

Covered

2012

A tale of the heart

Simon Hall's story

Check out your policy enhancements

From beaches to boardrooms

Olympic gold medallist
Kerri Pottharst

Beat the **busted budget blues**

Acting your age: what your body is telling you

Three holidays to rock your world

Win one of three 'little piece of luxury packages'

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Enhancements to OneCare

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Welcome



Welcome to OnePath's 2012 edition of Covered magazine.

When you've had life insurance for a while, it's easy to forget why you took it out in the first place. Then you read a story like Simon Hall's.

In the prime of his life, Simon had no reason to think he'd need to make a claim for a heart attack. But being covered has made a great difference to Simon and his family, and I think their story really demonstrates what life insurance is all about.

Also in this edition of Covered, we look at a range of health and wellbeing topics to keep you looking and feeling great. That includes some dietary dos and don'ts, and we explore the difference between physiotherapists, chiropractors and osteopaths.

Finally, who could forget the 2000 Sydney Olympics Women's Beach Volleyball final? We speak to gold medal-winner Kerri Pottharst to get her tips on how to stay successful and motivated throughout 2012.

I hope you enjoy Covered, and wish you a healthy and happy year ahead.

Regards,

A handwritten signature in black ink, appearing to read 'Shez Ford'.

Shez Ford

Head of Life Insurance Operations and Customer Service Insurance - OnePath

P.S. Your policy details have recently been enhanced, and as a valued OnePath customer this is at no extra cost to you. Check out the details on page 8.

A tale of the heart

Fit, young and healthy, Simon Hall had no idea he suffered from a serious heart condition. That was until he suffered a heart attack at the age of 39.



There are certain types of people you think of when you hear the words 'heart attack'.

Simon Hall certainly isn't one of those people.

A project manager from the northern suburbs of Brisbane, Simon is married to Joanne and father to three young children, Hugo (7), Isobel (5) and Otto (2).

When he's not chasing his kids around, Simon likes to stay active by running, cycling and occasionally swimming.

"I considered myself fit and healthy," Simon said. "I don't smoke, don't drink – to excess anyway – and I don't eat junk food."

"When this all happened I just thought to myself: 'How could this happen to me? Where's the justice in that?'"

Heart pain

Just before the Easter of 2011, Simon was on a lunchtime run in preparation for the Gold Coast half marathon. Midway through the run he started to feel some pain in his chest.

"I just thought it was indigestion, so I stopped running and the pain seemed to go away. I started running again and it seemed to be fine."

Over the next few weeks, Simon began feeling the heart pain getting worse – even when he was doing something as simple as walking to the train station.

After talking to his GP, Simon was referred immediately to a cardiologist.

"They booked me in for an ultrasound and an echocardiogram stress test. But after they saw the ultrasound they could tell my heart was impaired – it was actually too risky to put me on the treadmill."

Only the beginning

A subsequent blood test confirmed that Simon had suffered a heart attack. But that was only the beginning of the story.

"The angiogram they performed showed that one of my arteries was completely blocked, and a second was 80-90% blocked."

Simon then underwent a surgical procedure known as an angioplasty. The purpose of the surgery was to open up his two blocked arteries and put 'stents' in place to keep them open. These stents will remain in Simon's heart for the rest of his life.

The cause of Simon's blockages was excess production of lipoprotein(a) (Lp(a)) – a condition his doctors believe may be hereditary.

"I'd had my cholesterol tested a month or so before my heart attack. It was around 6.6, which is bit elevated but not that high."

"But when they tested my Lp(a) levels, they told me a normal range for these proteins would be less than 300. Mine was 1,340."

The right insurance

When it became apparent that his situation was serious, Joanne called their financial adviser to let him know what had happened, and to see if Simon would qualify for a benefit under his Trauma insurance.

"I'd started thinking about the possibility of not being able to work. I'm a contractor, so I don't have any sick leave or annual leave to fall back on – if I don't work I don't get paid."

"But I also knew I had the right insurances in place to deal with a situation like this. So we called David, my financial adviser, and he was very helpful in assisting us put the claim through."

Under Simon's Trauma Cover, he was eligible to receive a benefit from OnePath. Simon describes receiving this benefit as a great source of relief for himself and his family.

"When I took out that policy about four years ago, I never in a million years thought I was actually ever going to use it."

"But receiving that money was fantastic. In the end I couldn't work for about 6 weeks – so it really would've eaten into our savings, and we probably would've had to draw down on our mortgage."

"It was great to know that all the financial stuff was taken care of so we could concentrate on the things that really mattered, and that's health and family."

Prior to his heart attack, Simon and his family had been planning a major family road trip. The insurance benefit has also helped them fast-track those plans.

"We'd been hoping to do a big drive around Australia in three or four years time. But now we can probably bring it forward one or two years."

"If we didn't have the insurance, that holiday would probably have disappeared off into the sunset!"



"But after they saw the ultrasound they could tell my heart was impaired – it was actually too risky to put me on the treadmill."

Reprioritising your life

Happily, Simon's most recent stress test and MRI have confirmed that his heart is functioning normally. Now back to full-time work, Simon is also back exercising as part of his rehabilitation.

So how has this experience changed his outlook on life?

"We've always been a close family, but it's definitely made me appreciate what we've got even more," he says. "It brings it home that we're all mortal, and it forces you to reprioritise your life."

"Before, I might've said no to playing with the kids or kicking a footy because I had jobs to do. Now I'm really appreciating the time I get to spend with my family – even if it means there are a few half-finished projects around the house!"



An adviser's perspective

Simon's financial adviser is David Baccinelli from Brisbane. In his 10 years as an adviser, David's been through the claims process many times. He describes it as one of the most important roles a financial adviser can play.

"I tell my clients that if they become sick or injured, no matter how minor they may think the condition is, they should see a doctor. Then they need to ring me," David said.

"One of the real benefits of having an adviser is that you've got someone to help you through the claims process – so you know what you need to do at every step."

David took the call from Joanne while Simon was in hospital. He helped the Halls gather the required forms and medical information to submit the claim, and was there to hand over the cheque when the claim was paid.

"It was great to be able to go to the Halls' house and hand-deliver the cheque. Obviously money can't buy you good health, but I know the insurance benefit has given the Halls more options – especially with their trip around Australia."

David's passion for claims stems from his experience as a claimant himself, having suffered a horrific accident while working on a prawn trawler in 1993.

"I was off work for five years because of my injuries. But thanks to my income protection policy I was able to get by without any social security or handouts. That taught me how important and how valuable life insurance is."



*“It was **great** to know that all the financial stuff was taken care of so we could **concentrate** on the things that **really** mattered.”*



Enhancements to OneCare

From 26 May 2012, your OneCare policy will be even better. Here's what the upgrades mean for you.

Your OneCare policy includes a guarantee of upgrade. That means that when we improve the terms and conditions of OneCare, we pass the enhancements on to you as an existing OneCare customer if they do not result in a premium increase. These enhancements come at no extra cost to you.

We're pleased to announce the following upgrades, effective 26 May 2012. That means these improvements will apply to future claims from that date[^]. Please note that if you have a OneCare policy issued through an External Master Trust, these enhancements will not apply to you.

What do you need to do?

You don't need to do anything to take advantage of this automatic upgrade. However, we do recommend that you keep details of this upgrade in a safe place – perhaps with your policy terms or other insurance records.

Which improvements apply to you?

The improvements that apply to your policy will depend on the types of cover and options you've selected – i.e. an improvement only applies to you if the cover type or option being improved is already included in your policy.

Your latest OneCare Policy Schedule sets out the covers and options that apply to your policy, and will help you understand which of these improvements are relevant to you.

Your policy will not be worse off as a result of the upgrade. If you are inadvertently disadvantaged in any way, then the previous benefit wording will stand.

Any questions?

If you have any questions about the improvements outlined in this upgrade announcement, or you need more information about your policy, please contact your financial adviser or call Customer Services on 133 667. For the full Policy Terms, please go to onepath.com.au or call Customer Services for a free copy.

OneCare policy enhancements

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
All	<p>New beneficiary options</p> <p>We have relaxed the rules around who can be a beneficiary to allow the policy owner or life insured to be a beneficiary on the policy if required.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗
Life Cover	<p>Advance Assistance Benefit (updated)</p> <p>If an instalment benefit payment type applies, we will now pay an advance lump sum of three times the instalment amount insured on receipt of the life insured's full Australian death certificate or other evidence satisfactory to us showing cause of death, to help with immediate financial needs.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗
	<p>Accommodation Benefit (updated)</p> <p>Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was \$150 a day for a maximum of 14 days. This has been improved to a maximum of \$500 a day and for a maximum of 30 days.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗

[^] They apply only to claims for events or conditions which first occur, are first diagnosed, or for which symptoms first became reasonably apparent, on or after 26 May 2012. They do not apply to past or current claims, or any claims arising from conditions which first occurred, or were first diagnosed, or for which symptoms first became reasonably apparent, before 26 May 2012. Also, if an exclusion is noted on your Policy Schedule, you are not eligible to claim on any new or upgraded benefit where the claim relates to the same or related illness or injury for which your exclusion applies.



