

CommInsure Protection

- Supplementary Product Disclosure Statement (SPDS) and
- Reference Document Supplement

Supplementary Product Disclosure Statement (SPDS)

Preparation date: 3 August 2010

This Supplementary Product Disclosure Statement (SPDS) supplements the information contained in the CommInsure Protection Product Disclosure Statement (PDS), with a preparation date 3 February 2010. This SPDS should be read together with the PDS.

A quick overview page 8

- Within the cover table:
 - insert 'Income Care Super' in the column 'Inside super' and row 'Income Protection'
 - insert 'Essential Cover' in the column 'Inside super' and row 'Essential Cover'
- Remove the asterisk where it appears against 'Income Protection' and 'Essential Cover'.

Insurance inside super page 9

- Replace the first paragraph with:
'Total Care Plan Super is a superannuation product that enables you to take out insurance cover for death, terminal illness and disability in a superannuation environment.'
- Replace last paragraph with:
'It is important to remember that while Total Care Plan Super can accept personal and employer contributions and rollovers and transfers, they can only be used to pay insurance premiums. Government co-contributions cannot be accepted into Total Care Plan Super.'

Section 1: Life, TPD and Trauma

Summary table page 12 under row **Maximum cover**

- Under row 'TPD' and columns 'Inside super' and 'Outside super' replace '\$3,000,000' with '\$5,000,000'

When is a Terminal Illness benefit payable? page 15

- Under the second paragraph, insert the following at the end:
'For further important information about the limitations on paying terminal illness benefits under superannuation, refer to the 'Restrictions on access to benefits''

Plan Protection Option page 16

- Replace first paragraph with:
'If you choose this option, you don't have to pay premiums if you are totally and temporarily disabled for three months or more.'

Total and Permanent Disability (TPD) page 17

When is a TPD Cover benefit payable?

- At end of the section, insert the following wording:
'TPD Cover benefits under Total Care Plan Super can only be paid to you if you suffer from 'permanent incapacity' under superannuation law or satisfy another condition of release. Any benefits which cannot be released by the Trustee to you, will remain net of any taxes in the superannuation environment until you satisfy a condition of release.'

For further important information about the limitations on paying TPD Cover benefits under superannuation, refer to 'Restrictions on access to benefits'.

Trauma page 18

Body Organ Disorders

- Replace 'Cancer of the Vulva or Perineum' with 'Early-Stage Cancer of the Vulva or Perineum'
- Replace 'Removal of Carcinoma in situ of the Breast' with 'Surgical Removal of Early-Stage Cancer of the Breast'

Additional Events covered under Trauma Plus Cover Option (see right column) page 19

- Replace 'Carcinoma in situ of the Cervix Uteri*' with 'Early-Stage Cancer of the Cervix Uteri*'
- Remove 'Carcinoma in situ of the Vulva or Perineum of limited extent*'
- Replace 'Carcinoma in situ of the Vagina*' with 'Early-Stage Cancer of the Vagina*'
- Replace 'Chronic Lymphocytic Leukaemia*' with 'Early-Stage Chronic Lymphocytic Leukaemia*'
- Insert 'Early-Stage Prostate Cancer*'
- Replace 'Hydatidiform Mole*' with 'Surgical Removal of a Hydatidiform Mole*'
- Replace 'Melanoma*' with 'Early-Stage Melanoma*'

Section 2: Income Protection

Summary page 23

- Replace 'four' with 'five' in the first line
- Insert another cover type at the end as follows:
'Income Care Super'
Basic income protection within the superannuation environment. Replaces up to 75% of your income.'
- Income Protection 'features' and 'optional extras' table on pages 25 and 26 are replaced with the following:



Features of Income Protection	Outside super				Inside super	
	Income Care	Income Care Plus	Business Overheads Cover	Essential Cover	Income Care Super	Essential Cover
Benefits						
Total Disability Benefit (see page 29)	✓	✓		✓	✓	✓
Partial Disability Benefit (see page 29)	✓	✓		✓	✓	✓
Recurrent Disability Benefit (see page 30)	✓	✓		✓	✓	✓
Medical Professionals Benefit (see page 30)	✓	✓		✓		
Reward Cover Benefit (see pages 30 and 37)	✓	✓	✓	✓	✓	
Rehabilitation Benefit (see page 30)	✓	✓		✓		
Unemployment Cover Benefit (see page 30)	✓	✓		✓		
Rehabilitation Expenses Benefit (see page 34)		✓				
Accommodation Benefit (see page 34)		✓				
Family Support Benefit (see page 34)		✓				
Home Care Benefit (see page 34)		✓				
Bed Confinement Benefit (see page 35)		✓				
Transportation Benefit (see page 35)		✓				
Overseas Assist Benefit (see page 35)		✓				
Specific Injuries Benefit (see page 35)		✓				
Crisis Benefit (see page 35)		✓				
Death Benefit (see page 35)		✓				
Domestic Help Benefit		✓				
Business Overheads Cover Benefit (see page 36)			✓			
Security and flexibility						
Waiver of premium while on claim (see pages 30 and 37)	✓	✓	✓	✓	✓	✓
Cover while unemployed or on leave (see page 30)	✓	✓		✓	✓	✓
Waiver of premium if unemployed (see page 30)	✓	✓		✓	✓	✓
Waiver of premium if on maternity leave (see page 31)	✓	✓		✓	✓	✓
Waiver of waiting period for specific conditions (see page 31)	✓	✓		✓	✓	✓
Indexation (see pages 31 and 37)	✓	✓	✓	✓	✓	✓
Guaranteed insurability (see page 31)	✓	✓		✓	✓	✓
Flexibility to reduce waiting period (see page 31)	✓	✓		✓	✓	✓
Extended Cover (see page 31)	✓	✓		✓	✓	✓
Interim Accident Cover (see page 31)	✓	✓	✓	✓	✓	✓

