



# The latest with our Integrity's Here for You product and Underwriting.

We're pleased to share some exciting improvements we're making to our Integrity's Here for You product, pricing and underwriting. These changes are designed to allow you to easily compare products and reflects the needs (and wants) of your clients - supporting them when they need it most and supporting you in getting your clients covered faster.

## New Business changes happening from 30 January 2023 - Product

FEATURE	WHAT DO YOU GET?
 <b>Full 70% Income Replacement Ratio (IRR)</b>	Our 70% IRR can now be maintained for the life of the claim period for new clients with a To Age 65 Payment Period.
 <b>Bonus Multi-Cover Discount (total Multi-Cover Discount now up to 15%)</b>	<p>Get an EXTRA 7.5% off the total Policy premium when new clients qualify for our existing Multi-Cover Discount and have at least \$500,000 Life Cover and \$500,000 TPD Cover. Multi-Cover Discount Fine Print applies.</p> <p>The 7.5% bonus Multi-Cover Discount combined with our existing 7.5% Multi-Cover Discount provides 15% off the total Policy premium – and remember our discounts apply for the entire life of the Policy unlike many other providers in the market.</p>
<b>Care Support Package expanded to include Homemakers</b>	Our Care Support Package (10 ancillary benefits that provide support and reimbursement when times get tough) is now available for new clients who are in Occupation Class 5 (this includes important occupations such as Homemakers).
<b>Critical Illness Medical Definitions updated</b>	We've updated our Multiple Sclerosis – with specified severity medical definition and Severe Parkinson's Disease medical definition. This means we'll now pay a full benefit upon unequivocal diagnosis of either of these conditions.



# New Business changes happening from 30 January 2023 - Underwriting

## FEATURE

## WHAT DO YOU GET?

### Medical requirements revised or removed

- The Health Consent Form for medical checks and investigations is no longer required, making it quicker and easier to work with Paramedical Providers. We'll continue to require a digital Health Consent Form for medical reports.
- We no longer require a Hepatitis B & C serology and HIV test unless the sum insured is more than \$10 million on Life or TPD Cover, \$1.5 million on Critical Illness Cover or \$20,000 per month on Income Insurance Cover.
- Removed the need for a Prostate Specific Antigen (PSA) test and will only request a mammogram if the client has not had their routine check-up (in line with medical recommendations).

### Financial Underwriting requirements reviewed

- Reduced evidence requests for both employed and self-employed individuals applying for a 2 or 5 year Benefit Period. Also, no financial requirements needed (subject to standard Underwriting) for 2 and 5 year Benefit Periods for employee's applying for Income Insurance Cover.
- For Employees requesting a To Age 65 Payment Period, proof of income will only be required when monthly sum insured exceeds \$20,000.
- For self-employed clients, we have increased the proof of income limit for monthly sum insured from \$15,000 to \$20,000 for 2 and 5 year Payment Periods.

## What happens now?

- These upgrades will apply for all new quotes started from **Monday 30 January 2023**.
- You'll have until **8pm AEST on 27 January 2023** to submit any inflight quotes or unsubmitted applications. Applications submitted before this date will remain on the existing retail product and pricing at time of submission. Any quotes or applications not submitted by this date will expire and will need to be requoted under the new retail product and pricing rates from 30 January 2023.
- Your Adviser Portal will be down from 8pm AEST on 27 January 2023 to 8am AEST on 30 January 2023 to implement these changes. This means you won't be able to quote and apply or view InForce clients during this time.

### Integrity Life Australia Ltd

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This Information is accurate as at 30 January 2023