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Life Cover (continued)	<p>Orphan Benefit (new)</p> <p>If the life insured and their spouse suffer an Accidental death as a result of the same accident, and they are survived by one or more dependant child(ren), we will pay an additional \$10,000 for each dependant child – subject to a maximum benefit of \$30,000 for any one family.</p> <p>This benefit is available once a policy has been in force for three years.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗
	<p>Indexation (updated)</p> <p>Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 70. Indexation no longer expires at a particular age.</p>	✓	✓
	<p>Higher payment amounts for TPD Benefit (updated) (applies to TPD definitions Own Occupation or Any Occupation)</p> <p>We will pay an additional amount of up to 10% if the life insured satisfies either the 'Loss of limbs and/or sight' or 'Loss of independent existence' or 'Cognitive loss' elements of the definition.</p> <p>The amount of the increase will depend on the period of time you have had this cover. The amount of the increase will be:</p> <ul style="list-style-type: none"> • 5% after the 2nd policy anniversary; • 7.5% after the 3rd policy anniversary; • 10% after the 5th policy anniversary. <p>The increase is not available when the TPD amount insured in respect of the life insured is \$5 million or greater on the date of disablement.</p>	✓	✓
TPD Cover	<p>Accommodation Benefit (updated)</p> <p>Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was \$150 a day for a maximum of 14 days. This has been improved to a maximum of \$500 a day and for a maximum of 30 days.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗
	<p>Spouse Retraining Benefit (new)</p> <p>(available when the cover has been in force for three years)</p> <p>If the life insured is totally and permanently disabled, this new benefit will reimburse up to \$10,000 towards the actual costs incurred for the training or retraining of their spouse for the purpose of obtaining or improving employment prospects, or improving the quality of care the spouse is able to provide the life insured.</p> <p>This new benefit only applies where the spouse is aged under 65 years at the commencement of such training. The training must be provided by a recognised institution with qualified skills to provide such training within 24 months from the date the life insured was totally and permanently disabled.</p> <p>This applies to non-superannuation policies only.</p>	✓	✗
	<p>Indexation (updated)</p> <p>Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 65. Indexation no longer expires at a particular age.</p>	✓	✓
Trauma Cover	<p>New trauma conditions</p>		
	<p>Critical Care (new partial payment)</p> <p>We have introduced a new partial payment Trauma Cover condition called 'Critical Care'. This condition covers the life insured if they require continuous mechanical ventilation by means of tracheal intubation for at least 72 hours in an authorised intensive care unit of an acute hospital. The partial payment is 20% of the amount insured, up to a maximum of \$100,000 (doubled if the Premier Maximiser Option applies).</p> <p>This applies to Trauma Premier Cover only.</p>	✓	✗



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Trauma Cover (continued)	<p>Minor heart attack (new partial payment for Trauma Comprehensive and Premier)</p> <p>We have introduced a new partial payment Trauma Cover condition for 'minor heart attack'. This condition covers heart attacks where the rise in Troponin levels is significant, but not to the required severity of the 'heart attack' full payment definition. The partial payment is 10% of the amount insured, up to a maximum of \$20,000 (doubled if the Premier Maximiser Option applies).</p> <p>Minor heart attack means death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The basis for diagnosis shall be supported by the following clinical features being present and consistent with myocardial infarction (and not due to medical intervention):</p> <ul style="list-style-type: none"> • new electrocardiographic (ECG) changes; and • diagnostic elevation of either Troponin I between 500ng/L and 2000ng/L or Troponin T between 25ng/L and 600ng/L. <p>If the above tests are inconclusive, OnePath may consider at its sole discretion any other appropriate medical evidence in support of a diagnosis.</p> <p>Myocardial infarctions arising from elective percutaneous coronary interventions or coronary artery bypass grafting that do not satisfy the requirements of the ESC/ACCF/AHA/WHF 'Universal Definition of Myocardial Infarction' are excluded.</p> <p>A 90 day qualifying period applies and the condition must be diagnosed and certified by a medical practitioner who is approved by us. Please refer to your Policy Terms for further information.</p>	✓	✗
	<p>Update to trauma definitions</p>		
	<p>Benign tumour of the spine and brain (updated)</p> <p>These definitions have been improved to now also allow for the undergoing of surgery to remove the tumour as an alternative criteria.</p>	✓	✗
	<p>Cancer (updated)</p> <p>Under the improved cancer definition, carcinoma in situ now covers the following circumstances where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered necessary treatment:</p> <ul style="list-style-type: none"> • carcinoma in situ of the breast - if treatment requires the removal of the entire breast, or surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) • carcinoma in situ of the testicles if treatment requires the removal of the testicle. 	✓	✗
	<p>Deafness (updated)</p> <p>The improved definition of deafness allows the life insured to have some hearing improvement from a Cochlear implant.</p>	✓	✗
	<p>Partial deafness (updated)</p> <p>The improved definition of partial deafness allows the life insured to have some hearing improvement in the affected ear from a Cochlear implant.</p> <p>This applies to Trauma Premier Cover only.</p>	✓	✗
	<p>Partial blindness (updated)</p> <p>Previously, a partial benefit could be paid for a total loss of sight in one eye. We have improved this definition to alternatively allow a partial loss of sight in both eyes of visual acuity to 6/24.</p> <p>This applies to Trauma Premier Cover only.</p>	✓	✗
	<p>Stroke (updated)</p> <p>The definition of stroke has been improved to allow for new diagnostic techniques. An infarction of the central nervous system tissue only needs to be evidenced by neuro imaging or diagnosis by two specialist consultant neurologists.</p>	✓	✗
	<p>Changes to benefits and features</p>		
	<p>Indexation (updated)</p> <p>Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 70. Indexation no longer expires at a particular age.</p>	✓	✗



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover	<p>Pregnancy exclusion (updated)</p> <p>Previously, the Income Secure Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth.</p> <p>Accordingly, please replace the section of your Policy Terms entitled 'Income Secure Cover exclusions' with the following:</p> <p>Income Secure Cover exclusions</p> <p>We will not pay benefits under Income Secure Cover if the claim is caused either directly or indirectly by:</p> <ul style="list-style-type: none"> anything happening to the life insured in war (this exclusion does not apply to the Death Benefit); the life insured's intentional act or omission; or the life insured's uncomplicated pregnancy, miscarriage or childbirth. However, if the life insured spends more than three months totally disabled from the date their pregnancy ends and continues to be totally disabled, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater. <p>We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule.</p> <p>Please also insert the following definition of 'uncomplicated pregnancy' (in alphabetical order) into the 'Income Secure Cover glossary' section of the Policy Terms:</p> <p>Uncomplicated pregnancy means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.</p>	✓	✓
	<p>Total disability definition (updated)</p> <p>We have introduced a new alternative assessment for Total Disability Benefits, where the life insured is unable to produce monthly earnings of greater than 20% of their pre-claim earnings as a result of illness or injury. This can help you qualify for a Total Disability Benefit, even if you're still working in some capacity.</p> <p>Please replace the definition of 'Totally disabled/Total disability' that appears in the 'Income Secure Cover glossary' section of the Policy Terms with the following:</p> <p>Totally disabled/Total disability</p> <p>If the life insured's occupation category shown on the Policy Schedule is P, E, D, A, F, I, C, M, S, L or T, totally disabled means that the life insured is following the advice of a medical practitioner in relation to the illness or injury and due to that illness or injury:</p> <ul style="list-style-type: none"> is not working in their regular occupation or any gainful occupation and is unable to perform one or more duties necessary to produce income from their regular occupation; <p>or</p> <ul style="list-style-type: none"> is working in their regular occupation or any gainful occupation and is not working more than 10 hours* per week and is unable to perform the duties necessary to produce income from their regular occupation for more than 10 hours* per week; <p>or</p> <ul style="list-style-type: none"> is working in their regular occupation or any gainful occupation and solely due to the illness or injury is unable to produce monthly earnings greater than 20% of their pre-claim earnings. <p>* If at time of application, and again immediately prior to disability the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of partially disabled/totally disabled.</p> <p>If the life insured's occupation category shown on the Policy Schedule is H or HH, totally disabled means that the life insured is following the advice of a medical practitioner in relation to the illness or injury and due to that illness or injury:</p> <p>During the first three years from the date of that disability:</p> <ul style="list-style-type: none"> is not working in their regular occupation or any gainful occupation and is unable to perform one or more duties necessary to produce income from their regular occupation; <p>or</p>	✓	✓



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
<p>Income Secure Cover (continued)</p>	<ul style="list-style-type: none"> is working in their regular occupation or any gainful occupation and is not working more than 10 hours* per week and is unable to perform the duties necessary to produce income from their regular occupation for more than 10 hours* per week; <p>or</p> <ul style="list-style-type: none"> is working in their regular occupation or any gainful occupation and solely due to the illness or injury is unable to produce monthly earnings of at least 20% of their pre-claim earnings. <p>After three years from the date of that disability:</p> <ul style="list-style-type: none"> is not working in their regular occupation or any gainful occupation and is unable to perform one or more duties necessary to produce income from their regular occupation or any gainful occupation they are reasonably capable of performing having regard to their education, training or experience; or is unable to perform the duties necessary to produce income from their regular occupation or any gainful occupation they are reasonably capable of performing having regard to their education, training or experience for more than 10 hours* per week and are not working more than 10 hours* per week. <p>* If at time of application, and again immediately prior to disability the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of partially disabled/totally disabled.</p> <p>If the life insured's occupation category shown on the Policy Schedule is R, totally disabled means that due to illness or injury the life insured is following the advice of a medical practitioner in relation to the illness or injury for which they are claiming and:</p> <ul style="list-style-type: none"> during the first three years from the date of that disability, is unable to perform each and every duty necessary to produce income from their regular occupation as confirmed by a medical practitioner; after three years from the date of that disability, is unable to perform each and every duty necessary to produce income from their regular occupation or any other occupation they are reasonably capable of performing having regard to their education, training or experience as confirmed by a medical practitioner; and is not engaged in their regular occupation nor any other gainful occupation. 	✓	✓
	<p>Partial disability definition (updated)</p> <p>Due to the introduction of the alternative assessment in the total disability definition mentioned above, the partial disability definition has also been updated to allow for the new loss of income assessment.</p> <p>Please replace the definition of 'Partially disabled/Partial disability' that appears in the 'Income Secure Cover glossary' section of the Policy Terms with the following:</p> <p>If the life insured's occupation category shown on the Policy Schedule is P, E, D, A, F, I, C, M, S, L, T, H or HH, partially disabled means that due to illness or injury the life insured is:</p> <ul style="list-style-type: none"> working in their regular occupation or any gainful occupation for more than 10 hours* per week; <p>or</p> <ul style="list-style-type: none"> working in their regular occupation or any gainful occupation and is able to produce monthly earnings greater than 20% of their pre-claim earnings; <p>or</p> <ul style="list-style-type: none"> working for 10 hours* or less per week and is not totally disabled; <p>or</p> <ul style="list-style-type: none"> not working and is not totally disabled; <p>and</p> <ul style="list-style-type: none"> solely due to illness or injury their monthly earnings are less than their pre-claim earnings; <p>and</p> <ul style="list-style-type: none"> is following the advice of a medical practitioner in relation to the illness or injury for which they are claiming. <p>* If at time of application, and again immediately prior to disability the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of partially disabled/totally disabled.</p>	✓	✓