Optional extras of Income Protection available	Outside super				Inside super	
	Income Care	Income Care Plus	Business Overheads Cover	Essential Cover	Income Care Super	Essential Cover
At no additional cost						
Permanent Disablement Cover Option (see page 32)	✓	✓		✓	✓	✓
At reduced cost						
Total and Temporary Disability Cover Option (see page 32)	✓	✓		✓		
Premium Saver Option (see page 32)	✓	✓			✓	✓
At an additional cost						
Increasing Claim Option (see page 31)	✓	✓		✓	✓	✓
Accident Option (see page 31)	✓	✓		✓	✓	✓
Super Continuance Option (see page 31)	✓	✓		✓		
Cash Back Option (see pages 31 and 37)	✓	✓	✓			

Factors you need to choose that affect your premium page 27

In row 'Policy type'

- In the first column replace '(determines whether future changes to your income will affect your benefits)' with '(determines the effect of future changes to your income)'
- In the second column replace heading 'Income Care or Income Care Plus Agreed value policy' with 'Income Care, Income Care Super or Income Care Plus Agreed value policy'
- In the third column replace heading 'Income Care or Income Care Plus Indemnity policy' with 'Income Care, Income Care Super or Income Care Plus Indemnity policy'

In row 'Monthly benefit'

- Replace 'Income Care or Income Care Plus' with 'Income Care, Income Care Super or Income Care Plus'


In row 'Benefit period'

- Replace 'Income Care or Income Care Plus' with 'Income Care, Income Care Super or Income Care Plus'

In row 'Waiting period'

- Replace 'Income Care or Income Care Plus' with 'Income Care, Income Care Super or Income Care Plus'

Income Care – basic income protection cover page 29

- Insert  icon
- Replace the heading with 'Income Care and Income Care Super – basic income protection cover'
- Replace the section before the question 'When is the Total Disability Benefit payable and what is paid' with the following:

'Income Care and Income Care Super helps replace your lost income if you can't work because you are sick or injured. It helps you to meet your financial commitments by providing regular monthly benefit payments.

For cover outside of super, you can take out Income Care:

- on its own, or
- in combination with Business Overheads Cover.

You can insure for up to 75% of your regular income, and superannuation contributions of up to 15% (if you select the Super Continuance Option). Premiums are generally tax-deductible.

For cover inside super, Income Care Super is taken out:

- in combination with Life Care, and optional TPD Cover, under Total Care Plan Super.

You can insure for up to 75% of your regular income.

Whether inside or outside of super, income protection provides two types of benefits:


- a total disability benefit that is payable when you cannot work at all
- a partial disability benefit that is payable when you can work, but only in a reduced capacity.

There are important exclusions, limitations and benefit offsets that affect the cover and benefits provided under an Income Care/Income Care Super policy. These are set out in Section 2.2.24 of the RD.


Income protection benefits under Income Care Super can only be paid to you if you suffer from 'temporary incapacity' under superannuation law and satisfy the cashing restrictions which apply to temporary incapacity benefits. This could mean that, although income protection benefits are payable under the policy, they cannot be released by the Trustee to you in full or at all and will remain in super net of any taxes.

For further important information about the limitations on paying income protection benefits under superannuation, refer to 'Restrictions on access to benefits.'

When is the Total Disability Benefit payable and what is paid? page 29

- Insert  icon
- Replace the line starting with the number 2 with: '2. the super continuance monthly benefit (where applicable; not available to income protection inside super).'

When is the Partial Disability Benefit payable and what is paid? page 29

- Insert  icon
- Change second paragraph to: 'We consider you to be partially disabled when you can only work in a reduced capacity. A special meaning applies if you become unemployed or go on leave without pay while a partial disability benefit is payable.'


Recurrent Disability Benefit page 30

- Insert  icon

Reward Cover Benefit page 30

- Insert  icon

Waiver of premium while on claim page 30

- Insert  icon
- Replace the first bullet point with
- 'while you are receiving a Specific Injuries Benefit (or, if taken as a lump sum, for the applicable payment period had the benefit been paid monthly), or'

Cover while unemployed or on leave page 30

- Insert  icon

Waiver of premium if you are unemployed page 30

- Insert  icon

Waiver of premium if you are on maternity leave page 31

- Insert  icon


Waiver of waiting period for specific medical conditions page 31

- Insert  icon

Indexation page 31

- Insert  icon

Guaranteed insurability page 31

- Insert  icon
- After '(and any super continuance monthly benefit' insert 'for cover outside of super)'

Flexibility to reduce waiting period page 31

- Insert  icon

Extended Cover page 31

- Insert **IN** icon

Interim Accident Cover page 31

- Insert **IN** icon

Increasing Claim Option page 31

- Insert **IN** icon

Accident Option page 31

- Insert **IN** icon

- Remove section headed **Total and Permanent Disability (TPD) Cover Option** on page 32 and replace with the following:

‘Permanent Disablement Cover Option **OUT** **IN**

The Permanent Disablement Cover Option gives you greater choice. If you suffer a permanent disablement before the cover expiry date, you can choose to receive a lump sum benefit subject to preservation rules (where applicable) instead of the monthly benefit you would have received for your disability. This lump sum benefit is tax-free outside of super.

Permanent disablement has a special meaning which is defined in Section 2.2.20 of the RD. It is important you understand the permanent disablement definition and the requirements you have to meet to take advantage of this option, particularly if your cover is in super, so please read the definition in the RD carefully.’

Total and Temporary Disability (TTD) Cover Option on page 32

- Replace section with:

‘The TTD Cover Option provides a premium discount but prevents you from claiming benefits if you suffer a permanent disablement.

If you become permanently disabled, you will not be eligible for any benefits under the policy and your cover under the policy will end.

Permanent disablement has a special meaning which is set out in Section 2.2.20 of the RD. It is important you understand the permanent disablement definition so please read the definition in the RD carefully.’

Premium Saver Option page 32

- Insert **IN** icon

Essential Cover page 33

- Insert **IN** icon

- Replace the first sentence with the following:

‘Under this option, you may be able to obtain cover for accidents under Income Care and Income Care Super, even though you are ineligible for the standard Income Care or Income Care Super cover (for instance, because you have a pre-existing medical condition).’

