

# Alterations Guide

## ADVISER FACT SHEET

DATE: 12 DECEMBER 2024

The following is a general guide only and changes may not always be available for policies issued under any Accelerated Protection PDS's with an issue date prior to **05 August 2022**.

In all instances, please check with our Adviser Service Centre, the original Product Disclosure Statement (PDS) and the latest upgrade booklet (available on TAL Adviser Centre) to confirm the options available. Alternatively, please contact your BDM for assistance.

All Alterations that increase risk will require underwriting (#). Where we agree to an alteration or reinstatement, additional requirements including medical or financial information may be requested on a case by case basis. Where we require underwriting for a type of alteration marked with an asterisk (\*) in the table below, our underwriting assessment will be completed using the latest Accelerated Protection Occupation Listing.

### Where your client is not residing in Australia

Where your client is residing overseas, we can consider stepped to level premium and non-smoker alterations in most instances. For any other alterations, please contact your TAL underwriter to discuss your client's circumstances as we are limited in making other changes where your client is not residing in Australia.

### Existing Income Protection policies

TAL customers with existing Income Protection policies can continue to maintain and amend their cover in accordance with their policy terms – these policies are currently not subject to any new restrictions as a result of APRA's measures. However, the addition of a new Income Protection policy, conversion of existing policies from Indemnity to Agreed Value or increasing the Benefit Period to age 65 or to age 70, is no longer possible.



### Some alterations are no longer available

Certain alterations as indicated in the table below will no longer be available for policies issued under a PDS dated prior to 05 August 2022. Some further alterations may not be available for policies issued under a PDS dated prior to 10 August 2009. Please contact your BDM for assistance.

### Transfer of Ownership

For full details of Transfer of Ownership alterations, please refer to the "Transfer of Ownership flyer" available on TAC.

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## Income Protection Replacement Options

Alterations Guide for Accelerated Protection PDS dated since 5 August 2022

### Income Protection

#### ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

##### Alterations for Income Protection Replacement Options only

	Income Protection Focus	Income Protection Enhance	Income Protection Extend
<b>Increase Benefit Period**</b> 	<b>Available</b>  <b>Requirement</b> Application for Increase or Alteration  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Focus available with 1,2 and 5 year Benefit Periods.</li></ul>	<b>Not available</b>  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Enhance only available to Age 65 Benefit Period.</li></ul>	<b>Not available</b>  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Extend only available to Age 65 Benefit Period.</li></ul>
<b>Decrease Benefit Period</b> 	<b>Available</b>  <b>Requirement</b> Policy Alteration Application  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Focus available with 1,2 and 5 year Benefit Periods.</li></ul>	<b>Not available</b>  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Enhance only available to Age 65 Benefit Period.</li></ul>	<b>Not available</b>  <b>Note:</b> <ul style="list-style-type: none"><li>• IP Extend only available to Age 65 Benefit Period.</li></ul>
<b>Increase Waiting Period</b> 	<b>Available</b>  <b>Requirement:</b> Policy Alteration Application	<b>Available</b>	<b>Available</b>
<b>Decrease Waiting Period**</b> 	<b>Available</b>  <b>Requirement:</b> Application for Increase or Alteration	<b>Available</b>	<b>Available</b>

## ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

### Alterations for Income Protection Replacement Options only

#### Alter Income Protection Replacement Option\*\*



[Example: Change Income Protection Replacement Option from IP Enhance to IP Focus]

#### Income Protection Focus

**Available**

#### Requirement:

Policy Alteration Application

#### Note:

- IP Enhance and IP Extend only available to Age 65 Benefit Periods
- IP Focus available with 1,2 and 5 year Benefit Periods
- Criteria to meet minimum entry level ages required from the date of application to alter Income Protection Replacement Options. Refer to Adviser Guide for information on minimum entry level ages.

#### Income Protection Enhance

**Available**

#### Requirement:

Application for increase or alteration

#### Income Protection Extend

**Available**

#### Requirement:

Application for increase or alteration

#### Add Optional Benefits \*\*



- Super Contribution Option (SCO)
- Increasing Claim Option (ICO)

**Available**

#### Requirement:

Application for increase or alteration

#### Note:

- SCO not applicable for Self-Employed or If the policyowner is a company (that is not a trustee of a superannuation fund).