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover (continued)	<p>If the life insured's occupation category shown on the Policy Schedule is R, partially disabled means that due to illness or injury the life insured:</p> <ul style="list-style-type: none"> • during the first three years from the date of that disability is either: <ul style="list-style-type: none"> – unable to perform one or more of the duties necessary to produce income from their regular occupation, but has returned to work in their regular occupation or is working in another occupation and has monthly earnings less than their pre-claim earnings; or – able to perform each and every duty necessary to produce income from their regular occupation, but is not working to their full capacity (including when no work is available) and their capacity to earn is less than their pre-claim earnings <p>• and after three years from the date of that disability is either:</p> <ul style="list-style-type: none"> – unable to perform one or more of the duties necessary to produce income from their regular occupation or any other occupation that the life insured is reasonably capable of performing having regard to their education, training or experience, but has returned to work in their regular occupation or is working in another occupation and has monthly earnings less than their pre-claim earnings; <p>or</p> <ul style="list-style-type: none"> – able to perform each and every duty necessary to produce income from their regular occupation or any other occupation that they are reasonably capable of performing having regard to their education, training or experience, but is not working to their full capacity (including when no work is available) and their capacity to earn is less than their pre-claim earnings <p>• and is following the advice of a medical practitioner in relation to the illness or injury for which they are claiming.</p>	✓	✓
	<p>Return to work during the waiting period clause (removed)</p> <p>Previously we listed several restrictions relating to returning to work during the waiting period, which may have affected when the waiting period ended and the benefit period commenced in respect of a life insured. These restrictions have now been removed.</p> <p>The section of your Policy Terms entitled 'Return to work during the waiting period' has now been deleted and no longer applies.</p>	✓	✓
	<p>Partial Disability Benefit (updated)</p> <p>We've updated the Partial Disability Benefit to include a boost of 10% of the Partial Disability Benefit payable for a maximum of 12 months, subject to the life insured meeting certain requirements (as listed below).</p> <p>Please insert the following wording at the end of the 'Partial Disability Benefit' section of the Policy Terms:</p> <p>If we have been paying Total Disability Benefits for 12 consecutive months and the life insured is receiving a Partial Disability Benefit for working in a gainful occupation that is unrelated to their regular occupation for at least three consecutive months, we will pay an additional 10% of the Partial Disability Benefit payable for a maximum of 12 months.</p> <p>The additional 10% will only be available once during the life of this cover.</p>	✓	✓
	<p>Specific Injury Benefit - new Specific Injury added (updated)</p> <p>We have added 'Fracture of the vertebrae' to the list of specific injury events. The amount payable for the new event is 1 times the monthly amount insured.</p> <p>This applies to Standard, Comprehensive and Professional Income Secure Cover only.</p>	✓	✗
	<p>Specific Injury Benefit now payable as lump sum (updated)</p> <p>Benefits payable under the Specific Injury Benefit may now be paid as either a lump sum or a monthly payment (up to 12 times the monthly amount).</p> <p>This applies to Standard, Comprehensive and Professional Income Secure Cover only.</p>	✓	✗
	<p>Trauma Recovery Benefit definitions (updated)</p> <p>Several enhancements to the trauma definitions listed above for Trauma Cover also apply to the Trauma Recovery Benefit. These include benign tumours of the spine and brain, cancer, deafness and stroke.</p>	✓	✗



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover (continued)	<p>Trauma Recovery Benefit now payable as lump sum (updated)</p> <p>Benefits payable under the Trauma Recovery Benefit may now be paid as either a lump sum or a monthly payment.</p> <p>This applies to Comprehensive and Professional Income Secure Cover only.</p>	✓	✗
	<p>Increasing Income feature (updated)</p> <p>The Increasing Income feature is a built-in benefit for Income Secure Cover, which allows you to increase your cover in line with your monthly earnings, within set limits without medical underwriting. Previously this feature was unavailable to covers where the life insured had a medical loading.</p> <p>We have updated the Increasing Income feature to make it available to lives insured with medical loadings not greater than 50%.</p> <p>This applies to Standard, Comprehensive and Professional Income Secure Cover only.</p>	✓	✓
	<p>Income Secure Cover Benefit Reductions - 'Other Payments' (updated)</p> <p>We have updated the definition of 'Other Payments' within the Income Secure Cover Benefit Reductions section of the Policy Terms to remove 'sick leave payments received'.</p> <p>This means that we will no longer reduce benefit payments by any sick leave payments received by the life insured.</p>	✓	✓
	<p>Definition of 'Regular Occupation' (updated)</p> <p>Previously, if the life insured had been on maternity, paternity or sabbatical leave for more than 12 months at the time they became disabled, we would assess the claim against any occupation they were reasonably capable of performing with regard to their education, training or experience. We now use the last occupation the life insured performed before they commenced maternity, paternity or sabbatical leave.</p>	✓	✓
	<p>Conversion to Living Expense Cover (clarification)</p> <p>Income Secure Cover may convert upon expiry to Living Expense Cover. If this occurs, any exclusion or medical loading that was on the existing cover will continue to apply upon conversion.</p>	✓	✓
	<p>Indexation (updated)</p> <p>Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 65 if the benefit period was to age 70. We've updated the Indexation section of the Policy Terms to remove the indexation expiry ages. Accordingly, age-related indexation expiry no longer applies.</p>	✓	✓
Business Expense Cover	<p>Premium Break (new)</p> <p>This is a new feature for Business Expense Cover that allows the policy owner to put their policy on hold for up to 12 months when they sell or cease to own a business.</p>	✓	✗
	<p>Pregnancy exclusion (updated)</p> <p>Previously, the Business Expense Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth.</p> <p>Accordingly, please replace the section of your Policy Terms entitled 'Business Expense Cover exclusions' with the following:</p> <div style="background-color: #f0f0f0; padding: 10px;"> <p>We will not pay benefits under Business Expense Cover if the claim is caused either directly or indirectly by:</p> <ul style="list-style-type: none"> anything happening to the life insured in war (this exclusion does not apply to the Death Benefit) the life insured's intentional act or omission; or the life insured's uncomplicated pregnancy, miscarriage or childbirth. However, if the life insured spends more than three months totally disabled from the date their pregnancy ends and continues to be totally disabled, we will pay benefits from the end of that three month period. <p>We will not pay any benefits under this cover if at the time of illness or injury giving rise to the disability you cease to own or operate a business.</p> <p>We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule.</p> </div>	✓	✗



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super								
Business Expense Cover (continued)	<p>Please also insert the following definition of ‘uncomplicated pregnancy’ (in alphabetical order) into the ‘Business Expense Cover glossary’ section of the Policy Terms:</p> <p>Uncomplicated pregnancy means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.</p>										
	<p>Increasing Income feature (updated)</p> <p>Increasing Expenses is a built-in benefit for Business Expense Cover, allowing you to increase your cover in line with increased business expenses, within set limits. Previously this feature was unavailable to covers where the life insured had a medical loading.</p> <p>We have updated the Increasing Income feature to make it available to lives insured with medical loadings not greater than 50%.</p>	✓	✗								
Living Expense Cover	<p>Specific Injury Benefit (new)</p> <p>This is a new built-in benefit. Please insert the following into your Policy Terms:</p> <p>We will pay you the monthly amount insured payable if the life insured suffers a specific injury (as set out in the table) before their 65th birthday while the cover is in force.</p> <p>This benefit is payable whether or not the life insured is significantly disabled or in need of ongoing medical treatment. This benefit is payable during the waiting period.</p> <p>You can choose to be paid the Specific Injury Benefit either as:</p> <ul style="list-style-type: none"> a lump sum payment, calculated by multiplying the monthly amount insured by relevant payment period for that specific injury as set out in the table. If the specific injury occurs within six months of the Cover Expiry Date, as shown on the Policy Schedule the lump sum amount will be calculated by multiplying the monthly amount insured by the number of months remaining until the Cover Expiry Date. If we have paid a lump sum and the life insured dies before the end of the payment period, we will pay appropriate death benefit; <p>or</p> <ul style="list-style-type: none"> in advance each month until the earliest of the: <ul style="list-style-type: none"> end of the relevant payment period for that specific injury as set out in the table; or Cover Expiry Date; or date of the life insured’s death. <p>If the life insured suffers more than one specific injury at the same time, we will pay for one specific injury only and this will be the specific injury with the longest payment period.</p> <p>If the life insured is significantly disabled at the end of the payment period due to the specific injury for which we have paid the benefit, we will pay the Living Expense Benefit from the latter of the:</p> <ul style="list-style-type: none"> end of the payment period for the Specific Injury Benefit; and end of the waiting period. <p>The life insured must have been significantly disabled during the waiting period (see section 8.3). The commencement of the waiting period is defined in section 8.3.</p> <p>The following table shows the specific injuries and their relevant payment periods.</p> <table border="1" data-bbox="363 1574 986 1720"> <thead> <tr> <th>Specific injury</th> <th>Payment period</th> </tr> </thead> <tbody> <tr> <td>Paralysis*</td> <td>6 months</td> </tr> <tr> <td>Loss of limbs[^]</td> <td>3 months</td> </tr> <tr> <td>Loss of sight[#]</td> <td>3 months</td> </tr> </tbody> </table> <p>* Paralysis means the total and permanent loss of function of two or more limbs. [^] Loss of limbs means the total and permanent loss of the use of the whole of both hands or the whole of both feet or a combination of a whole hand and whole foot. [#] Loss of sight means the irrecoverable total loss of sight in both eyes.</p> <p>The diagnosis of the specific injury must be made by an appropriate specialist medical practitioner and confirmed by our medical adviser.</p>	Specific injury	Payment period	Paralysis*	6 months	Loss of limbs [^]	3 months	Loss of sight [#]	3 months	✓	✗
Specific injury	Payment period										
Paralysis*	6 months										
Loss of limbs [^]	3 months										
Loss of sight [#]	3 months										
	<p>Living Expense Cover Benefit Reductions - ‘Other Payments’ (updated)</p> <p>We have updated the definition of ‘Other Payments’ within the Business Expense Cover Benefit Reductions section of the Policy Terms to remove ‘sick leave payments received’.</p> <p>This means that we will no longer reduce benefit payments by any sick leave payments received by the life insured.</p>	✓	✗								