Specific Injuries Benefit page 35

- Insert the following after the first sentence:

‘There is an option to take this benefit as a lump sum rather than a monthly benefit.’

- After Death Benefit page 35, insert new benefit as follows:

‘Domestic Help Benefit **OUT**

If your spouse is unable to look after the running of the household due to an accident, we will pay a monthly benefit for up to three months to help cover any child minding and housekeeping expenses.

For further important information about the terms and conditions of this benefit, including limitations, please see Section 2.3.10 of the RD.’

Section 3: What are the costs?

Policy fee waiver page 40

- Replace text under the heading with the following:

‘If you also apply for stand-alone Income Protection cover when you apply for life, TPD or trauma cover, and we issue both policies, then we will waive the policy fee on the life, TPD or trauma cover for as long as the Income Protection cover continues.

If we don’t issue the stand-alone Income Protection cover at the same time as we issue the life, TPD or trauma cover (even if both were applied for at the same time), we will waive the life, TPD or trauma policy fee from that policy’s first anniversary date for as long as the stand-alone Income Protection cover continues.’

Changes to calculation of premium and related charges page 41

- Replace second paragraph with the following:

‘We reserve the right to increase the frequency charge and policy fee at our discretion.’

Section 4: Important Information

Risks page 43

- After last bullet point, insert new bullet point:
 - you will need to satisfy a condition of release under superannuation law to access any benefits under Total Care Plan Super.’

Superannuation Complaints Tribunal (SCT) page 44

- In the last paragraph, replace the SCT telephone number with ‘1300 884 114’.

Section 5: Additional information about insurance inside super

- Replace all the information on page 47 with the following:

‘This section contains additional information about how your insurance works if it is in the superannuation environment.

Paying your Total Care Plan Super premiums Personal or employer contributions

If your Total Care Plan Super premiums are being paid with employer or personal contributions, you must be eligible to contribute to superannuation. Your Total Care Plan Super contributions (premiums) are used by the Trustee to pay insurance premiums for you. Generally, the Trustee can only accept contributions to the Fund in the following circumstances:

If you are:	The Trustee may accept:
Under 65 years	<ul style="list-style-type: none"> • compulsory employer contributions (i.e. superannuation guarantee, award) and • other employer or personal contributions.
65 years to under 70 years	<ul style="list-style-type: none"> • compulsory employer contributions (i.e. superannuation guarantee, award) and • other employer or personal contributions if you are gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contributions were made.
70 years to under 75 years	<ul style="list-style-type: none"> • compulsory employer contributions (i.e. award) and • other employer or personal contributions made by you if you are gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contributions were made.
75 years and over	<ul style="list-style-type: none"> • compulsory employer contributions (i.e. award).

Transfers from a complying super fund

Transfers or rollovers from selected complying super funds can be used to pay your Total Care Plan Super premiums. You will be required to complete an authorisation form which allows CommInsure to act on your behalf to transfer money annually from the super fund. Transfers or rollovers cannot be used to pay for premiums other than annually and we will only accept rollovers that are from a taxed source.

CommInsure will only be authorised to request an amount from your super fund which is equal to the annual premium due. The authorisation form will be a standing order and will apply to the first and all subsequent transfers, until such time as you withdraw it in writing and nominate another method of payment or cancel your cover.

For more information about which selected super funds we will accept transfers from to pay premiums, contact our Customer Service Consultants on 13 10 56 between 8 am and 8 pm (Sydney time), Monday to Friday.

Renewal Reward

A renewal reward applies if you pay your Total Care Plan Super annual premium with money rolled over or transferred from a complying super fund (as outlined in this Section 5). The 15% renewal reward is calculated based on the annual premium paid in the previous year with a rollover or transfer (and any renewal reward applied in that previous year). The renewal reward is deducted from the premium due at the next premium due date.

For example, if the total annual premium of \$1,000 for the first policy year was paid using money from a rollover or transfer and the total annual premium for the second policy year is \$1,500, then a \$150 reward (i.e. 15% x \$1,000) will apply. This \$150 renewal reward will be applied to the second policy year's annual premium of \$1,500 so as to reduce it to \$1,350.

If, however, only \$600 of the first policy year's annual premium was paid using money from a rollover or transfer, then the renewal reward would be \$600 x 15% = \$90.

If the balance of the premium for the next year is not paid as an annual amount on the premium due date, the renewal reward will not apply. The reward has no cash value and will not be carried forward.

The renewal reward may be withdrawn or changed at any time.

Restrictions on access to benefits

If a benefit is payable under Total Care Plan Super, we will pay it to the Trustee (the policy owner). The benefit will remain preserved in the Fund until the Trustee can pay the benefit in accordance with the Fund Trust Deed and superannuation law.

Interest will accrue on insurance benefits from the date we admit liability under the policy to the date the Trustee pays or transfers the benefits from the Fund. The rate of interest will be that provided for under the Insurance Contracts Act.

Payment of a Terminal Illness benefit

For a Terminal Illness benefit to be released, you must have a terminal medical condition which means two medical practitioners (either jointly or separately) certify that you are suffering from an illness, or have incurred an injury, that is likely to result in your death within 12 months after the date of certification. At least one of the registered medical practitioners must be a specialist practising in an area related to the illness or injury suffered by you. The terminal medical condition certificate is valid for 12 months from the certification date.

Payment of a TPD Cover benefit

For a TPD Cover benefit to be released, you must be 'permanently incapacitated' which means the Trustee is reasonably satisfied that due to ill-health (whether physical or mental) you are unlikely to engage in gainful employment for which you are reasonably qualified by education, training or experience. Any TPD Cover benefits which cannot be released by the Trustee will remain in the superannuation environment until you satisfy a condition of release.

Payment of Income Protection benefits

For Income Protection benefits to be released, you must be 'temporarily incapacitated' which means you are not permanently incapacitated (as defined above) but due to ill-health (whether physical or mental) you have ceased to be gainfully employed. Additionally, Income Protection benefits can only be paid to you if they are for the purpose of continuing all or part of the gain or reward you were receiving before your incapacity. Also, benefits can only be paid while you are incapable of engaging in the kind of employment you engaged in immediately before your incapacity.

