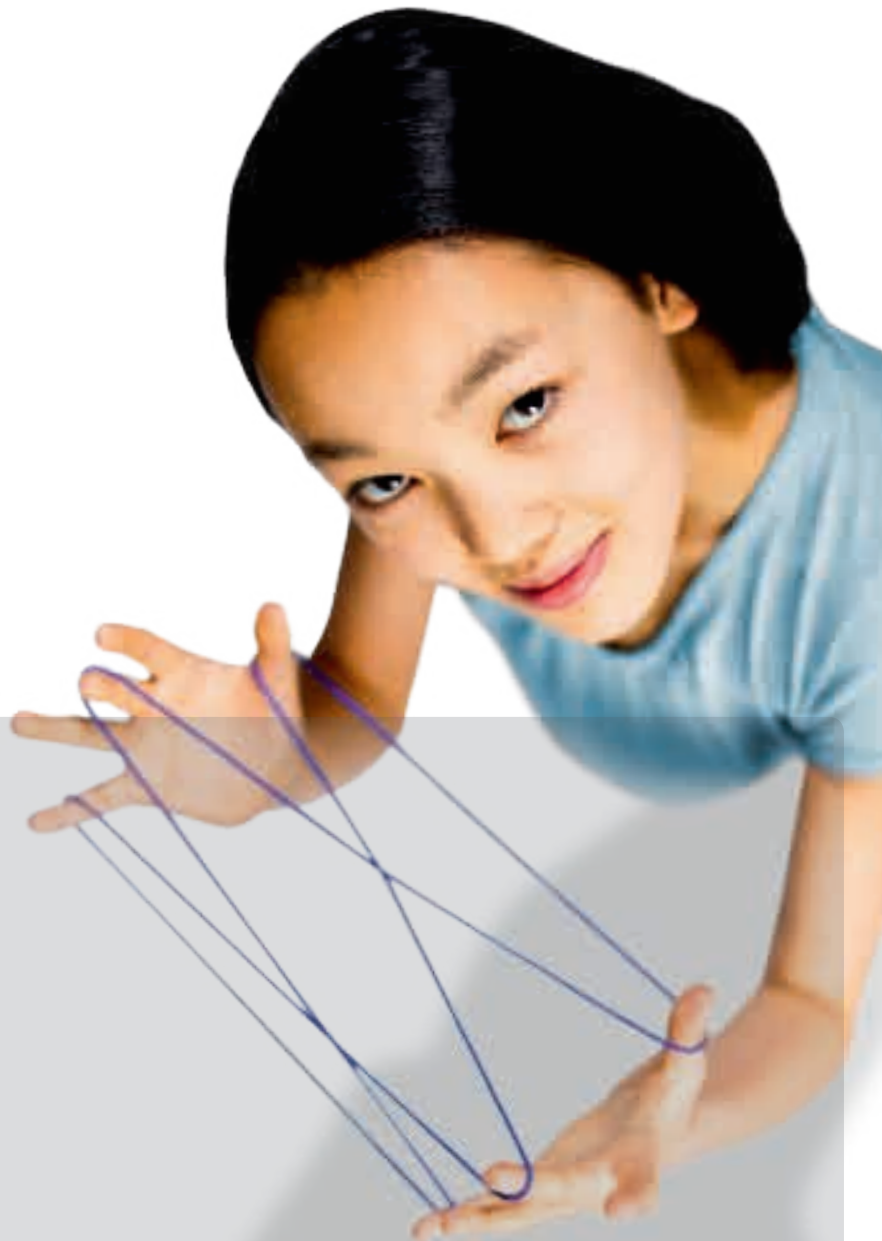




A safety net for living

A snapshot of Flexible Lifetime® - Protection



Winner of the Asset Innovation Awards
Trauma Insurance Product of the Year
Flexible Lifetime - Protection
Trauma cover Standard

Death, Total and Permanent Disablement and Trauma cover

Your Flexible Lifetime - Protection plan helps you feel financially secure knowing you and your family are covered in the event of sickness, disability or death.

| FEATURES | DEATH COVER | | TPD COVER | | TRAUMA COVER | | |
|--|-------------|----------|-----------|-------|--------------|----------|------------|
| | NON-SUPER | SUPER | NON-SUPER | SUPER | PREMIER | STANDARD | CHILDREN'S |
| 24 hour, worldwide cover | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 14 day cooling off period | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Financial planning benefit | ✓ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Funeral benefit | ✓ | ✗ | n/a | n/a | n/a | n/a | n/a |
| Guaranteed Future Insurability | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| Indexation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| Interim accident cover | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Linked or standalone | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Linked |
| Beneficiary nomination (non-binding) | ✓ | ✓ | n/a | n/a | n/a | n/a | n/a |
| Terminal Illness benefit | ✓ | ✓ | n/a | n/a | n/a | n/a | n/a |
| EXTRA COST OPTIONS | | | | | | | |
| Business Safeguard option | ✓ | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Own occupation option in TPD | n/a | n/a | ✓ | ✓ | n/a | n/a | n/a |
| Waiver of Premium option | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Premier Partial Plus option | n/a | n/a | n/a | n/a | ✓ | ✗ | ✗ |
| Premier Buy Back option | n/a | n/a | n/a | n/a | ✓ | ✗ | ✗ |
| Trauma Reinstatement option | n/a | n/a | n/a | n/a | ✓ | ✗ | ✗ |
| HANDY INFORMATION | | | | | | | |
| Benefit limit at start of plan (can then increase with any indexation) | No limit | No limit | \$3 m | \$3 m | \$2 m | \$2 m | \$50,000 |
| Entry age ranges | 10-69 | 10-64 | 15-59 | 15-59 | 15-59 | 15-59 | 1-12 |
| Expiry age | 99 | 74 | 99 | 74 | 99 | 74 | 16 |

