

MLC Life Cover & Total and Permanent Disability Insurance claims



For adviser use only

In the 12 months up to 31 March 2007, MLC paid out more than \$24.4 million in Life Cover & Total and Permanent Disability claims. >>>

Some disturbing statistics

1. Only 22% of Australians* have life insurance
2. And the insurance we do have will only cover about 20% of our family's needs in the event of our death.†

* Money, September 2005.

† Super Review, December 2005.

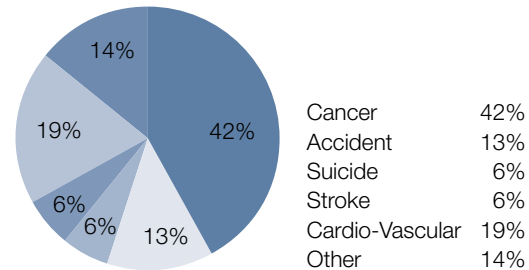
Here's a small sample of MLC Life Cover claims paid.

Occupation	Sex	Age	Cause	Policy Start Date	Amount Paid
Homemaker	F	26	Drowning	05/11/2002	\$218,545
Clerk	M	64	Cancer	22/05/2006	\$100,073
Kitchen Hand	F	45	Cancer	22/10/2002	\$109,735
Store Manager	M	60	Cardiac Arrest	25/01/2006	\$95,125
Manager	F	30	Melanoma	17/03/2004	\$360,500
Mechanic	M	51	Accidental Injury	16/06/1994	\$265,866

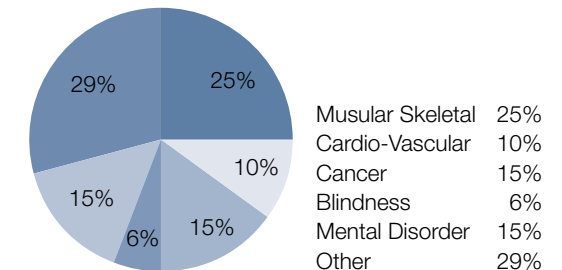
Here's a small sample of MLC Total and Permanent Disability claims paid.

Occupation	Sex	Age	Cause	Policy Start Date	Amount Paid
Secretary	F	50	Paralysis	01/11/2005	\$71,570
Sheet Metal Worker	M	65	Chronic Heart Disease	11/09/1981	\$25,383
Design & Marketing Manager	M	58	Post Traumatic Stress Disorder	20/12/1994	\$543,359
Psychiatrist	F	46	Renal Failure	03/03/1992	\$395,485
Chef	M	49	Heart Failure	01/04/1985	\$56,474
Homemaker	F	37	Motor Neurone Disease	24/05/2006	\$500,000
Dental Surgeon	M	58	Paralysis	17/04/2003	\$118,821

Life Cover claims

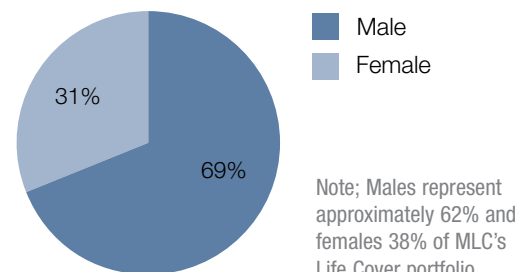


Total and Permanent Disability claims

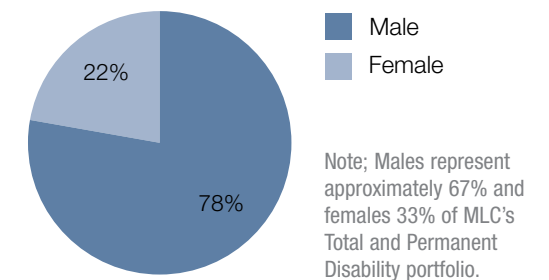


No matter whether you're male or female, serious life or permanent disability events can strike all of us.

Life Cover by gender

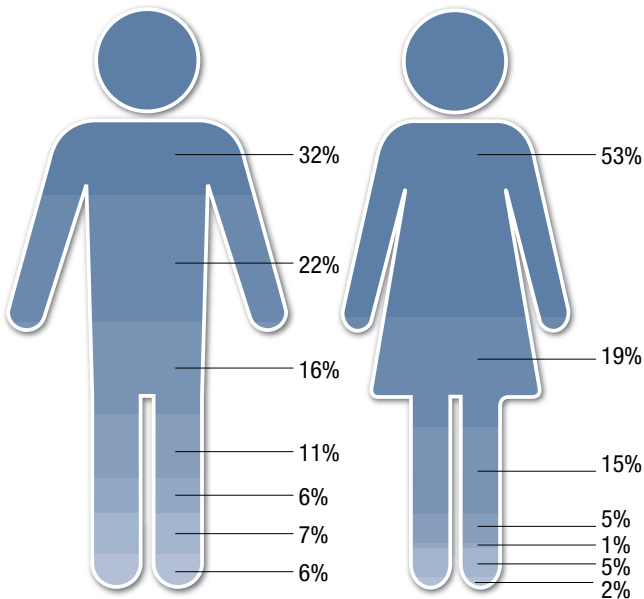


Total and Permanent Disability claims by gender



In the 12 months up to 31 March 2007, MLC paid out more than \$30 million in Critical Illness claims.

Who needs Critical Illness insurance?



The general population data shown below is based on being aged 30 now. Statistically, before the age of 70 you...

- Will not have suffered a critical illness.
- Will be diagnosed with cancer.
- Will suffer from other critical illnesses.
- Will have a heart attack.
- Will undergo bypass surgery.
- Will suffer a stroke.
- Will die from something other than a listed critical illness.

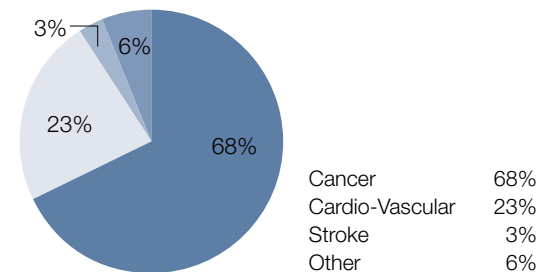
Source: General Reinsurance Life Australia Limited 2005/2006.

Here's a small sample of MLC Critical Illness claims paid.

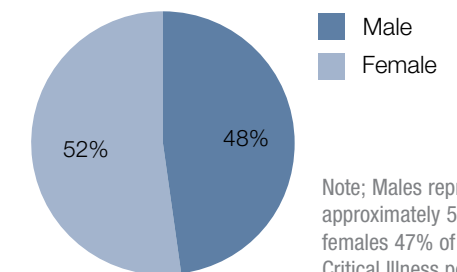
Occupation	Sex	Age	Cause	Policy Start Date	Amount Paid
Sales rep	M	23	Heart Attack	08/01/1999	\$117,330
Administration Manager	F	47	Breast Cancer	09/09/2005	\$103,000
Plumber	M	39	Cancer	17/06/2002	\$207,367
Dentist	F	35	Cardio-vascular	05/05/1992	\$266,480
Director	M	42	Lymph Node Cancer	27/05/1994	\$389,118
Driver	F	43	Major Brain Injury	10/03/2003	\$251,327
Supervisor	M	46	Organ Transplant	25/08/1997	\$125,843

Critical illnesses don't discriminate between whether you're male or female. >>

Critical Illness Claims



Critical Illness by gender



Note; Males represent approximately 53% and females 47% of MLC's Critical Illness portfolio.