If, for example, the income you were receiving before your disability is less than the monthly benefit payable by CommInsure under the policy, the Trustee will only be able to pay you the part of the monthly benefit which does not exceed your pre-disability income. Any Income Protection benefits which cannot be released to you will remain in the superannuation environment net of any taxes until you satisfy another condition of release.

What happens when benefits are restricted under super?

If the Trustee determines that a benefit paid under Total Care Plan Super cannot be released from the Fund or determines that you can access the benefit but you choose not to, you can transfer the benefit to another complying superannuation arrangement of your choice.

If you don't do this within 45 days of the Trustee's determination, the Trustee will transfer the benefit to SuperTrace Eligible Rollover Fund ABN 73 703 878 235 (SuperTrace). Please refer to page 51 for information on SuperTrace.

Other conditions of release

If you cannot access your Total Care Plan Super benefits because you do not suffer from a terminal medical condition or are not permanently or temporarily incapacitated, as explained above, you will not normally be able to receive your benefits until you either reach age 65 or reach your preservation age and have permanently retired.

This table shows preservation ages as determined by your date of birth:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

You can withdraw preserved money in other limited circumstances, including:

- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end
- if you die
- if the Trustee believes you satisfy the severe financial hardship criteria after meeting a number of regulatory requirements
- if the Australian Prudential Regulation Authority (APRA) approves payment on specified compassionate grounds, or
- other circumstances which are approved by APRA.

You can transfer preserved amounts to another complying superannuation arrangement which will continue to preserve these amounts.'

Continuation Option page 50

- Replace the first sentence with the following:
'If you have Life, Income Protection and TPD inside of super you can choose to replace it with cover outside of super by using the Continuation Option.'
- Replace the third bullet point with:
 - your age, plus any years we add for medical reasons, is 74 years or less for Life and 59 years or less for TPD and income protection.'

Family Law page 51

- Replace section with the following:

'Family law

Family law legislation allows the superannuation of married and de facto (including same sex) couples that have divorced or separated to be divided (however, provisions of this legislation do not extend to Western Australia in respect of terminating de facto or same sex relationships).

The legislation allows the following key family law processes to occur in relation to your super:

• Information request

This is a written request for information about your super and is used to determine the value of the superannuation asset. This request may be made by you, your spouse (including a de facto spouse) or a person intending to enter a superannuation agreement with you (such as a pre-nuptial agreement). The response to an information request will only be issued to the requestor. If a request is received from your spouse or intending spouse, the legislation states that you must not be informed of the request.

• Payment flag

A payment flag may be placed on your superannuation through an agreement by you and your spouse or through a court order. The presence of this flag requires the Trustee to prevent certain types of withdrawals being made from your superannuation.

• Splitting instructions

Splitting instructions specify how your superannuation is to be divided. This may be expressed as a dollar amount or as a percentage. These splitting instructions may be made in the form of a superannuation agreement between you and your spouse or by court order. In both cases, valid instructions will be binding on the Trustee.

The Trustee will be able to take action to separate your spouse's entitlement from your superannuation entitlement following receipt of valid splitting instructions.

The Trustee will ask your spouse to tell it where to send their entitlement.

If the spouse does not provide instructions within a specified time frame, their entitlement will be transferred to SuperTrace.

The provisions of the family law legislation allow for the charging of reasonable fees for the administration of family law transactions. We have decided not to charge fees at this time, however you will be notified if a decision is made to introduce fees for transactions in the future.

For full details about the effect of family law on your superannuation, please contact your financial adviser or simply call 1300 730 324 between 9 am and 5 pm (Sydney time), Monday to Friday.'

This SPDS is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) and Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025. Apart from CMLA and Colonial Mutual Superannuation Pty Ltd, neither the Commonwealth Bank of Australia ABN 48 123 123 124 nor its subsidiaries are responsible for any of the statements contained in this SPDS. Commlnsure is a registered business name of CMLA. All changes outlined in this SPDS are effective 10 October 2010.

Reference Document Supplement

This Reference Document Supplement supplements the information contained in the Commlnsure Protection Reference Document (RD), dated 3 February 2010. This Reference Document Supplement should be read together with the RD.

Section 1: Life, TPD and Trauma

1.1.5 Plan Protection Option

- Where 'totally disabled' is used, replace with 'totally and temporarily disabled'
- Where 'total disability' is used, replace with 'total and temporary disability'
- In the first sentence, replace 'we will waive all premiums' with 'we will waive all Life, TPD and Trauma cover premiums'

1.1.6 Life Care Advance Payment Benefit

- Replace '\$20,000' with '\$30,000'

1.1.7 Guaranteed Insurability Option (Personal Events)

- At the end of the first bullet point, add 'or the second anniversary of your de facto relationship'
- Insert the following after the third paragraph:
'A 'de facto' relationship means that although you and your partner are not legally married, you live together on a genuine domestic basis in a relationship as a couple.'
- Under **Limitations and other information**, insert an extra bullet point at the end, as follows:
 - If this option is exercised in the event of the second anniversary of your de facto relationship, it cannot be exercised for your subsequent marriage to your de facto partner.'

1.1.9 Business Safe Cover Option

- Under **Limitations and other information**, insert an extra bullet point at the end, as follows:
 - Your TPD Cover benefit and Trauma Cover benefit cannot exceed your Life Care benefit. Also, if only Trauma and TPD cover applies, the TPD Cover can never exceed the Trauma Cover.'

