



FREQUENTLY ASKED QUESTIONS

Personal Protection Portfolio (PPP) and Protectionfirst (PF) pass back definitions upgrade

Our ambition is to be Australia's leading and most trusted life insurer. Aligning to this ambition, we commenced a review of our medical definitions and product terms to ensure they align with contemporary medical practice, community expectations and industry standards.

What is changing?

We've enhanced 9 medical definitions and product terms and added 2 new Critical Illness conditions, see Critical Illness definition enhancement table below. These enhancements will apply to covers within the following product suites:

Benefit	Definition	Personal Protection Portfolio (PPP)	Life Cover Super (LCS)	Protectionfirst (PF)	Protectionfirst Super (PF Super)
Life	Terminal Illness – Likely 12 months or Highly Likely 24 months	•	•	•	•
Critical Illness (CI)	Deafness – permanent	•		•	
	Dementia or Alzheimer's Disease – permanent and of specified severity (PPP Definition)	•		•	
	Dementia - permanent and of specified severity (Protectionfirst Definition)			•	
	Heart Valve Surgery – of specified severity (PPP Definition)	•		•	
	Heart Surgery - of specified severity (Protectionfirst Definition)			•	
	Intensive Care – requiring mechanical ventilation for 7 days	•		•	
	Parkinson's Disease – of specified severity	•		•	
	Coronary Artery Disease			•	
	Specific Complications of Pregnancy - Stillbirth	•			
	Occupational Acquired HIV, HEP B or C Infection			•	
Life, TPD, CI	Premium Waiver	•	•		
	Financial Planning Benefit	•			
Income Protection	Occupationally Acquired HIV, HEP B or C Infection	•			



Benefit	Definition	Protectionfirst Solitaire 1-4	MLCL Capital Guaranteed	Traditional MLCL	Traditional ExAviva	Traditional ExNafm	MLCL Term
TPD	'Unlikely' ever to work	•	•	•	•		
	Earning capacity	•	•	•	•		
	Loss of use	•		•	•		
	Eligibility for home duties	•		•	•		
Terminal Illness	'Highly likely' within 24 months			•			•
Waiver of premium	Temporary disability			•		•	
	Retrenchment			•		•	

These new Critical Illness conditions will apply to covers within the following product suites:

Benefit	Definition	Personal Protection Portfolio (PPP)	Life Cover Super (LCS)	Protectionfirst (PF)	Protectionfirst Super (PF Super)
Critical Illness (CI)	Intensive Care – requiring mechanical ventilation for 5 days (Partial Benefit)	•	n/a	•	n/a
	Parkinson Plus Syndrome	•	n/a	•	n/a

When do the enhancements take effect?

The enhancements take effect from **1 November 2019**. They apply to all existing customers within the product suites above and apply only to conditions or events that occur on or after the effective date.

Do my clients need to do anything for the enhancements to apply to their policy?

No, the enhancements will apply automatically to all existing customers with the applicable insurance covers.

What policy medical definitions and product terms are changing and where can I find the details of the enhancements?

Please see the table on page one, the applicable upgrade flyer or visit mlcinsurance.com.au/Upgrades



What is the process for new applications and/or applications that are currently in progress?

A transition period is applicable to new applications and/or current applications received from 30 November 2019 to 4 January 2020 (inclusive).

Application version	Date application received	Communication to customers upon issue of policy
Pre 1 November 2019 application form:	Prior to 1 November 2019	We'll be communicating the improvements to customers along with a copy of the SPDS issued on 1 November 2019.
Life Cover Super /Personal Protection Portfolio - Issue 12 Protectionfirst – Issue 15	1 November 2019 to 29 November 2019 (inclusive)	We'll be communicating the improvements to customers along with a copy of the SPDS issued on 1 November 2019.
	30 November 2019 to 4 January 2020 (inclusive)	We'll request that the customer complete the declaration page of the Application form (LCS/PPP Issue 13 or PF Issue 16) issued on 1 November 2019. Once the policy is ready to be issued we will be communicating the improvements to customers along with a copy of the SPDS issued on 1 November 2019.
From 1 November 2019 application form: Life Cover Super /Personal Protection Portfolio - Issue 13 Protectionfirst – Issue 16	From 1 November 2019 onwards	No additional communication is required for customers.

Is a new PDS being issued?

No, we'll be issuing a Supplementary Product Disclosure Statement (SPDS) for Personal Protection Portfolio (PPP), Life Cover Super (LCS) and Protectionfirst (PF).

For all other product suites Solitaire, MLC Term, Traditional, MLC Capital Guaranteed Savings Plan & MLC Capital Guaranteed Personal Super, the upgrade flyers will contain all the information you require.

When will the applicable product suites SPDS be available online?

The applicable product suites SPDS will be available on the MLC Life Insurance website (mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements) from 1 November 2019.

When will the printed versions of the applicable product suite SPDS be available?

Printed versions of the applicable product suite SPDS will be available to order via MLC EasyOrder from late November 2019.

To order printed SPDS please login to the MLC Life Insurance website mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements

How will MLC Life Insurance be letting customers know of the enhancements?

We will be mailing an upgrade flyer to all applicable customers from 1 November 2019.

Do I have to replace my existing PPP/LCS and PF application kits?

Yes. You will need to replace the existing SPDS and Application form. Simply replace the SPDS and the Application Form with the SPDS issued on 1 November 2019 and Application Form (PPP/LCS Issue 13 and PF Issue 16) that is available on mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements

Will you send my clients a new Policy Document?

No. Customers don't need to receive a new Policy Document. However, some of their policy wording does change. If the new policy wording is not provided in their upgrade flyer, they will be directed to the new policy wording via the upgrade flyer. The improved policy wording will be outlined in the upgrade brochure, which can be found at mlcinsurance.com.au/Upgrades