What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Living Expense Cover (continued)	<p>Pregnancy exclusion (updated)</p> <p>Previously the Living Expense Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth.</p> <p>Accordingly, please replace the section of your Policy Terms entitled 'Living Expense Cover exclusions' with the following:</p> <p>We will not pay benefits under Living Expense Cover if the claim is caused either directly or indirectly by:</p> <ul style="list-style-type: none"> anything happening to the life insured in war (this exclusion does not apply to the Death Benefit); or the life insured's intentional act or omission; or the life insured's uncomplicated pregnancy, miscarriage or childbirth. However, if the life insured spends more than three months significantly disabled from the date their pregnancy ends and continues to be significantly disabled, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater. <p>We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule.</p> <p>Please also insert the following definition of 'uncomplicated pregnancy' (in alphabetical order) into the 'Living Expense Cover glossary' section of the Policy Terms:</p> <p>Uncomplicated pregnancy means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.</p>	✓	✗
	<p>Indexation (updated)</p> <p>Previously indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) for this cover ended at age 65. We've updated the Indexation section of the Policy Terms to remove the indexation expiry ages. Accordingly, age-related indexation expiry no longer applies.</p>	✓	✗
Child Cover	<p>Trauma definitions (updated)</p> <p>Several enhancements to the trauma definitions listed above for Trauma Cover also apply to Child Cover. These include benign tumours of the spine and brain, cancer, deafness and stroke.</p>	✓	✗
	<p>Accommodation Benefit (updated)</p> <p>Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was \$150 a day for a maximum of 14 days. This has been improved to a maximum of \$500 a day and for a maximum of 30 days.</p>	✓	✗

New options in OneCare

The following options are now available under OneCare:

- Higher levels of TPD Cover.** You can access greater levels of TPD Cover (up to \$10 million) under a new Business definition, available to certain white-collar professionals (not available to OneCare Super).
- SuperLink TPD.** You can now have an arrangement under which your TPD cover is provided in two linked policies. One Policy will have a SuperLink Any Occupation definition and the other will have a SuperLink Own Occupation definition. This allows you to hold some TPD Cover outside super (i.e. where benefit payments are more easily accessible) and some inside super (where your premiums may be more tax-effective).
- Income Secure Cover – Accidental Injury Only.** In circumstances where we are unable to offer Income Secure Cover for both illness and injury due to your medical history, we may now be able to offer an Accidental Injury Only cover.

Please refer to the current OneCare Product Disclosure Statement, available at onepath.com.au, for further information about these new options before making a decision. ■



We introduce Kristy Walker, ironman and a member of OnePath's claims team.

Where did you grow up?

I grew up in Port Stephens, NSW, and moved to Sydney in 1998.

What do you do 9 to 5?

I assess insurance claims for OnePath's income protection and total and permanent disability products.

What's the best part of your job?

I like that my job's interesting and every case is different. I get to meet a wide variety of people from all walks of life. It's nice when you can help make a difference in people's lives.

What did you think you wanted to be growing up?

As a girl I thought I'd be a ballet dancer, but I gave it up as a teenager. Then as a teenager I thought I might be an architect or interior designer – I think I have an underlying creative side. I certainly didn't think I'd end up in insurance, but over time I value what we do more and more.

How do you relax?

I don't get much time for relaxing! When you're training for an event every minute is precious. When I do relax it's probably just watching TV or a movie.

What's one of your goals?

Completing my first Ironman event in 12 hours and 40 minutes. This was held in Busselton, Western Australia, December 2011 (and included a 3.8km swim, 180km bike ride and a 42.2km run). I'd like to continue triathlons at that level. Also, in 2012 my partner and I are going to climb Mount Kilimanjaro (the highest mountain in Africa at 5,895 metres).

How many Weetbix?

An average of four. But sometimes I might have two breakfasts... and two lunches. My partner and I are constantly eating!

What makes you laugh?

I get paid out a lot because I'm constantly laughing or giggling. But I'm not sure why I laugh so much. Maybe a funny show or my partner's crazy jokes!

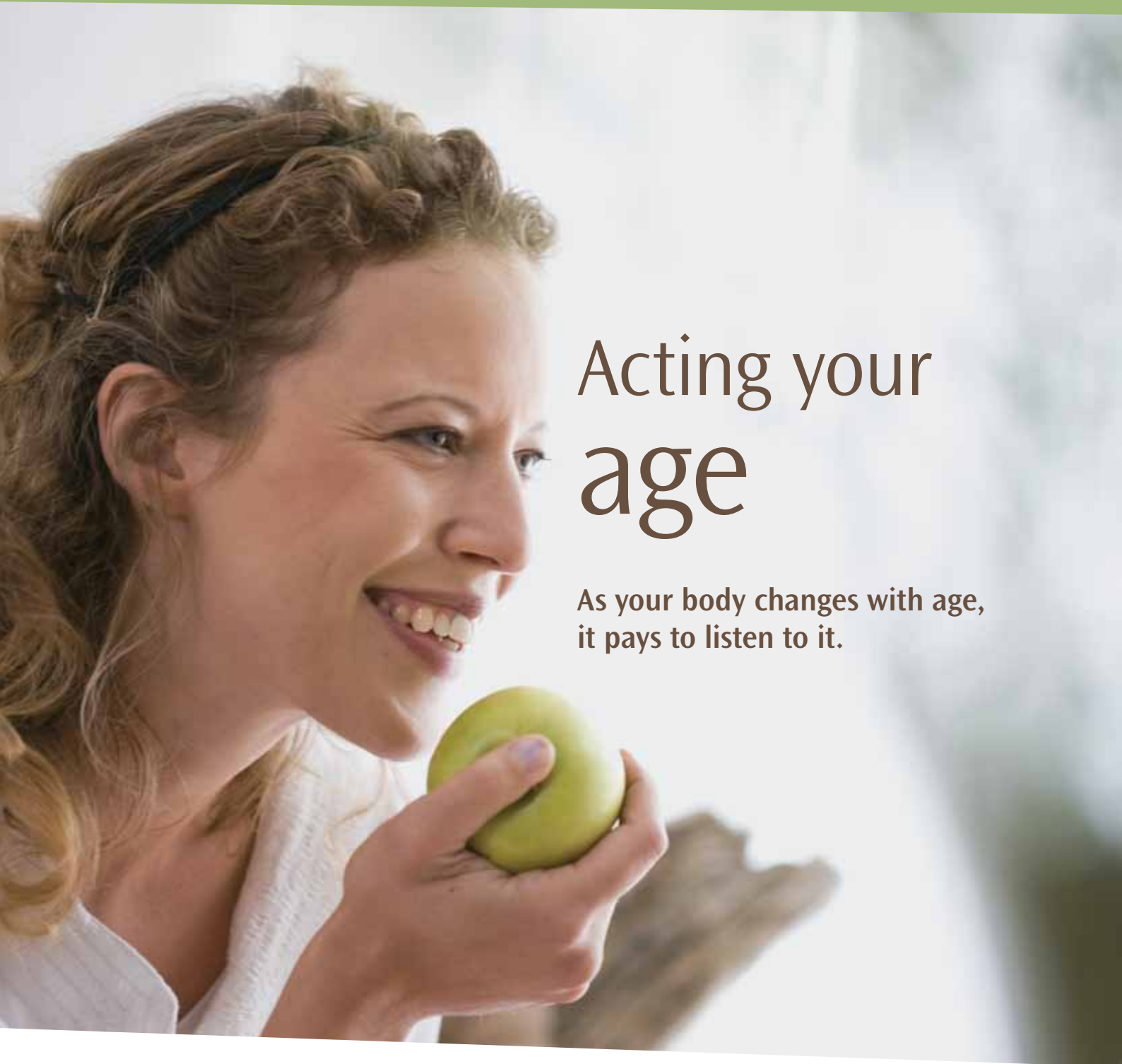
What's something you're proud of?

Triathlon has given me a real sense of achievement. It's taught me not to be afraid of aiming to achieve something special. At first it seemed so huge and unfathomable, but when you break it down into doable steps and build up to it, it's manageable.

What's a motto or saying you like?

'Happiness is in your own hands'... and 'Get the most out of life'.

In 2011 OnePath paid over \$66 million in Income Protection claims (87% of claimants were men). 12% of Total and Permanent Disability claims were for cancer.



Acting your age

As your body changes with age, it pays to listen to it.

It's easy to keep the same eating and lifestyle habits year after year. But your body needs change over time, and you need to be aware of what it's asking for.

When you're shopping for new clothes, you generally look for things that are age-appropriate.

What happens if you get it wrong? Picture your father in a pair of skinny jeans.

Food and lifestyle are no different. If you're still treating your body the same way you were ten or twenty years ago, it's probably crying out for a change.

So what are some of the best things you can do for your body at your age? And just as importantly, what are some of the things you shouldn't be doing?