1.2.1.1 Absent From Active Employment – 'any occupation'

- Replace first bullet point with:
 - have been absent from active employment as a result of:
 - any of the Day One conditions (as defined under section 5.5.6), or
 - any other sickness or injury for a period of three consecutive months
- and'
- Replace second bullet point with:
 - during the period for which you must be absent from active employment, you have been unable to engage in any occupation:
 - for which you are reasonably suited by education, training or experience, and
 - if you suffer from a condition other than a Day One Condition, which would pay remuneration at a rate greater than 25% of your earnings during your last consecutive 12 months of work
- and'

1.2.1.2 Absent From Active Employment – 'own occupation'

- Replace first bullet point with:
 - have been absent from active employment as a result of:
 - any of the Day One conditions (as defined under section 5.5.6), or
 - any other sickness or injury for a period of three consecutive months
- and'

1.2.1.3 Homemakers

- Replace first bullet point with:
 - have been unable to perform domestic duties or child rearing and have been confined to the home as a result of:
 - any of the Day One conditions (as defined under section 5.5.6), or
 - any other sickness or injury for a period of three consecutive months
- and'

1.2.2 Limitations, exclusions and other information

- Insert a new bullet point at the end as follows:
 - For TPD Cover outside super where Life Care does not apply, the TPD Cover benefit will not be payable if you die from any cause within eight days of first being found to have had a Day One Condition (as defined under 5.5.6).'

1.3.2 Partial Trauma Cover benefit

- Replace 'Removal of Carcinoma in situ of the Breast' with 'Surgical Removal of Early-Stage Cancer of the Breast'
- Replace 'Carcinoma in situ of the Cervix Uteri' with 'Early-Stage Cancer of the Cervix Uteri'
- Remove 'Carcinoma in situ of the Vulva or Perineum of limited extent'
- Replace 'Carcinoma in situ of the Vagina' with 'Early-Stage Cancer of the Vagina'
- Replace 'Chronic Lymphocytic Leukaemia' with 'Early-Stage Chronic Lymphocytic Leukaemia'
- Replace 'Hydatidiform Mole' with 'Surgical Removal of a Hydatidiform Mole'
- After bullet point 'Severe Osteoporosis' insert new bullet point 'Early-Stage Prostate Cancer'
- Replace 'Melanoma' with 'Early-Stage Melanoma'

1.3.3 Trauma Cover Buy Back Benefit

- Under Limitations and exclusions, replace the seventh bullet point with:
 - Cancer, Early-Stage Cancer of the Vulva or Perineum, Surgical Removal of Early-Stage Cancer of the Breast, Benign Brain Tumour, Early-Stage Cancer of the Cervix Uteri, Early-Stage Cancer of the Vagina, Surgical Removal of a Hydatidiform Mole, Early-Stage Melanoma, Early-Stage Prostate Cancer or Early-Stage Chronic Lymphocytic Leukaemia, if we paid a claim for any one or more of those conditions under the original cover'

1.4.3 Continuation of cover

- at the end of the first paragraph, insert the following:
'and excludes cover under the Trauma Plus Cover option'

1.5.4 Accommodation Benefit (insurance outside super only)

- Replace '\$250' with '\$350'

Section 2: Income Protection

2.1.4 Cover expiry date

- Change heading to '**Cover expiry**'
- Insert the following wording after the first paragraph:

'Additionally, your Income Care Super (if applicable) will cease upon the earlier of:

 - the cover expiry date on your policy, or
 - the end of the Life Care cover you have taken with your Income Care Super'

2.1.6 Waiting period

- Replace the third paragraph with:

'If your condition is directly or indirectly related to pregnancy, childbirth or miscarriage (including post-natal depression), the waiting period will not begin any earlier than the last day of a three-month qualification period. The three-month qualification period ends on the day you have been totally or partially disabled from the relevant condition for a continuous period of three months.'

Insert new sub-section 2.1.7

'2.1.7 Pre-disability income

Agreed Value or Guaranteed Agreed Value

If you have Agreed Value Cover or Guaranteed Agreed Value Cover, your pre-disability income is the larger of the following amounts:

- your highest average monthly income in any consecutive 12 month period in the three years immediately before your most recent period of disability
- the average monthly income you received during the 12 months before you applied for your present level of cover.

If you continue to receive benefits for more than 12 months, this figure will be increased in line with indexation every 12 months on the anniversary of the date that benefits started.

If there is an indexed increase, the most recent indexed amount will be the minimum pre-disability income for future claims.

Indemnity

If you have Indemnity Cover, your pre-disability income is the average monthly income you received during the 12 months immediately before your most recent period of disability. If, however, you have been on employer-approved unpaid maternity leave, paternity leave or study leave at any time in the 12 months immediately before your most recent period of disability, your pre-disability income is the average monthly income you received during the 12 months immediately before your leave commenced, which average monthly income will be reduced by us on a pro rata basis to allow for any reduction in hours worked on your return to work from leave relative to the hours you worked immediately before commencing leave.

If you continue to receive benefits for more than 12 months, this figure will be increased in line with indexation every 12 months on the anniversary of the date that benefits started.'

2.2 Income Care

- Change heading to '**2.2 Income Protection**'

2.2.1 Total Disability Benefit

- Insert new wording at end of sub-section, as follows:

'Limitations

If you have Income Care Super and your Life Care cover ends, no further Income Care Super benefits will be payable.'

2.2.2 Partial Disability Benefit

- Under **Limitations**, insert the following sentence:

'If you have Income Care Super and your Life Care cover ends, no further Income Care Super benefits will be payable.'

2.2.3 Recurrent Disability Benefit

- Replace the two bullet points with the following:
 - you returned to work on a full time basis after receiving Total or Partial Disability Benefits or, for Income Care Plus, the Specific Injuries or Crisis Benefit (for the Crisis Benefit, your return to work must have been six months after receiving the benefit and, for the lump sum Specific Injuries Benefit, your return to work must have been after the payment period over which the monthly benefit would have been payable)
 - having returned to work, you suffered a recurrence of the same, or a related, sickness or injury which resulted in total or partial disability within 12 months of the date you last received benefits (for the Crisis Benefit, this is the date six months after you received the benefit and, for the lump sum Specific Injuries Benefit, this is the last day of the payment period referred to above).'