**Available**

**Available**

#### Increase Insured Benefit Amount under New Professionals Offer\*\*



**Available**

#### Requirement:

Application for Increase or Alteration  
<<Refer to sections 1 to 7 and 19.>>

#### Note:

- Applicable for increases up to 15% of the Benefit Amount or capped at maximum benefit amount per occupation. If the request is greater than 15%, it will not be covered under the New Professionals Offer; refer to the section 'Increase an existing Benefit'.
- Available to be exercised no more than once in any 12-month period. Offer expires on the 5th policy anniversary from the initial Plan start date.

**Available**

**Available**

#### Alter Benefit Structure



- Change IP from non-Superlink to Superlink#
- Change IP from Superlink to non-Superlink

**Available**

#### Requirement:

Transfer of Ownership Form

**Available**

























**Available**

## Income Protection (other) and Lump Sum Benefits

Alterations Guide for Accelerated Protection PDS dated since 5 August 2022

 Life Insurance
  TPD Insurance
  Critical Illness Insurance
  Income Protection
  Child's Critical Illness Insurance












### ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

Category	Alterations	Availability and Requirement:	Notes
Add benefits or options	<b>Add a new benefit**</b>     [Example: Add a new TPD benefit to an existing Life benefit]	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Must comply with SIS legislation where a new benefit is added inside Superannuation  Where adding a new benefit requires us to issue a new policy and one does not already exist e.g. Linked benefits, then this alteration is not available for policies issued under PDS dated 8 September 2023 and prior.
	<b>Add or Increase Child's Critical Illness/ option*</b> 	<b>Available</b>  <b>Requirement:</b> Child's Critical Illness application	Child's Critical Illness Insurance will be added as a standalone plan
Increase an existing benefit	<b>Increase existing benefit or add a new option – within 12 months of policy issue**</b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or benefit option addition within 12 months of policy issue	This form cannot be used to add a Child's Critical Illness or Business Insurance Option. Only available for PDS dated 8 September 2023.
	<b>Increase existing benefit or add a new option – over 12 months from policy issue**</b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For Income Protection, the increase must be on the same Income Protection Replacement Option. Adding a different Income Protection Replacement Option will require a new policy and be subject to full underwriting.
	<b>Increase Child's Critical Illness option*</b> 	<b>Available</b>  <b>Requirement:</b> Child's Critical Illness application	
Review of loadings, exclusions, clauses or smoker status	<b>Review of medical loading**</b>     	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter. Changes in health since policy commencement will be taken into account when reviewing medical loadings.
	<b>Review of medical exclusion**</b>     	<b>Available</b>  <b>Requirement:</b> Short Form Application to review a medical exclusion	For a pre-assessment of your client's individual circumstances please speak to your underwriter.





## ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

Category	Alterations	Availability and Requirement:	Notes
Review of loadings, exclusions, clauses or smoker status	<b>Review of travel loading<sup>#</sup></b>     	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of occupation class<sup>**</sup></b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of pastime loading or exclusion<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Sports and Pastime Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of travel exclusion<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Travel Exclusion Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Apply for non-smoker discount<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Non-smoker Declaration Form	Life Insured must have ceased smoking and using nicotine products for a minimum of 12 months; if approved, revised premium will be effective from date of approval.
Change or upgrade the policy structure	<b>Upgrade TPD definition from Any to Own OR ADL to Any/Own due to occupation change<sup>**</sup></b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Only if the occupation class still supports the definition
	<b>Upgrade Critical Illness from Standard to Premier<sup>#</sup></b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	

## ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

Category	Alterations	Availability and Requirement:	Notes
Change or upgrade the policy structure	<b>Alter Income Protection or TPD to Superlink<sup>#</sup></b>  	<b>Available</b>  <b>Requirements:</b> <ul style="list-style-type: none"> <li>• Transfer of Ownership Form and</li> <li>• Application for increase or alteration [<i>Only required if the current TPD benefit is Any Occupation</i>]</li> </ul>	
	<b>Alter Income Protection or TPD from Superlink to non-Superlink</b>  	<b>Available</b>  <b>Requirement:</b> Cancellation letter	<ul style="list-style-type: none"> <li>• Superlink can be removed by cancelling one of the policies.</li> <li>• Client will be required to submit a cancellation request for the policy they wish to cancel</li> </ul>
	<b>Alter Critical Illness Premier to Standard</b> 	<b>Available</b>  <b>Requirement:</b> Signed letter from client	
	<b>Alter linked/attached benefit to Standalone (where Life benefit has been cancelled)</b>  	<b>Available</b>  <b>Requirement:</b> Signed letter from all policyowners	
	<b>Alter linked/attached benefit to Standalone (where Life benefit has not been cancelled)<sup>#</sup></b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	
Exercise a benefit/option	<b>Increase Life, TPD and/or Critical Illness under Guaranteed Future Insurability Option</b>	<b>Available</b>  <b>Requirement:</b> Exercise Guaranteed Future Insurability Benefit	Check PDS and Policy Document for eligibility criteria
	<b>Exercise buyback option</b>  	<b>Available</b>  <b>Requirement:</b> Buyback application	Only accepted within eligibility period stated in the claim payment letter

## ALTERATIONS GUIDE FOR ACCELERATED PROTECTION PDS DATED SINCE 5 AUGUST 2022

Category	Alterations	Availability and Requirement:	Notes
Exercise a benefit/ option	<b>Convert Child's Critical Illness option to adult cover</b> 	<b>Available</b>  <b>Requirement:</b> Continuation Option Application	A new policy will be issued under our on sale Accelerated Protection product
	<b>Exercise Business Insurance Option<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Application for Business Insurance Option Increase	
	<b>Premium Pause Option</b>	<b>Available</b>  <b>Requirement:</b> Signed letter from all policy owners and proof of Unemployment or Long Term Leave	

## Income Protection Replacement Options

Accelerated Protection policies issued under PDS dated 24 September 2021

### Income Protection

#### ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

##### Alterations for Income Protection Replacement Options only

###### Increase Benefit Period\*\*



**Not available**

**Note:**

- IP Enhance only available to Age 65 Benefit Period.

**Not available**

**Note:**

- IP Assist only available to Age 65 Benefit Period.

**Available**

**Requirement**

Application for Increase or Alteration

**Note:**

- IP Focus available with 1,2 and 5 year Benefit Periods.

###### Decrease Benefit Period



**Not available**

**Note:**

- IP Enhance only available to Age 65 Benefit Period.

**Not available**

**Note:**

- IP Assist only available to Age 65 Benefit Period.

**Available**

**Requirement**

Policy Alteration Application

**Note:**

- IP Focus available with 1,2 and 5 year Benefit Periods.

###### Increase Waiting Period



**Available**

**Requirement:**

Policy Alteration Application

**Available**

**Available**

###### Decrease Waiting Period\*\*



**Available**

**Requirement:**

Application for Increase or Alteration

**Available**

**Available**



## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

### Alterations for Income Protection Replacement Options only

#### Alter Income Protection Replacement Option\*\*



[Example: Change Income Protection Replacement Option from IP Enhance to IP Focus]

#### Income Protection Enhance

**Available**

#### Requirement:

Policy Alteration Application

#### Note:

- IP Enhance only available to Age 65 Benefit Period
- IP Focus available with 1,2 and 5 year Benefit Periods
- Criteria to meet minimum entry level ages required from the date of application to alter Income Protection Replacement Options. Refer to Adviser Guide for information on minimum entry level ages.
- Changing to IP Assist from IP Enhance or IP Focus is not available.

#### Income Protection Assist

**Not available**

Altering from IP Focus or IP Enhance to IP Assist is not permitted.

#### Income Protection Focus

**Available**

#### Requirement:

Application for increase or alteration

#### Add Optional Benefits \*\*



- Super Contribution Option (SCO)
- Increasing Claim Option (ICO)

**Available**

#### Requirement:

Application for increase or alteration

#### Note:

- SCO not applicable for Self-Employed or If the policyowner is a company (that is not a trustee of a superannuation fund).