	Males	Females
In your 20s	<ul style="list-style-type: none"> ✓ Eat lots of oily, omega-3 rich fish like salmon or sardines to help offset depression, which occurs commonly in young males. ✗ Get rid of the energy drinks. While they provide a short-lived caffeine fix, they are lacking in any real nutrition and may affect your sleep and mood if abused. 	<ul style="list-style-type: none"> ✓ Make sure you have some good quality protein such as fish, eggs, cheese, tofu or meat with each meal. Protein-containing foods keep your blood sugar levels stable – preventing dips in energy and subsequent raids to the biscuit tin. ✗ Don't overdo the booze. Binge drinking is common when you're in your 20s, however it is associated with many negative health outcomes, including lowered immunity. Yes, drinking red wine is associated with some health benefits. But the amount shown to be beneficial is only about 50ml, and most people drink much more than this.
In your 30s	<ul style="list-style-type: none"> ✓ Include a good handful of sunflower and pumpkin seeds everyday as a snack. These contain zinc – an important nutrient required for male reproductive health, especially healthy sperm production. ✗ Avoid buying as many processed packaged foods (e.g. tinned soups, breads and cereals) as you can, as these typically contain whopping amounts of sodium (in fact 70-80% of sodium in the diet* is actually coming from the packaged 'hidden salt' foods). There are numerous health conditions that are aggravated by high sodium intake, one of which is high blood pressure. 	<ul style="list-style-type: none"> ✓ Eat more broccoli, cauliflower and kale. They contain constituents known as glucosinolates – a class of phytochemicals that many believe may reduce the risk of breast, lung and colorectal cancer. ✗ Don't over-do the take-away foods. Yes, they are often convenient (especially when you're tired), but you should acknowledge that most take-away is designed to be tasty and eye-catching rather than nutritious or healthy. Save take-away as a once a week treat rather than a daily event.
In your 40s	<ul style="list-style-type: none"> ✓ Include lots of tomatoes and tomato-based products as they contain Lycopene – an antioxidant shown to be essential for a healthy prostate. Interestingly, cooked tomatoes appear to have a higher concentration of Lycopene than fresh tomatoes, making them a better choice. ✗ Try not to fire up the BBQ too often. Meat cooked on a BBQ can increase the risk of cancer-causing chemicals (known as heterocyclic amines) forming inside the muscle of the meat, while incomplete combustion and smoke can also cause other cancer-causing chemicals (called polycyclic aromatic hydrocarbons) to form on the surface of the meat. 	<ul style="list-style-type: none"> ✓ Throw some fresh berries into your daily smoothie or munch on ½ a cup as a snack. Berries are filled with antioxidants that help protect against the damaging effects of free radicals that accelerate ageing. ✗ Cut down on the amount of sugar you are consuming to dramatically reduce your risk of diabetes and obesity. While obvious sources of sugar are lollies and soft drinks, it's also hidden in not so well-known sources like baked beans, sauces and even yogurts. Remember, any sugar that doesn't get used by the body for energy basically gets turned to fat.
In your 50s and above	<ul style="list-style-type: none"> ✓ Include selenium rich foods such as Brazil nuts on a daily basis. Selenium is required for production of testosterone. Testosterone levels typically decline as males get older resulting in 'andropause' – the male equivalent of menopause! ✗ Avoid adding processed meats such as ham, bacon and sausages to your shopping trolley. Researchers have observed that eating these meats is associated with a 42% higher risk of heart disease and a 19% higher risk of type 2 diabetes**. 	<ul style="list-style-type: none"> ✓ Pre and post-menopause, make sure you include lots of calcium-rich foods in your diet to help prevent bone loss (and subsequent osteoporosis) due to declining levels of oestrogen in the body. While dairy foods are a rich source of calcium, they don't contain magnesium, vitamin D and all the other factors required for calcium absorption. Make sure you include other calcium-rich foods that do contain these cofactors – e.g. almonds, dark green leafy veggies such as spinach, tinned salmon and sardines and tahini (sesame seed spread). ✗ Say a big 'No!' to artificial sweeteners. These are basically just chemicals, and paradoxically they've been shown[^] to actually increase weight by making you feel hungrier.

* Better Health, Victoria, food and nutrition (salt) 2011.

** Science Daily, Red Meat Linked to Increased Risk of Type 2 Diabetes, August 2011.

[^] Sugar substitutes: Health controversy over perceived benefits, Journal of Pharmacology and Pharmacotherapeutics, October 2011.

From beaches to boardrooms

Olympic beach volleyball gold medallist Kerri Pottharst on inspiring people.



Sydney Olympics gold medallist Kerri Pottharst is using the lessons she learnt playing beach volleyball to inspire others – both as an author and motivational speaker. She talks to Covered about success, longevity and recovering from a major injury setback.

Covered: How did you first get into volleyball?

Kerri: When I was 15 my brother asked me to fill in for a social game of indoor volleyball. They were a player short, so my job was just to be a body on the court when the whistle blew, then I was supposed to get off and let them play. But I stayed on and had fun!

I was 6-foot tall and pretty agile and coordinated, so the state coaches in South Australia took an interest in me. They had some of the best coaches in the South Australian system, and they gave me a good foundation of skills.

At the time I was used to being teased for my height, and I was a pretty sensitive person. It was great that people started to applaud me for my height and see it as an asset. That gave me confidence and I grew to love the sport.

Covered: What motivated you to become a professional sports person?

Kerri: I wanted to get better, and know how good I can be. I also knew I had to go overseas to do that, so I quit my job at Australia Post to play a season of indoor volleyball with Bologna in northern Italy. It was the first time I was earning money in sport. But then I wrecked my knee. Basically I landed awkwardly and blew out every ligament, cartilage, you name it.

Covered: What was it like facing the prospect of not being able to compete again?

Kerri: It was gut-wrenching. When they said I needed two operations I realised how bad it was, and it ended up being three. They pretty much had to rebuild my knee. People didn't really talk much about depression back then, but I'm pretty sure I had it.

The turning point for me was when my boyfriend at the time gave me a brand new volleyball. When I first saw it I started crying and thought "What am I going to do with that?" – I didn't even think I'd walk properly again!

He told me to write a goal in each panel of the volleyball – every step that I needed to take to get back to being into professional volleyball. So I started to write things. Just having all the steps written down gave me a bit of confidence, a vision. That ball became my saviour.

When I eventually returned to indoor volleyball a year later, the floorboards were just too hard and it was too painful. I didn't have the same movement I'd had previously. So that's when I started playing on the beach.

Covered: Do you think the injury played a role in your future success?

Kerri: When I realised I could overcome that injury, it gave me the confidence to play for another 10 years. Then to cap it off by winning gold at the Sydney Olympics – it made me believe that I can do anything. Even everyday things like renovating our home. It might seem hard, but I just think "let's just do it" and you find a way. There's nothing stopping people from having a go.

Covered: What was it like winning gold in Sydney?

Kerri: Winning gold was indescribable. It was like an explosion of emotions – joy, relief, shock. Every emotion you can think of... except anger of course!

There was also a sense of knowing. Natalie (Cook) and I always had the belief that we could do it. Even the night before we were dreaming about our victory speeches. I think you need to believe in success before you can achieve it.

Covered: You played at the top level for 20 years. What's the secret to your longevity?

Kerri: For me it's desire. If you want it enough, you'll find a way. I played indoor volleyball from age 17 to 27, but even after the injury I still had that desire to play. So from 29 to 39 I played beach volleyball, and competed in the Athens Olympics in 2004. I definitely wasn't as fit as I was in Sydney, but I'm still proud of what we were able to achieve.

Covered: Is it hard for professional sportswomen to make a living in Australia?

Kerri: Absolutely. Natalie and I knew we needed a full-time coach outside of Australia and a full-time trainer. These weren't supplied by our national federation, so we had to pay for them ourselves. We also needed to travel and live overseas to compete with the best.

We realised that we needed to learn how to make money. Things like giving the media what they needed so they'd come and do stories on us. Sourcing sponsors, and then networking and working with sponsors so the relationship works for them and they stick with you.

In the end we were able to employ three full-time coaches – a volleyball coach, a fitness coach and a success coach who helped with our belief systems. We wanted every angle covered so we would have no regrets in Sydney. We were willing to go one step further than everyone else, and to do that we invested every cent we could.

Covered: What motivates you now that you're retired?

Kerri: Over summer (2011/12) I'm going to do some kids' clinics alongside the Renault National Beach Volleyball Series all over Australia. These give 8 to 14-year olds the opportunity to come along and learn about beach volleyball.

I love to coach, and I think I'm a teacher by nature. I want to pass on what I know – whether that's through motivational speaking or teaching beach volleyball.

Covered: Are you still strict on exercise and diet?

Kerri: I've developed some good habits with diet and nutrition, and I enjoy eating good food. I do have my moments though with junk food – especially chocolate and sweets!

Exercise gets more difficult when you get older, and I have lost fitness since I retired. I've now had six knee surgeries in total – four on the bad knee, two on the other one – so I do mostly non weight-bearing exercise in the pool or on a stationary bike at home. If you can't do it one way, you have to find another way!

Covered: What's your best piece of advice for someone who would like to improve their life?

Kerri: I think people should sit down and write down what they're passionate about, what makes them smile and brings them joy. Then they should set some goals to bring more of that into their lives.

A good way to start is to think where you'd like to be in 12 months, then work backwards step by step. By doing that you're giving yourself a plan – something to put on the bathroom mirror or somewhere you're going to see it every day. Then you can focus on the next step you need achieve. ■



Win a signed copy of Kerri's book

To win one of three autographed copies of Kerri's book 'The Business of Being an Athlete', simply tell us in 50 words or less what motivates you. Email your response, including postal address and contact phone number, to customer.risk@onepath.com.au

The Competition starts at 7.30am EST on 3 January 2012 and ends at 12pm EST on 31 December 2012 (Promotion Period). The winning entry will be judged by a panel chosen by the Promoter against these criteria: clarity, skill, relevance, originality and merit. A total of three winners will be chosen by the panel during the Promotion Period. A winner will be chosen and announced on 7 May 2012, 3 September 2012 and 7 January 2013. The prize winners will be notified by telephone by 14 May, 10 September 2012 and 14 January 2013 and their details published via onepath.com.au. For full terms and conditions please visit onepath.com.au/termsandconditions.

