ages (next birthday)</b>	<ul style="list-style-type: none"> <li>• Variable Age-Stepped Premiums: 19 – 74 (age next birthday)</li> <li>• Variable Premiums: 19 – 60 (age next birthday)</li> </ul>	<ul style="list-style-type: none"> <li>• Variable Age-Stepped Premiums: 19 – 62 (age next birthday)</li> <li>• Variable Premiums: 19 – 60 (age next birthday)</li> </ul>	<ul style="list-style-type: none"> <li>• Variable Age-Stepped Premiums: 19 – 62 (age next birthday)</li> <li>• Variable Premiums: 19 – 60 (age next birthday)</li> </ul>
<b>Cover Expiry</b>	<ul style="list-style-type: none"> <li>• Policy anniversary before 100 for policies structured outside superannuation</li> <li>• Policy anniversary before 75 for policies structured through TAL Super or a retail superannuation fund</li> </ul>	<ul style="list-style-type: none"> <li>• Policy Anniversary before 65</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70</li> </ul>
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: any financially justifiable amount</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: Up to \$3 million (Up to \$5 million for specified occupations subject to financial underwriting)</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: up to \$2 million across all insurers</li> </ul>



### Critical Illness – Premier<sup>NS</sup>

A lump sum payment if diagnosed with one of 40 specified medical conditions plus early payments for 11 additional conditions



### Child's Critical Illness Insurance<sup>NS</sup>

We pay a lump sum if your child is diagnosed with one of 19 specified medical conditions, is terminally ill or passes away



### Income Protection

A monthly benefit of up to 70% of your income with some additional benefits

#### Available

- On its own
- Attached to Life Insurance
- Linked to Life Insurance with different policy ownership

- On its own

#### Included Benefits

All benefits listed under Standard plus:

- Critical Illness Benefit including Occupationally Acquired Hepatitis B or C; Severe Diabetes Mellitus (of specified severity); enhanced coverage for Angioplasty\*
- Advancement Benefit
- Female Critical Illness Benefit
- Needlestick Benefit (for occupations rated AA+)

\* The definition of each of these conditions, including the severity criteria required to claim, are set out in the Policy Document.

- Child's Critical Illness Benefit
- Grief Support Benefit
- Cover Continuation Benefit

- Totally Unable to Work Benefit
- Partially Unable to Work Benefit
- Inflation Protection Benefit
- Death Benefit
- Recurrent Claim Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Bed Confinement Benefit
- Work Assistance Benefit<sup>NS</sup>
- Overseas Assistance Benefit<sup>NS</sup>
- Premium Pause Benefit
- Blood Borne Diseases Benefit<sup>4</sup>
- Permanent Incapacity Reset Benefit (IP Enhance only)

#### Optional Benefits

- Critical Illness Reinstatement Option
- Double Critical Illness Option<sup>1</sup>
- Premium Relief Option
- Business Insurance Option<sup>2</sup>

N/A

- Increasing Claim Option
- Super Contribution Option<sup>5</sup>

#### Entry Ages (next birthday)

- Variable Age-Stepped Premiums: 19 – 62 (age next birthday)
- Variable Premiums: 19 – 60 (age next birthday)

- Variable Premiums: 2 – 18 (age next birthday)

Variable Age-Stepped and Variable Premiums:

- 19 – 60 (age next birthday) for occupation class AAA, AA+, AA & A
- 19 – 55 (age next birthday) for occupation class BBB, BB, B & SRA.

#### Cover Expiry

- Policy anniversary before 70

- Policy anniversary before the child turns 23

- Policy anniversary prior to 65 for all benefit periods

#### Benefit Amount

- Minimum: subject to minimum premium
- Maximum: up to \$2 million across all insurers

- Minimum: subject to minimum premium
- Maximum: up to \$200,000

- Minimum: subject to minimum premium
- Maximum: up to \$30,000 per month (inclusive of Super Contribution Option if applicable)

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## About us



TAL is a **leading life insurer**, here to help Australians protect what's matters most: the experiences we share with those we love



Our **150 years' experience** ensures we can protect you, your loved ones and the future you've planned together



Today, we protect over **5 million Australians** and their families, supporting them when they need us most

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## Get in touch



**Customer Service Centre**  
1300 209 088



**Adviser Service Centre**  
1300 286 937  
(Monday to Friday  
8am – 7pm AET)



**[www.tal.com.au](http://www.tal.com.au)**

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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. 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 the Mercer Super Trust.

This document was prepared by TAL Life Limited and is current at Decemeber 2024. This information may be subject to change.

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