2.2.4 Medical Professionals Benefit

- Under **Limitations and exclusions** insert the following as the first bullet point:
 - This benefit is only available to cover outside of super'

2.2.6 Rehabilitation Benefit

- Replace the last two sentences of the first paragraph with the following:

'The benefit we will pay is 100% of the monthly benefit (and any super continuance monthly benefit). For example, if you become entitled to the benefit and your monthly benefit is \$3,000 and your super continuance monthly benefit is \$360, we will pay \$3,360.'
- Under **Limitations and exclusions**, insert the following as the first paragraph:

'This benefit is only available to cover outside of super.'

2.2.7 Unemployment Cover Benefit

- Under **Limitations, exclusions and other information**, insert the following as the first bullet point:
 - This benefit is only available to cover outside of super'
- In the second last bullet point, replace sub-point (i) with the following:

'i) the unemployment commences or occurs, or you were aware of your impending unemployment, prior to, or on or within 60 days after the policy commencement date or the reinstatement of the policy. However, where we agree that the Unemployment Cover benefit is replacing unemployment cover you have with us under Loan Protection, this 60 day qualification period may be reduced or not apply at all.'

2.2.11 Waiver of waiting period for specific medical conditions

- Replace the first bullet point with the following:
 - you:
 - have been absent from active employment as a result of a Day One Condition (as defined in section 5.5.6)
 - continue to be incapacitated to such an extent that you will be unlikely to ever again engage in the full time gainful occupation you engaged in before your disability, and

- are under the regular treatment, and following the advice, of a medical practitioner

or'

- Replace the fourth bullet point with the following:

'• you:

- have been unable to perform domestic duties or child rearing and have been confined to the home as a result of a Day One Condition (as defined in Section 5.5.6)
- continue to be so incapacitated to the extent that you are unable to engage in (whether or not for reward) any occupation for which you are reasonably suited by education, training or experience and are likely to be so disabled for life, and
- are under the regular treatment, and following the advice, of a medical practitioner

or'

2.2.14 Flexibility to reduce waiting period

- Replace the last bullet point with the following:

'• The group income protection policy to which this feature applies must be held by:

- a trustee of a superannuation fund of which you were a standard employer-sponsored member in terms of the Superannuation Industry (Supervision) Act, or
- an employer, under which policy you and others were insured in your capacity as employees of the employer.'

2.2.17 Accident option

- Replace the first sentence with the following:

'The benefit under this option is 1/30th of the monthly benefit for each day that you are totally disabled and, in the case of Income Care Plus, not eligible for any Specific Injuries Benefit (or, would not have been eligible for the benefit, had it been paid monthly and not as a lump sum), Crisis Benefit or Bed Confinement Benefit.'

2.2.18 Super Continuance Option

- Insert the following at the end of this sub-section:

'Limitations

- This option is only available to cover outside of super.'

2.2.19 Cash Back Option

- Under **Limitations and other information**, insert the following bullet point at the end:

- '• This option is only available to cover outside of super.'

2.2.20 Total and Permanent Disability (TPD) Cover Option

- Replace the section with the following:

'2.2.20 Permanent Disablement Cover Option

Lump sum benefit

If we pay you a lump sum benefit under this option, no other benefit will be payable and your cover will end. If you choose to receive a lump sum benefit (outside of super), it will be treated as a tax-free payment, unlike a monthly benefit which is treated as income and taxable for income tax purposes (see Section 4.1.3).

The lump sum benefit we pay is calculated as the lesser of the following:

- \$3,000,000
- an amount equal to 'A' times the Annualised Monthly Benefit, which is the amount calculated as follows:

$$\frac{12 \times (\text{B minus C})}{\text{D}}$$

D

where:

'A' is:

- 15, if your age next birthday is less than 40 years
- 13, if your age next birthday is between the ages of 40 and 44 inclusive
- 11, if your age next birthday is between the ages of 45 and 49 inclusive
- 9, if your age next birthday is between the ages of 50 and 55 inclusive
- 65 minus your age next birthday when the lump sum benefit becomes payable, if your age next birthday is 56 or more

when the lump sum benefit becomes payable. If the lesser of the above amounts is nil or a negative amount, no lump sum benefit is payable.

'B'

is the total of your monthly benefit and any super continuance benefit, as varied by the policy terms.

'C'

is the amount by which the disability benefit, which would have been payable to you had you not elected to receive the Permanent Disablement Benefit, would have been reduced by any benefit offsets.

'D'

is 1, unless the Permanent Disablement for which the Permanent Disablement Benefit is payable is Serious Medical Condition, in which case 'D' is 0.75.

To illustrate, if:

- at age 42 you become permanently disabled, become entitled to the Permanent Disablement benefit and choose to receive that benefit, and
- your Annualised Monthly Benefit is \$40,320, the Permanent Disablement benefit we will pay is \$524,160 (i.e. 13 x \$40,320), as this is less than the maximum of \$3,000,000.

Permanent Disablement definition

For the purpose of this option, the following permanent disablement definition will apply.

Permanent disablement means you:

- have been absent from active employment as a result of sickness or injury for a period of three consecutive months and, at the end of the three months, you continue to be incapacitated to such an extent that you will be unlikely to ever again engage in the full time gainful occupation you were engaged in immediately before your permanent disablement and you are under the regular treatment and following the advice of a medical practitioner

or

- you have suffered a Serious Medical Condition (as defined in Section 5.5.6)

or

- have suffered Loss of Limbs or Sight (as defined in Section 5.5.3)

or

- have suffered Loss of Independent Existence (as defined in Section 5.5.5)

or

- if you have been engaged in full time domestic duties or child rearing at the time of the sickness or injury that causes your permanent disablement, you:
 - have through sickness or injury, been unable to perform child rearing or domestic duties and have been confined to the home for a period of three consecutive months, and
 - are under the regular treatment and following the advice of a Medical Practitioner, and
 - continue to be incapacitated to the extent you are unable to engage in any occupation (whether or not for reward) for which you are reasonably suited by education, training or experience, and
 - are likely to be disabled for life.