Beat the busted budget blues

Got a tendency to ‘blow the budget’?
The first step to fixing the problem might be
working out exactly what your budget is.



If you've ever planned a wedding or a major overseas holiday, you're probably quite familiar with the 's' word.

No, we're not talking about seating arrangements and speeches, or sun and sand, but 'spreadsheet'.

And why wouldn't you keep track of those major expenses? When there are thousands of dollars involved, it's easy to get carried away now and suffer the consequences later.

Everyday life is no different.

Sure, the amounts you're spending each month might not be as newsworthy. But over a year, that's where the vast majority of your money goes.

What does it cost to be you?

Creating a spending plan for your everyday life is a great way to get a better understanding of how much your lifestyle really costs.

This reality check can help you make smarter decisions about money, and get you into some good habits that can stick with you for life.

If you've never done a spending plan before, here's a simple planner to get you started. You can use this table to build your own spreadsheet – giving you something that's easy to update later.



Monthly spending planner

	Expected	Actual	Surplus/(deficit)
Your income	(A) = \$	(D) = \$	(D-A) = \$
Your expenses			
Rent/mortgage	\$	\$	\$
Food and groceries	\$	\$	\$
Going out/eating out	\$	\$	\$
Hair/makeup/beauty	\$	\$	\$
Public transport	\$	\$	\$
Car/petrol/tolls	\$	\$	\$
Gym membership	\$	\$	\$
Gifts/donations	\$	\$	\$
Mobile phone/internet	\$	\$	\$
Pay TV	\$	\$	\$
Books/magazines/music	\$	\$	\$
Insurances	\$	\$	\$
Other bills (electricity, gas, water, rates etc)	\$	\$	\$
Savings/investments	\$	\$	\$
Holidays/one-offs	\$	\$	\$
Total expenses	(B) = \$	(E) = \$	(B-E) = \$
Surplus/(deficit)	(A - B) = (C)	(D - E) = \$ (F)	(F - C) = \$

Healing hands

Aches and pains? The low-down on what chiros, physios and osteos can do.

When your body is feeling those aches and pains, what health professionals can you turn to? Here's a quick overview of the difference between chiropractors, physiotherapists and osteopaths.

In some aspects of life, picking the right professional to talk to about a problem is pretty straightforward.

Broken car, talk to a mechanic. Broken window, talk to a glazier. Broken toilet, talk to a plumber.

But what if it's your body that's broken?

In Australia, we're lucky enough to have access to thousands of highly-qualified health professionals, with specialisations across a wide range of disciplines. We also have access to best-practice and emerging techniques from all over the world.

With so many options, the hard part can be deciding who to talk to.

In this article, we're going to look at three of the most popular types of 'allied health practitioners' people use to alleviate pain and improve their lifestyle – physiotherapists, chiropractors and osteopaths.

Bear in mind that within every profession is a wide range of individuals, each with their own philosophy and techniques.

You should discuss your needs, and their approach, individually with the practitioners you choose.

Physiotherapists

In a nutshell...

Physiotherapists use a variety of techniques to reduce pain and restore full movement in your muscles and joints.

What do they do?

Physiotherapists work primarily with muscles, joints and nerves. Their main aims are to repair damage, speed up the healing process, and reduce pain and stiffness.

Physiotherapists are commonly associated with sports injuries. However, their role in providing rehabilitation services is much broader than that – having evolved largely from the UK public hospital system in the 1900s.

According to the Australian Physiotherapists Association (APA), physios assist people with movement disorders which:

- have been present from birth (such as cerebral palsy),
- have been acquired through accident or injury (such as motor vehicle accident or sporting injuries), or
- are the result of life-changing major events (such as stroke or the development of a disease of the nervous system).

An important part of a physiotherapist's role is to give you advice about injury prevention. For example, they may give you exercises to perform to strengthen the problem area – helping avoid a repeat injury.

What techniques do they use?

Physiotherapists often use a wide variety of techniques to achieve their goals. Depending on the individual practitioner and patient, these may include:

- exercise programs
- massage
- joint manipulation and mobilisation
- muscle re-education
- hot and cold packs
- electrotherapy
- airway clearance techniques and breathing exercises (e.g. for asthma sufferers)
- assistance with the use of aids (e.g. splints, crutches, canes, and wheelchairs)
- alternative therapies (e.g. acupuncture, reflexology).

For more information: www.physiotherapy.asn.au

Chiropractors

In a nutshell...

Chiropractors use manual adjustments to the spine and joints of the body to restore the healthy functioning of the nervous system.

What do they do?

According to the Chiropractor's Association of Australia (CAA), the underlying principle of chiropractic is 'healthy spine, healthy life' and they are referred to as 'spinal health experts'. In Australia they are registered as Doctors of Chiropractic with around 215,000 consultations to Chiropractors every week (ABS 2004-05).

A chiropractor's aim is to locate and reduce symptoms of structural misalignment that are interfering with the correct functioning of your nervous system – the 24 bones in your spine being the most common culprits.

By manually adjusting your spine back to its correct position, they aim to return your body to its normal healthy state – both to relieve pain and contribute to overall wellness.

Like physiotherapists, chiropractors will often provide you with an ongoing exercise or strengthening plan to help you maintain good health. They may also review your physical, chemical and emotional stress levels and lifestyle choices as part of their holistic approach.

What techniques do they use?

The main technique employed by chiropractors is 'chiropractic adjustment'. In other words, they use manual manipulations or 'thrusts' to put any misaligned bones back into place. This can be performed by hand or using instrumentation.

The three areas of particular focus for chiropractors are the spine, skull and pelvis.

For more information: www.chiropractors.asn.au

Bear in mind that within every profession is a wide range of individuals, each with their own philosophy and techniques.



Osteopaths

In a nutshell...

Osteopaths look at how the body functions as a unit – using a wide range of techniques to restore natural structure and function.

What do they do?

Osteopathy started in the 1800's in America as a radical rejection of mainstream medicine. During the 1900's it moved closer to mainstream medicine – combining its original philosophy with modern medical techniques.

Today, Osteopathy is the fastest growing allied health profession in Australia (Australian Osteopathic Association, December 2008).

Osteopaths take a broad or 'holistic' approach to injuries and injury prevention. As described by the Australian Osteopathic Society (OAS):

"Osteopaths focus on how the skeleton, joints, muscles, nerves, circulation, connective tissue and internal organs function as a holistic unit."

In a practical sense, this means osteopaths look beyond an injury (e.g. a sore knee) to find out how the injury occurred, and to see if there are any other factors involved that are influencing the appearance of that injury (e.g. a problem with the foot, hip etc).

They will also examine what other possible injuries are being caused by the body trying to compensate for that injury (e.g. by you avoiding the bad knee).

In uncovering the source and flow-on effects of an injury, an osteopath will also educate you about how you can change your behaviours to help avoid the same injury in the future.

What techniques do they use?

As a result of their holistic approach, an osteopath's treatment plan may encompass a number of mostly 'hands on' techniques – some of which are similar to those used by physiotherapists and chiropractors.

These most common techniques used by osteopaths are:

- massage and stretching
- articulation (mobilising a joint by taking it through its range of motion)
- muscle energy techniques (a combination of resistance and stretching)
- functional techniques (gentle mobilisation to find a way through the restriction)
- manipulation.

For more information: www.osteopathic.com.au

Which one is right for you?

This is an extremely difficult question to answer. For many injuries – for example a bad back – all three of these allied health practitioners could potentially play an effective role in treatment.

However, there are some cases where one type of practitioner may be more of a natural fit. For example:

- if you've suffered a specific injury or accident, a physiotherapist might be the best person to help you restore strength and movement
- if you'd like a thorough assessment of your spine in particular, you might want to talk to a chiropractor
- if you've had a gradual build-up of pain and you're not sure what's causing it, an Osteopath might be able to help you diagnose why it's occurring, and what impact it's having elsewhere.

Generally speaking, the best way to decide who to talk to is to look at each practitioner's approach to treatment, and see which philosophy appeals to you most.

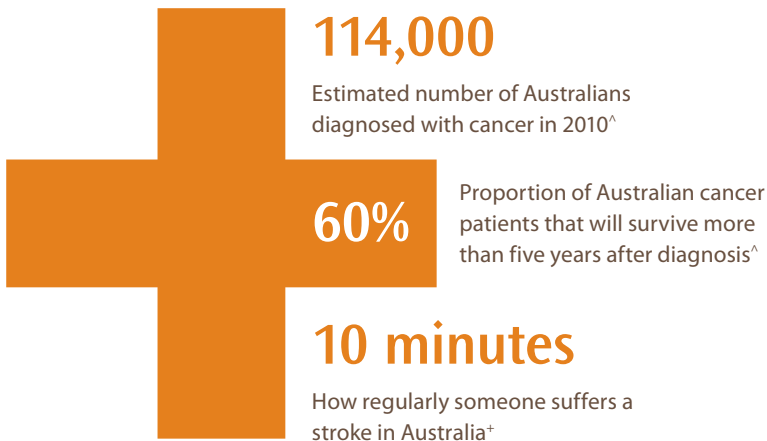
Sources:

* Australian Bureau of Statistics – National Health Survey 2004-05

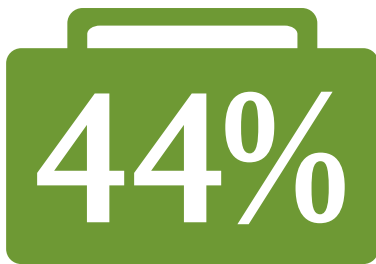
^ 'Osteopathy in Australia' – Australian Osteopathic Association, December 2008

Number crunch

Interesting facts on health in Australia.