**Available**

**Available**

#### Increase Benefit Amount under New Professionals Offer\*\*



**Available**

#### Requirement:

Application for Increase or Alteration  
<<Refer to sections 1 to 7 and 19.>>

#### Note:

- Applicable for increases up to 15% of the Benefit Amount or capped at maximum benefit amount per occupation. If the request is greater than 15%, it will not be covered under the New Professionals Offer; refer to the section 'Increase an existing Benefit'.
- Available to be exercised no more than once in any 12-month period. Offer expires on the 5th policy anniversary from the initial Plan start date.

**Available**

**Available**

#### Alter Benefit Structure



- Change IP from non-Superlink to Superlink#
- Change IP from Superlink to non-Superlink

**Available**

#### Requirement:

Transfer of Ownership Form

**Available**

**Available**

## Income Protection (other) and Lump Sum Benefits

Accelerated Protection policies issued with PDS dated 24 September 2021

 Life Insurance
  TPD Insurance
  Critical Illness Insurance
  Income Protection
  Child's Critical Illness Insurance












### ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

Category	Alterations	Availability and Requirement:	Notes
Add benefits or options	<b>Add a new benefit**</b>     <i>[Example: Add a new TPD benefit to an existing Life benefit]</i>	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Must comply with SIS legislation where a new benefit is added inside Superannuation  Addition of a new IP Assist benefit is no longer available  Where adding a new benefit requires us to issue a new policy and one does not already exist e.g. Linked benefits, then this alteration is not available.
	<b>Add Child's Critical Illness/ option</b> 	<b>Available</b>  <b>Requirement:</b> Child's Critical Illness application	A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product. If accepted a new policy will be issued.
Increase an existing benefit	<b>Increase existing benefit or add a new option – over 12 months from policy issue**</b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For Income Protection, the increase must be on the same Income Protection Replacement Option. Adding a different Income Protection Replacement Option will require a new policy and be subject to full underwriting.
	<b>Increase Child's Critical Illness Benefit*</b> 	<b>Available</b>  <b>Requirement:</b> Child's Critical Illness application	
Review of loadings, exclusions, clauses or smoker status	<b>Review of medical loading**</b>     	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter. Changes in health since policy commencement will be taken into account when reviewing medical loadings.
	<b>Review of medical exclusion**</b>     	<b>Available</b>  <b>Requirement:</b> Short Form Application to review a medical exclusion	For a pre-assessment of your client's individual circumstances please speak to your underwriter.





## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

Category	Alterations	Availability and Requirement:	Notes
Review of loadings, exclusions, clauses or smoker status	<b>Review of travel loading<sup>#</sup></b>     	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of occupation class<sup>**</sup></b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of pastime loading or exclusion<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Sports and Pastime Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of travel exclusion<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Travel Exclusion Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Apply for non-smoker discount<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Non-smoker Declaration Form	Life Insured must have ceased smoking and using nicotine products for a minimum of 12 months; if approved, revised premium will be effective from date of approval.
Change or upgrade the policy structure	<b>Upgrade TPD definition from Any to Own OR ADL to Any/Own due to occupation change<sup>**</sup></b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Only if the occupation class still supports the definition
	<b>Upgrade Critical Illness from Standard to Premier<sup>#</sup></b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	

## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

Category	Alterations	Availability and Requirement:	Notes
Change or upgrade the policy structure	<b>Alter Income Protection or TPD to Superlink*</b>  	<b>Available</b>  <b>Requirements:</b> <ul style="list-style-type: none"> <li>• Transfer of Ownership Form and</li> <li>• Application for increase or alteration [Only required if the current TPD benefit is Any Occupation]</li> </ul>	
	<b>Alter Income Protection or TPD from Superlink to non-Superlink</b>  	<b>Available</b>  <b>Requirement:</b> Cancellation letter	<ul style="list-style-type: none"> <li>• Superlink can be removed by cancelling one of the policies.</li> <li>• Client will be required to submit a cancellation request for the policy they wish to cancel</li> </ul>
	<b>Alter Critical Illness Premier to Standard</b> 	<b>Available</b>  <b>Requirement:</b> Signed letter from client	
	<b>Alter linked/attached benefit to Standalone (where Life benefit has been cancelled)*</b>  	<b>Available</b>  <b>Requirement:</b> Signed letter from all policyowners	
	<b>Alter linked/attached benefit to Standalone (where Life benefit has not been cancelled)*</b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	
Exercise a benefit/option	<b>Increase Life, TPD and/or Critical Illness under Guaranteed Future Insurability Option</b>	<b>Available</b>  <b>Requirement:</b> Exercise Guaranteed Future Insurability Benefit	Check PDS and Policy Document for eligibility criteria
	<b>Exercise buyback option</b>  	<b>Available</b>  <b>Requirement:</b> Buyback application	Only accepted within eligibility period stated in the claim payment letter

## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 24 SEPTEMBER 2021

Category	Alterations	Availability and Requirement:	Notes
Exercise a benefit/ option	<b>Convert Child's Critical Illness option to adult cover</b> 	<b>Available</b>  <b>Requirement:</b> Continuation Option Application	A new policy will be issued under our on sale Accelerated Protection product
	<b>Exercise Business Insurance Option<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Application for Business Insurance Option Increase	
	<b>Premium Pause Option</b>	<b>Available</b>  <b>Requirement:</b> Signed letter from all policy owners and proof of Unemployment or Long Term Leave	

## Income Protection and Business Expenses

Accelerated Protection policies issued under PDS dated 1 April 2021 and prior



Income Protection



Business Expenses

### ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Add benefits or options	<b>Add new Income Protection or Business Expenses</b> 	Not available	A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product. If accepted a new policy will be issued.
	<b>Add the following options to Income Protection</b> <ul style="list-style-type: none"> <li>• Mental Health Discount</li> <li>• Retirement Protection Option</li> <li>• Disability Plus Option</li> <li>• Critical Illness Option</li> <li>• Accident Benefit Option</li> <li>• Increasing Claims</li> <li>• Business Expenses</li> </ul>	Not available	
	<b>Enable the Inflation Protection Benefit</b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	
Increase an existing benefit	<b>Increase existing benefit**</b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Addition of a new Income Protection, Business Expenses or any optional benefits is not available. However, a new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product



## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Increase an existing benefit	<b>Increase Business Expense Insurance option**</b> 	<b>Available</b>  <b>Requirements:</b> <ul style="list-style-type: none"> <li>• Application for increase or alteration</li> <li>• Business Expense Questionnaire</li> </ul>	
	<b>Increase benefit period**</b> 	<b>Available</b> <i>(Only increases to 2 years or 5 Years will be considered. Increase of benefit period to age 65 or age 70 is not available.)</i>  Maximum Entry Age (next birthday): <ul style="list-style-type: none"> <li>• 59 for a 5 years Benefit Period</li> <li>• 62 for a 2 years Benefit Period</li> </ul> <b>Requirement:</b> Application for increase or alteration	
	<b>Decrease waiting period**</b> 	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	
Endorsement	<b>Proof of Income endorsement to in-force Agreed Value Income Protection</b>	<b>Available</b> on Accelerated Protection Standard, Premier and Super-Linked Agreed Value contracts.  <b>Not available</b> if IP is held in superannuation (unless IP Super-Linked), or on an Indemnity basis.  <b>Requirements:</b> <ul style="list-style-type: none"> <li>• Full financial evidence is provided as per Adviser Guide; and</li> <li>• The evidence must be for the 2-year period prior to the original application or the latest application for an increase if applicable.</li> </ul>	



## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Review of loadings, exclusions, clauses or smoker status	<b>Review of medical loading or exclusion**</b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of travel loading#</b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of occupation class**</b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of pastime loading or exclusion#</b>  	<b>Available</b>  <b>Requirement:</b> Sports and Pastime Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of Ongoing Income Clause#</b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration – Section 1-7 and 19	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
Review of loadings, exclusions, clauses or smoker status	<b>Review of travel exclusion#</b>  	<b>Available</b>  <b>Requirement:</b> Travel Exclusion Review Questionnaire	
	<b>Apply for non-smoker discount#</b>  	<b>Available</b>  <b>Requirement:</b> Non-smoker Declaration Form	Life Insured must have ceased smoking and using nicotine products for a minimum of 12 months; if approved, revised premium will be effective from date of approval.









## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR


Category	Alterations	Availability and Requirement:	Notes
Change or upgrade the policy structure	Upgrade Income Protection Super to Standard <sup>#</sup>	<b>Available</b>  <b>Requirements:</b> <ul style="list-style-type: none"> <li>• Transfer of Ownership Form and</li> <li>• Application for increase or alteration</li> </ul>	Upgrade to Premier is not available
	Upgrade Income Protection from Standard to Premier	<b>Not available</b>	A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product
	Alter Income Protection to Superlink <sup>#</sup>	<b>Available</b> <i>(only available for policies with PDS issue date on or after 01 July 2014)</i>  <b>Requirement:</b> Transfer of Ownership Form	Some alterations not available are: <ul style="list-style-type: none"> <li>• Income Protection Super to Superlink (Premier)</li> <li>• Income Protection Standard to Superlink Premier</li> </ul>
	Alter Income Protection from Superlink to non-Superlink	<b>Available</b>  <b>Requirement:</b> Signed request by client	Some alterations not available are: <ul style="list-style-type: none"> <li>• Income Protection Super to Superlink (Standard or Premier)</li> <li>• Income Protection Standard to Superlink Premier</li> </ul>
	Alter Income Protection from Premier to Standard	<b>Available</b>  <b>Requirement:</b> Signed letter from client	
Change or upgrade the policy structure	Alter Income Protection from Standard/Premier to Super	<b>Available</b>  <b>Requirement:</b> Transfer of Ownership Form	
Exercise a benefit/option	Increase Income Protection under Guaranteed Future Insurability option	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Check PDS and Policy Document for eligibility criteria

## Lump Sum Benefits

Accelerated Protection policies issued under PDS dated 1 April 2021 and prior

 Life Insurance
  TPD Insurance
  Critical Illness Insurance
  Child's Critical Illness Insurance

### ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Add benefits or options	<b>Add a new Lump Sum benefit or optional benefit**</b>    <i>[Example: Add a new TPD benefit to an existing Life benefit or add a new optional benefit such as Death Buyback, Premium Relief, Critical Illness Reinstatement or Business Insurance Option]</i>	<b>Available</b> <i>[available for policies with PDS issue date 1 April 2021 and for PDS's dated prior to 1 April 2021, available for Life and/or TPD only (attached or standalone).]</i>  <b>Requirement:</b> Application for increase or alteration	<ul style="list-style-type: none"> <li>Must comply with SIS legislation where new benefit is added inside Superannuation</li> <li>For policies with PDS issue date prior to 1 April 2021 addition of Life Insurance and/or TPD Insurance (attached or standalone <b>(where applicable)</b>) will be available including adding Optional Benefits such as Death Buyback, Premium Relief, Business Insurance Option, Double TPD. Addition of Critical Illness Insurance or Child's Critical Illness Insurance or any related Optional Benefits is not available.</li> <li>Where adding a new benefit requires us to issue a new policy and one does not already exist e.g. Linked benefits, then this alteration is not available.</li> </ul>
	<b>Add a new Child's Critical Illness benefit</b> 	<b>Not available</b>	A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product. If accepted a new policy will be issued.
	<b>Enable the Inflation Protection Benefit*</b>   	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	
Increase an existing benefit	<b>Increase existing benefit**</b>   	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	Addition of a Child's Critical Illness benefit, or any optional benefits related to these benefits is not available. However, a new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product

## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
<b>Increase an existing benefit</b>	<b>Increase Child's Critical Illness option<sup>#</sup></b> 	<b>Available</b>  <b>Requirement:</b> Child's Critical Illness application	
<b>Review of loadings, exclusions, clauses or smoker status</b>	<b>Review of medical loading or exclusion<sup>**</sup></b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of travel loading<sup>#</sup></b>    	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of occupation class<sup>**</sup></b>   	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of pastime loading or exclusion<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Sports and Pastime Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Review of travel exclusion<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Travel Exclusion Review Questionnaire	For a pre-assessment of your client's individual circumstances please speak to your underwriter.
	<b>Apply for non-smoker discount<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Non-smoker Declaration Form	Life Insured must have ceased smoking and using nicotine products for a minimum of 12 months; if approved, revised premium will be effective from date of approval.
<b>Change or Upgrade the policy structure</b>	<b>Upgrade TPD definition from Any to Own OR ADL to Any/Own due to occupation change<sup>*</sup></b> 	<b>Available<sup>7</sup></b>  <b>Requirement:</b> Application for increase or alteration	

## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Change or Upgrade the policy structure	<b>Upgrade Critical Illness from Standard to Premier<sup>#</sup></b> 	<b>Available</b> <i>[only available for policies with PDS issue date 1 April 2021]</i>  <b>Requirement:</b> Application for increase or alteration	Not available for policies with PDS issue date prior to 1 April 2021. A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product
	<b>Alter TPD (Any occupation) to Superlink<sup>#</sup></b> 	<b>Available</b>  <b>Requirement:</b> Transfer of Ownership Form and Application for increase or alteration	
	<b>Alter TPD (Own occupation) to Superlink</b> 	<b>Available</b> <i>[only available for policies with PDS issue date on or after 28 October 2010]</i>  <b>Requirement:</b> Transfer of Ownership Form	Not available for policies with PDS issue date prior to 28 October 2010. A new application with full underwriting can be made on the TAL Adviser Centre for our on sale Accelerated Protection product
	<b>Alter TPD from Superlink to non-Superlink</b> 	<b>Available</b>  <b>Requirement:</b> Cancellation letter from client	
	<b>Alter Critical Illness from Premier to Standard</b> 	<b>Available</b>  <b>Requirement:</b> Signed letter from client	For policies with PDS issue date prior to 18 December 2015, changing TPD Attached to Standalone is not available where policy ownership is TAL Super.
	<b>Alter linked/attached benefit to Standalone (where Life benefit has been cancelled)</b>  	<b>Available</b>  <b>Requirement:</b> Signed letter from all policyowners	
	<b>Alter linked/attached benefit to Standalone (where Life benefit has not been cancelled)<sup>#</sup></b>  	<b>Available</b>  <b>Requirement:</b> Application for increase or alteration	

## ACCELERATED PROTECTION POLICIES ISSUED UNDER PDS DATED 1 APRIL 2021 AND PRIOR

Category	Alterations	Availability and Requirement:	Notes
Exercise a benefit/option	<b>Increase Life, TPD and/or Critical Illness under Guaranteed Future Insurability Option</b>   	<b>Available</b>  <b>Requirement:</b> Exercise Guaranteed Future Insurability Benefit	Check PDS and Policy Document for eligibility criteria
	<b>Exercise buyback option</b>  	<b>Available</b>  <b>Requirement:</b> Buyback application	Only accepted within eligibility period stated in the claim payment letter
	<b>Convert Child's Critical Illness option to adult cover<sup>#</sup></b> 	<b>Available</b>  <b>Requirements:</b> <ul style="list-style-type: none"> <li>Continuation Option Application, and</li> <li>Increase Application <i>[Only required for products issued under PDS dated between 10 August 2009 – 1 April 2017 where the cover amount is higher than \$50,000]</i></li> </ul>	A new policy will be issued under our on sale Accelerated Protection product
	<b>Exercise Business Insurance Option<sup>#</sup></b>   	<b>Available</b>  <b>Requirement:</b> Application for Business Insurance Option Increase	
	<b>Premium Pause Option</b>	<b>Available</b>  <b>Requirement:</b> Signed letter from all policy owners and proof of Unemployment or Long Term Leave	Check PDS and Policy Document for eligibility criteria

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](https://adviser.tal.com.au)

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