Limitations and exclusions

- For cover outside of super, this option must be selected when you first apply for your policy and, if selected, cannot be cancelled.
- If you select this option outside of super, you cannot select the TTD Cover Option, the Cash Back Option or the Premium Saver Option.
- Permanent Disablement Cover is automatically included in Income Care Super and is not optional.
- If you select the Premium Saver Option under Income Care Super, then the Permanent Disablement cover cannot be paid for a mental illness condition (as described under Section 2.2.23).
- You cannot choose to receive your benefit as a lump sum if, in our opinion, the sickness or injury that causes your TPD will lead to your death within 12 months.
- Permanent Disablement Cover is only available if you select a benefit period to age 65.
- For Income Care Super, a Permanent Disablement benefit will only be paid under the policy if you satisfy a condition of release, other than temporary incapacity, as prescribed under superannuation law.'

2.2.22 Total and Temporary Disability (TTD) Cover Option

- Replace the first bullet point with the following:
 - If you select this option, you cannot select the Permanent Disablement Cover Option (outside super), Cash Back Option or Premium Saver Option.'
- Insert a new bullet point as follows:
 - This option is only available to cover outside of super.'

2.2.23 Premium Saver Option

- Under the first bullet point of 'Limitations', replace 'TPD' with 'Permanent Disablement'

2.2.24 Limitations and benefit offsets

- Replace the first paragraph, including the first three bullet points, with the following:

'You need to be aware of the following limitations which will affect the cover provided by Income Care, Income Care Super and Income Care Plus:

- A benefit will not be paid where it arises in connection with intentional self-inflicted injury, any attempt at suicide or acts of war.
- You cannot claim any benefits for disability resulting from surgery or treatment which you voluntarily undergo in the first six months of your policy or within six months of reinstatement, such as cosmetic or other elective surgery, or surgery to transplant your body organs to the body of another person.
- We will not pay a benefit for a condition which first occurred, or for a condition the circumstances leading to which first became apparent, before the policy (or any increase in cover) came into effect unless you were unaware of the condition or the circumstances or you told us about the condition or circumstances in your Application and we agreed to provide cover or we are providing cover pursuant to the exercise of a continuation option under an eligible policy.'

2.3 Income Care Plus

- Insert new paragraph at start of section as follows:

'The following benefits only apply under Income Care Plus. Income Care Plus is cover outside of super.'

2.3.1 Rehabilitation Expenses Benefit

- Replace the first paragraph with the following:

'This benefit pays up to nine times the monthly benefit (and any super continuance monthly benefit). If, therefore, your monthly benefit is \$3,000 and your super continuance monthly benefit is \$360, the maximum amount you can receive under this benefit is \$30,240 (i.e. 9 x \$3,360). However, if the rehabilitation expenses incurred are \$10,000, we will only pay \$10,000 on account of the benefit, as that is less than \$30,240.'

2.3.2 Accommodation Benefit

- Replace '\$250 a day' with '\$350 a day'

2.3.3 Family Support Benefit

- In the first paragraph, replace '50%' with '75%'
- Replace the second paragraph with the following:

'If, therefore, your monthly benefit is \$3,000 and your super continuance monthly benefit is \$360, the maximum amount you can receive under this benefit is \$2,520 (i.e. 75% x \$2,520). However, if the reduction in the family member's income is \$1,000, we will only pay \$1,000 on account of the benefit as that is less than \$2,520.'

2.3.7 Specific Injuries Benefit

- After the first paragraph, insert the following:

'Lump Sum Option

If the Specific Injuries Benefit becomes payable for an event for which the payment period is 24 months or less, you can choose to receive the benefit as a lump sum instead of monthly payments. You must notify us (in writing) if you wish to receive the benefits as a lump sum before monthly benefit payments start, after which the lump sum option will no longer be available.

If you choose a lump sum:

- the lump sum we pay will be the amount which equals the number of months in the payment period for the relevant event times the total of the Monthly Benefit and any Super Continuation Monthly Benefit
 - we will pay that part of the lump sum which comprises any Super Continuation Monthly Benefit to a complying superannuation plan
 - where the payment period is 18 months, you can choose to receive one third of the lump sum after six months and the remaining two thirds after 18 months or vice versa
 - where the payment period is 24 months, you can choose to receive one half of the lump sum after 12 months and the other half after 24 months'
 - Under **Limitations and other information**, replace the first bullet point with:
 - This benefit will be paid instead of any Total or Partial Disability Benefit, Bed Confinement Benefit or Unemployment Cover Benefit.'
- and insert a new bullet point at the end:
- No benefits are payable after your death.'

2.3.8 Crisis Benefit

- Under **Limitations and other information**, replace the second bullet point with:
 - This benefit will be paid instead of any Total or Partial Disability Benefit, Bed Confinement Benefit or Unemployment Cover Benefit.'

Insert a new section 2.3.10 as follows:

'2.3.10 Domestic Help Benefit

'If your Spouse becomes Accidentally Disabled and child minding or housekeeping expenses are being incurred as a result of the accidental disability we will pay the lesser of:

- \$750 per month
- expenses incurred for the relevant month.

This benefit can only be paid for a maximum of three months during the term of the policy.

For example, if this benefit becomes payable and the expenses you have incurred were \$1,000 a month for two months during your spouse's accidental disability, we will pay the maximum benefit of \$750 per month for the two months.

Accidentally disabled/accidental disability definition

Accidentally disabled means your Spouse is, due to injury, unable to perform domestic duties or child rearing and is confined to the home and under the regular treatment, and following the advice of, a Medical Practitioner.

Spouse definition

Spouse means the married or de facto spouse of you, the Life Insured. De facto means a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Limitations

- For the benefit to be payable, your Spouse must be 45 years old or younger and engaged in full time domestic duties or child rearing when accidentally disabled
- Benefits end when your Spouse is no longer accidentally disabled, has a 46th birthday, or dies'

2.4.7 Limitations and benefit offsets

- Replace the first bullet point with the following:
 - A benefit will not be paid where it arises in connection with intentional self-inflicted injury, any attempt at suicide or acts of war.'
- Replace the second paragraph with the following:
 - We will not pay a benefit for a condition which first occurred, or for a condition the circumstances leading to which first became apparent, before the policy (or any increase in cover) came into effect unless you were unaware of the condition or the circumstances or you told us about the condition or circumstances in your Application and we agreed to provide cover or we are providing cover pursuant to the exercise of a continuation option under an eligible policy.'