Proportion of Australians who consume the recommended daily intake of both fruit and vegetables[‡]



Proportion of Australian women aged 60-64 who are still working (men – 62%)[‡]



3,376

Number of customers who received a claim from OnePath in 2011 (total claims = \$265.98 million)*



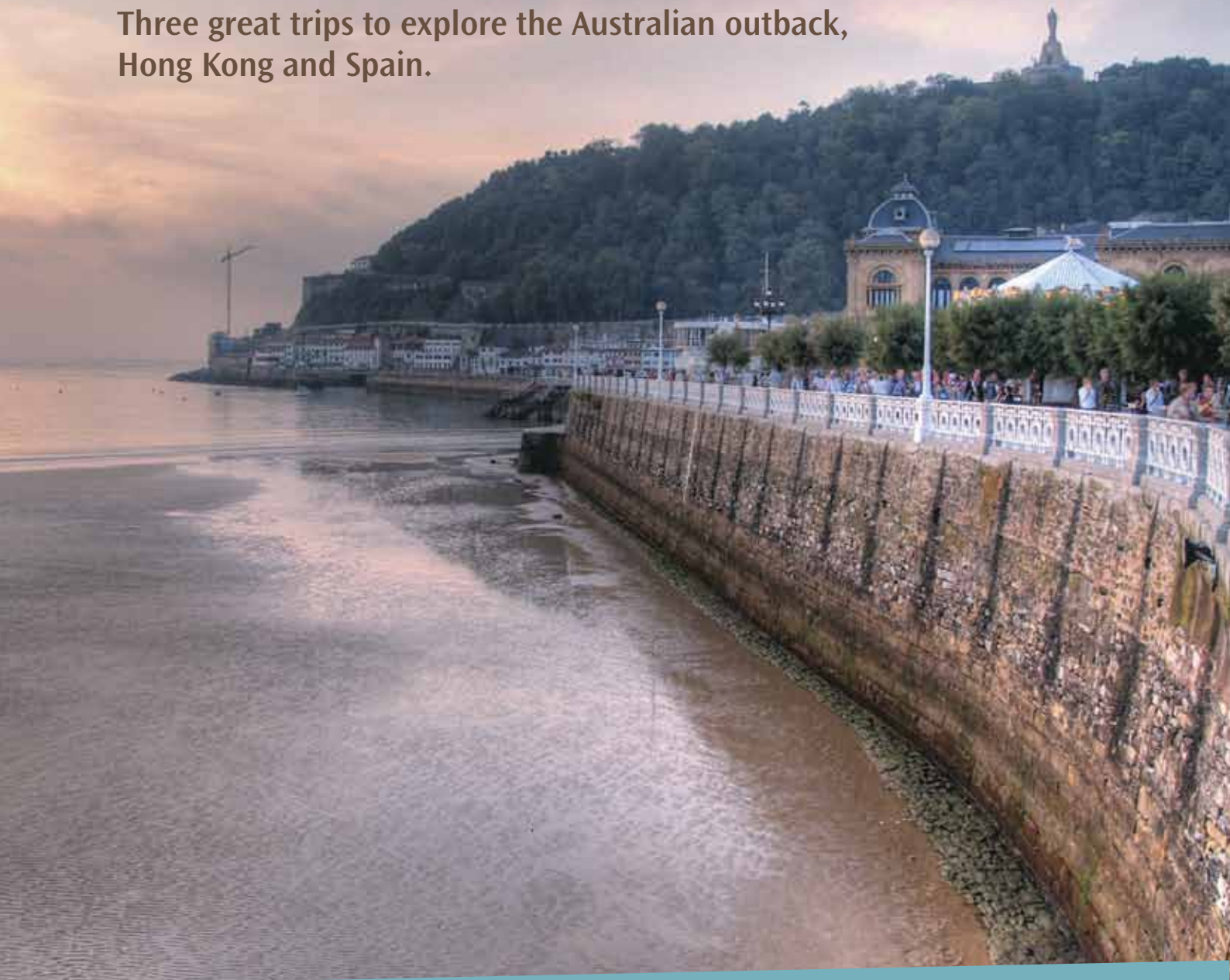
96 The age of OnePath's oldest claimant in 2011*
18 The age of OnePath's youngest claimant in 2011*
78.7 Average life expectancy for a male born in 2006[#]
83.5 Average life expectancy for a female born in 2006[#]

Sources:

- [^] Cancer Council Australia, facts and figures, 2011.
- ⁺ National Stroke Foundation, facts and figures, 2011.
- [#] Australian Institute of Health and Welfare, Australia's welfare 2011 in brief.
- [‡] Australian Bureau of Statistics, Overweight and Obesity in Adults in Australia: A Snapshot, 2007–08.
- * OnePath, February 2012.

Three holidays to rock your world

Three great trips to explore the Australian outback, Hong Kong and Spain.



One local, one almost local, and one on the other side of the planet. We look at three holiday destinations that will knock your Crocs off – for very different reasons.

As Australians, we're often guilty of heading overseas before we've had a good look at our own backyard. The Uluru-Kata Tjuta National Park is a great reason to change that mindset.

In terrain so flat and treeless, it's impossible to miss Uluru. At 348 metres in height and 9.4km around the base, it's huge. Damn huge. And you'll never get tired of looking at it – particularly at dawn and dusk when you can watch it change colour by the second.

When you're finished gawking, take a walking tour around the base of Uluru and read about its significance to the traditional owners, the Anangu. You'll soon discover this is no ordinary rock. And there's much more to those lumps and bumps than the tourist photos suggest.

Somewhat less famous, but no less remarkable, Kata Tjuta (formerly known as the Olgas) lies about a 30-minute drive from Uluru.

Ruggedly beautiful, Kata Tjuta is more diverse in shape than Uluru. It contains 36 steep-sided domes of varying heights – the tallest of which is over 500m high.

There are some great short and long walks in and around Kata Tjuta. The pick of them is The Valley of the Winds Walk. An up-and-down 7.4km trek, you'll need plenty of water and some good walking shoes or boots, but it's worth every sore muscle at the end of it.

Got a spare day?

300km north of Uluru, Kings Canyon in the Watarrka National Park is a great day trip or overnight stay – particularly if you've got energy for the ultra-impressive (but moderately difficult) Kings Canyon Rim Walk.

Why you would go?

It's remote, it's rugged and it's largely unspoilt – a real glimpse of the red centre.

Why you wouldn't?

Long walks are the order of the day, and the harder you work the bigger the rewards. If you don't like getting your hands (or your shoes!) dirty, you might find yourself wishing for escalators... and air conditioning.

For more information:
www.centralaustraliatourism.com



Love travelling? Register your Qantas Frequent Flyer membership details to earn points for premiums.

Did you know you can earn one Qantas Frequent Flyer point for every dollar of premium paid on eligible OneCare insurance?*

If you haven't yet registered your Qantas Frequent Flyer membership details, you can do so at onepath.com.au/qff

If you're not already a Qantas Frequent Flyer member, you can receive a complimentary membership at qantas.com/onepathjoin[^]. See the above websites for full terms and conditions.

* You must be a Qantas Frequent Flyer member and correctly register valid membership details with OnePath to start earning Qantas Frequent Flyer points on eligible OnePath premiums you pay. Points are earned in accordance with the 'OnePath and Qantas Frequent Flyer Rewards Terms and Conditions' available at onepath.com.au/qff-terms-conditions. Membership and points are subject to 'Qantas Frequent Flyer Program Terms and Conditions' available at qantas.com/frequentflyer. Points are only earned on premiums you pay after OnePath has received your Qantas Frequent Flyer membership details. The number of points you can earn on eligible OneCare and World of Protection policies is capped at 20,000 points per year, per policy. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about OneCare, World of Protection or the information provided by OnePath in this communication.

[^] Complimentary join fee waiver offered by OnePath. This complimentary offer may be withdrawn at any time.



1. Uluru-Kata Tjuta, Northern Territory



2. Hong Kong

Hong Kong describes itself as ‘Asia’s world city’, and it’s hard to disagree.

With a quirky mix of British and Chinese heritage, Hong Kong is somewhat of a halfway-house between the East and the West – a role it happily played to its financial gain over the 20th century.

The signs of Hong Kong’s wealth, and its willingness to spend it, are everywhere.

Walk down one of the main streets of Hong Kong Island and you can’t swing a Prada bag without hitting a shopping mall. And not just any shopping mall either – a multi-story behemoth that’s packed with the world’s most expensive designer labels.

But take a side street and you’ll see what Hong Kong is really about. Vibrant markets, bamboo scaffolding, and scores of non Gucci-wearing locals going about their daily business.

It almost feels like you’ve stepped into another city. Or at least it does until you turn around and see Beyoncé staring at you – reminding you that you’re never more than 50 steps away from a new fragrance. Or a new watch. Or a new fragrant watch.

The rugged terrain and mass of skyscrapers in Hong Kong make for some jaw-dropping scenery. A must-do is the tram ride to Victoria Peak, the highest point on Hong Kong Island.

At 552m, the view from ‘The Peak’ is incredible, night or day. And don’t worry about packing sandwiches – there’s a shopping mall and a dozen restaurants at the top.

What else would you expect from Hong Kong?

Got a spare day?

There are plenty of easy day-trips within Hong Kong (e.g. Soho, Kowloon and Stanley Markets) but one option to consider is Macau. Only a one-hour high-speed ferry ride away, the ‘Vegas of the East’ isn’t just about casinos – it features some stunning architecture inherited from its 400 years of Portuguese rule.

Why you would go?

Great shopping, amazing restaurants, great shopping, fun night-life, great shopping.

Why wouldn’t you?

If you’re short on credit card space, or short on patience in shopping malls, you may find Hong Kong a bit hard to handle.

For more information:
www.discoverhongkong.com

If your idea of a holiday is eating like a king, drinking like a fish and snoozing like a housecat, San Sebastian could be your spiritual home.

Perched on the Bay of Biscay in the north of Spain, San Sebastian is a rare gem.

Where else can you wander off the beach in the mid-afternoon, head into any one of dozens of small bars, and help yourself to a couple of bite-sized seafood tasters and a glass of Rosé for around \$10.

Welcome to 'pintxos' (pronounced 'pin-chos') – San Sebastian's version of afternoon tea. And it beats the daylights out of Earl Grey and scones.

Of course, you're not supposed to eat too many pintxos at one bar. The locals might have one or two, with a drink of course, then move on to the next bar for more of the same. And repeat.

By night (if you can make it that far), San Sebastian hums with restaurants and bars. At the heart of it all is the Old Town, or 'Parte Vieja', which lies at the foot of the medieval fortress of Mount Urgull – made famous by the statue of Jesus overlooking the town.

Foodies will have a field day in San Sebastian. With a high concentration of Michelin Star restaurants in the town and surrounding region, it's no surprise Masterchef's Matt Preston has San Sebastian on his foodie 'bucket list'.

Roughly an hour from Pamplona and Bilbao, San Sebastian provides a great base to explore the Basque region and the nearby Pyrenees Mountains. The tricky bit might be convincing yourself to leave.

Got a spare day?

Hop on a train or drive across the French border into to the seaside town of Biarritz – one of France's favourite summer holiday playgrounds.

Why you would go?

Beautiful beaches, great food and a relaxed party atmosphere – capped off with a generous dose of culture and history.

Why wouldn't you?

Accommodation options can be thin on the ground in summer (but that just means you have to be organised!).

For more information:
www.spainguides.com

Forgetting something?

OnePath's travel insurance covers a range of things from luggage delays to having your credit card stolen and incurring medical costs whilst overseas. One thing you don't want to be stranded without is travel insurance.

For a quote call us on 132 062 or visit onepath.com.au/travelinsurance

OnePath Travel Insurance is issued by OnePath General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288 160) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545). You should read the Product Disclosure Statement, available at onepath.com.au, in deciding whether to acquire, or to continue to hold the product.

3. San Sebastian, Spain



You be the chef

Ever wondered how to recreate a restaurant quality meal at home? One of Australia's leading chef/restaurateurs Teage Ezard shows you how to impress your friends.

Teage Ezard has been part of the local and international dining scene for almost 15 years. championed in his Melbourne establishments ezard (Two Hats), Gingerboy, and Gingerboy as part of Sydney Casino's, The Star's multi-million dollar redevelopment.



Salt and pepper silken tofu

This is a very simple dish but the texture of the silken tofu when crispy on the outside and silky smooth on the inside is sublime. This is a great vegetarian option for a dinner party also.

Serves 4 as a banquet

Ingredients

600 g silken tofu
200 g plain flour
1 lemon, quartered
750 ml vegetable oil
1 teaspoon black peppercorns
1 teaspoon Sichuan peppercorns
2 teaspoon white peppercorns
2 tablespoons sea salt

To serve

Pre heat the oil in a wok to 180°C, then turn the silken tofu out on to a chopping board and cut it into cubes 2cm X 2cm. Place half of the flour into a large mixing bowl then very gently place the tofu into the bowl then pour the remaining flour over the top and gently move around to completely coat each piece. Tip the tofu into the oil, make sure you do it very slowly and be careful not to splash the oil up. The tofu will take 2 – 3 minutes to cook and will be golden on the outside, once ready remove from the oil using a spider or a large slotted kitchen spoon, and place on to a tray lined with paper towel. Pound salt and peppers to a fine powder using a mortar and pestle then pass through a fine sieve.

Season evenly with the salt and pepper mix then divide the tofu evenly over 4 round bowls, and serve with 1 lemon quarter on each plate.



Hainan chicken rice

Hainan chicken rice is a dish that comes from the province in China. It is a great dish to serve part of a banquet and is very tasty.

Makes 4 as a banquet

Ingredients

1.5 L chicken stock
30 g ginger, peeled and sliced
2 cloves garlic, peeled and sliced
4 organic boneless chicken breasts, skin on
300 g jasmine rice
1 continental cucumber
1 teaspoon sesame oil
4 spring onions, finely sliced
Chilli, garlic and ginger sauce
3 long red chillies, finely chopped
2 garlic cloves, peeled and finely grated
20 g ginger, peeled and finely grated
Pinch sea salt
2 tablespoons palm sugar, grated
2 tablespoon of the chicken stock
Juice of 2 limes
1 tablespoon fish sauce

Bring 1 L of the chicken stock, sliced ginger and garlic to the boil. Add the chicken breasts, then cover the saucepan tightly, and turn off the heat. Leave to steep, covered for 45 minutes. ➤



His trademark 'Australian freestyle' food is Upstairs. In 2011 Ezard opened BLACK by ezard

Rinse the rice in cold water until the water runs clear. Place in a saucepan and cover with 500 ml of the chicken stock. Bring to the boil, cover tightly and simmer over the lowest possible heat for 20 minutes. Remove the pot from the heat and let sit on the side for 5 minutes.

To make the sauce

Place chillies, garlic, ginger, salt and sugar in a mortar and pound into a thick, even paste. Then transfer to a bowl and add the stock, lime juice and fish sauce then mix well until combined. Reserve on the side until needed.

To serve

Shave the cucumber lengthwise into ribbons with a vegetable peeler, avoiding the seeds. Remove the chicken, coat the skin with sesame oil and slice it against the grain. Arrange the cucumber onto four small plates. Fluff up the rice, and reheat the remaining chicken stock. Serve the rice in four small bowls and top with a little extra chilli. Serve the stock in four small bowls and scatter with spring onion. Serve with small dishes of the sauce for dipping.



Caramelised mango with chilli rock sugar and fresh lime

This is one of the simplest dishes, yet the flavour speaks for itself. This brings out the best of all the ingredients you use as long you purchase firm but ripe mangos.

Serves 4 as a banquet

Ingredients

- 4 mangos, ripe but still nice and firm with no bruises
- 4 limes, cut in half
- 50 g yellow rock sugar
- 1/2 teaspoon dried red chilli flakes
- 1 limes, zest only
- Caramelised mango

Preheat the grill. Place the mango on to a chopping board and slice both of the cheeks off. Using a sharp knife cut a criss cross shape, cut 3 lines across the mango and then on a 90° angle make 3 more cuts evenly spread apart. Make sure you do not cut through the skin. Place the mango cheeks onto a baking tray lined with greaseproof paper, criss cross facing up. To make the sugar, place the lime zest on to a piece of grease proof paper and then on to a tray. Place the tray in a low oven for 10 minutes so the zest can dry out. Then in a mortar and pestle pound the sugar until it is very fine and combine all of the ingredients together.

Then with a tablespoon of chilli sugar, sprinkle over each mango cheek and place it under the grill. It will take 5 minutes to cook, to test stick a teaspoon in to it and it should be really soft and smooth.

To serve

Place one mango cheek in the centre of the plate then lean the other mango cheek up next to it. Squeeze one half of each lime over the mango cheeks then serve the other half on the plate. ■

Win a little piece of luxury

Want a chance to win one of three 'little piece of luxury packages', including dinner at one of Teage Ezard's restaurants (Gingerboy, Gingerboy Upstairs, ezard Melbourne or Black by ezard Sydney), accommodation at the Hilton Hotel (Sydney or South Wharf Melbourne) and \$500 worth of travel vouchers to help get you there?

Enter by emailing your response to the following question in 25 words or less, 'What meal would you most enjoy at one of Teage Ezard's restaurant and why?'

Email your response, including postal address and contact phone number, to customer.risk@onepath.com.au and you'll have the opportunity to win one of three 'little piece of luxury packages' up to the value of \$1,700.

The Competition starts at 7.30am EST on 3 January 2012 and ends at 12pm EST on 31 December 2012 (Promotion Period). The winning entry will be judged by a panel chosen by the Promoter against these criteria: clarity, skill, relevance, originality and merit. A total of three winners will be chosen by the panel during the Promotion Period. A winner will be chosen and announced on 7 May 2012, 3 September 2012 and 7 January 2013. The prize winners will be notified by telephone by 14 May, 10 September 2012 and 14 January 2013 and their details published via onepath.com.au. For full terms and conditions please visit onepath.com.au/termsandconditions.



Five tips to budgeting success

1. Be realistic.

There's no point kidding yourself when you're calculating your expenses. Start with a realistic list of what you're spending now – it will help you find places you can cut back.

2. Budget in savings.

You may know how much goes into your bank account each month, but that doesn't mean you have to spend it! Try to include a regular savings or investment plan in your budget.

3. Track it.

Keep physical copies of all your bills and receipts so you don't forget anything. Then regularly match what you're actually spending with what you've budgeted to get an idea of what you're doing well (and not so well!).

4. Update it.

Your lifestyle changes from year-to-year, and your income and expenses change with it. Once a year, go through your spreadsheet and update the items that are out of date.

5. Stick to it.

A budget only works if you treat it as a real limit on what you should be spending. If you go over budget for a certain type of expense, make sure you're cutting back somewhere else to make up for it.

Need help finding ways to save?

Talking to a financial adviser and receiving expert advice can make it easier for you to reach your financial goals. Find out all you need to know about getting financial advice at onepath.com.au

Insure with confidence

OnePath Life (formerly ING Life) has won the following awards for OneCare:



In **2008, 2010** and **2011** OnePath has been named Risk Company of the Year at the Money Management/DEXX&R Adviser Choice Risk Awards.



In **2008, 2009, 2010** and **2011** OnePath's OneCare product won the prominent five-star CANSTAR CANNEX Outstanding Value for Life Insurance award.



In **2008, 2009, 2010** and **2011** OnePath has been named AFR Smart Investor's Life Company of the Year.

To find out more about OnePath life insurance speak to your financial adviser.

Customer Services

Phone enquiries 133 667

Address

OnePath Life
347 Kent Street
Sydney NSW 2000

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