Section 4: Taxation

4.1.2 Life Care and TPD inside super

- Change heading to '**Insurance inside super**'
- Replace sub-section wording for **Concessional Contributions (previously called 'deductible contributions')** with the following:

'Concessional contributions will be taxed at the rate of 15% in the Fund. Contributions to superannuation over \$25,000 p.a. will also be taxed in your hands at 30% plus Medicare levy of 1.5%. This extra tax liability is assessed by the ATO. If you are aged 50 and over, there is a five year transition period until the 2011/12 financial year, in which the additional tax will only apply to contributions in excess of \$50,000.'
- In the table **Superannuation Member Benefits (Taxable component – Element taxed in the Fund)** replace '\$150,000' with '\$160,000' (on both occurrences)
- Replace sub-section wording for **Terminal Medical Condition** with the following:

'Payments made under the superannuation condition of release 'terminal medical condition' are entirely free from income tax.'
- In the table **Total and Permanent Disability (TPD) benefits** replace '\$150,000' with '\$160,000'
- After sub-section **Total and Permanent Disability (TPD) benefits**, insert new sub-section:

'Income Protection benefits

The tax laws treat income protection benefits in the same manner as salary or wages. To that end, in paying any benefit to you the Trustee is required to deduct tax at PAYG withholding rates from each payment. The Superannuation Pension tax offset does not apply to income protection benefits. You will be required to complete a Tax File Number Declaration form so that the Trustee knows the appropriate amount of tax to withhold.'

4.1.3 Income Protection

- Change heading to '**4.1.3 Income Protection (outside of super)**'
- Change sub-section heading of 'TPD Cover Option' to '**Permanent Disablement Cover Option**'

Section 5: Medical Conditions

5.3.1 Cancer

- Replace definition with the following:
'Cancer means any malignancy characterised by unlimited growth and which expands locally by invasion, but excluding malignancies which meet the following medical and/or histopathology classifications:
 - Pre-malignant conditions
 - Carcinoma in situ, but not if the cancer is located in the breast and all breast tissue is removed
 - Cervical dysplasia, CIN1, CIN2 and CIN3
 - Non-melanoma skin cancers, but not if the cancer has spread to another part of the body
 - Prostate cancers which remain classified as TNM T1a, T1b or another equivalent or lesser classification, but not if the Gleason Score is 6 or more
 - Melanoma with a depth of invasion classified as Clark Level II or less, or a Breslow thickness of 1.5 mm or less
 - Chronic Lymphocytic Leukaemia with a classification equivalent to Rai Stage 1 or less'

5.3.2 Melanoma

- Update heading to '**Early-Stage Melanoma**'
- Replace definition with the following:
'The diagnosis of a malignant melanoma on biopsy, but excluding melanoma in situ.'

5.3.3 Chronic Lymphocytic Leukaemia

- Update heading to '**Early-Stage Chronic Lymphocytic Leukaemia**'
- Replace definition with the following:
'The diagnosis of Chronic Lymphocytic Leukaemia (CLL) classified as Rai Stage 1 or less.'

5.3.4 Cancer of the Vulva or Perineum

- Update heading to '**Early-Stage Cancer of the Vulva or Perineum**'
- Replace definition with the following:
'Any tumour described by a histopathologist as carcinoma in situ of the vulva or perineum, which meets the criteria for classification as FIGO Stage I (including Stages IA and IB)'

5.3.5 Removal of Carcinoma in situ of the Breast

- Update heading to '**Surgical Removal of Early-Stage Cancer of the Breast**'
- Replace definition with the following:
'Surgery to remove a carcinoma in situ of the breast, where the procedure does not result in removal of the entire breast.'

5.3.6 Carcinoma in situ of the Cervix Uteri

- Update heading to '**Early-Stage Cancer of the Cervix Uteri**'
- Replace definition with the following:
'The diagnosis of Cervical Intraepithelial Neoplasia (CIN) of the cervix uteri, with a classification of at least CIN 2/3 (not including CIN 2 or less).'

5.3.7 Carcinoma in situ of the Vulva or Perineum of limited extent

- Remove entire definition

5.3.8 Carcinoma in situ of the Vagina

- Update heading to '**5.3.7 Early-Stage Cancer of the Vagina**'
- Replace definition with the following:
'The diagnosis of a carcinoma in situ (or intraepithelial neoplasia) of the vagina.'

5.3.9 Hydatidiform Mole

- Update heading to '**5.3.8 Surgical Removal of a Hydatidiform Mole**'
- Replace definition with the following:
'Surgical removal of a Hydatidiform mole.'

Insert new definitions as follows in chronological order:

5.3.9 Early-Stage Prostate Cancer

The diagnosis of prostate cancer classified as TNM T1a or T1b, with a Gleason Score of 5 or less.'

5.5.6 Day One Condition

A condition which is Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia, Tetraplegia, Dementia and Alzheimer's Disease, Parkinson's Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease or Severe Rheumatoid Arthritis (as these conditions are defined in this Section 5).'

5.5.7 Serious Medical Condition

'Serious Medical Condition means:

- you have been absent from active employment as a result of a Day One Condition
- and
- continue to be incapacitated to such an extent that you will be unlikely to ever again engage in the full time gainful occupation you were engaged in immediately prior to disability or permanent disablement, as applicable
- and
- you are under the regular treatment, and following the advice, of a Medical Practitioner
- OR
- if you have been engaged in full time domestic duties or child rearing at the time of the sickness or injury causing your disability or permanent disablement, as applicable, you have been unable to perform domestic duties or child rearing and have been confined to the home due to a Day One Condition
- and
- continue to be incapacitated to the extent that you are unable to engage in (whether or not for reward) any occupation for which you are reasonably suited by education, training or experience and are likely to be so disabled for life, and
 - you are under the regular treatment, and following the advice, of a Medical Practitioner'

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