Trauma cover highlights

Premier Partial Plus Option

An extra cost option that provides extra cover by paying a partial payment.

| TRAUMA CONDITIONS* | PREMIER PARTIALS PLUS |
|-----------------------------------|-----------------------|
| Partial blindness | ✓ |
| Melanoma | ✓ |
| Prostate cancer | ✓ |
| Severe inflammatory bowel disease | ✓ |
| Severe osteoporosis | ✓ |

AMP has a unique market-leading Claims Guiding Statement

All of our trauma definitions come with a guarantee that should advances in technology mean that diagnostic methods included in our definitions are superseded, we will consider the advancements at claim time and not let superseded definitions restrict your chances of being paid.

* Please refer to the Product Disclosure Statement for definitions on when a claim is payable.

Trauma conditions

| TRAUMA CONDITIONS# | PREMIER | STANDARD | CHILDREN'S |
|---|---------|----------|------------|
| Alzheimers disease and other dementias | ✓ | | |
| Aortic surgery | ✓ | ✓ | |
| Aplastic anaemia | ✓ | | ✓ |
| Bacterial meningitis | | | ✓ |
| Benign tumour of the brain or spinal cord | ✓ | | |
| Blindness | ✓ | | |
| Cancer | ✓ | ✓ | ✓ |
| Cancer (partial) | ✓ | | |
| Cardiomyopathy | ✓ | | |
| Coma | ✓ | | |
| Coronary artery angioplasty - triple vessel | ✓ | | |
| Coronary artery surgery | ✓ | ✓ | |
| Coronary artery angioplasty (partial) | ✓ | | |
| Encephalitis | ✓ | | |
| Heart attack - myocardial infarction & out of hospital cardiac arrest | ✓ | ✓ | |
| Heart valve surgery | ✓ | ✓ | |
| HIV/AIDs - medically or occupationally acquired | ✓ | | |
| Intensive care | ✓ | | |
| Kidney failure | ✓ | ✓ | |
| Leukaemia | | | ✓ |
| Liver failure | ✓ | | |
| Loss of hearing | ✓ | | |
| Loss of independent living | ✓ | | |
| Loss of speech | ✓ | | |
| Loss of use of limbs and/or sight | ✓ | | |
| Lung failure | ✓ | | |
| Major head trauma | ✓ | | ✓ |
| Major organ transplant | ✓ | ✓ | ✓ |
| Motor neurone disease | ✓ | | |
| Multiple sclerosis | ✓ | | |
| Muscular dystrophy | ✓ | | |
| Myelodysplasia | ✓ | | |
| Myelofibrosis | ✓ | | |
| Open heart surgery | ✓ | | |
| Paralysis that is one of: diplegia, hemiplegia, paraplegia, quadriplegia, tetraplegia | ✓ | ✓ | ✓ |
| Parkinson's disease and Parkinson's disease (partial) | ✓ | | |
| Peripheral blood stem cell or bone marrow transplant | ✓ | ✓ | ✓ |
| Peripheral neuropathy | ✓ | | |
| Pneumonectomy | ✓ | | |
| Primary pulmonary hypertension | ✓ | | |
| Severe burns | ✓ | | ✓ |
| Severe rheumatoid arthritis | ✓ | | |
| Stroke | ✓ | ✓ | |
| Subacute sclerosing panencephalitis | | | ✓ |
| Systemic lupus erythematosus | ✓ | | |
| Systemic sclerosis | ✓ | | |
| Viral encephalitis | | | ✓ |

Please refer to the Product Disclosure Statement for definitions on when a claim is payable.

Income Protection

Your income protection plan offers you peace of mind – that if you are unable to work you don't have to worry about how you are going to continue paying the bills.

| FEATURES | ADVANCED | STANDARD | BASIC |
|---|-------------------|---------------|---------------|
| Total disability benefit | ✓ | ✓ | ✓ |
| Partial disability | To benefit period | Up to 2 years | Up to 2 years |
| No capability clause on partial disability payments | ✓ | ✓ | ✓ |
| Agreed value or indemnity | ✓ | ✓ | ✓ |
| Automatic cover increase while not on claim | ✓ | ✓ | ✓ |
| Automatic cover increase while on claim | ✓ | Optional | Optional |
| Guaranteed continuation of cover after claim | ✓ | ✓ | X |
| Waiver of premium while on claim | ✓ | ✓ | ✓ |
| Guaranteed Future Insurability | ✓ | ✓ | ✓ |
| Rehabilitation costs | ✓ | ✓ | ✓ |
| Rehabilitation bonus | ✓ | ✓ | ✓ |
| Cover while temporarily not working | ✓ | ✓ | ✓ |
| On hold option | ✓ | ✓ | ✓ |
| 24 hour worldwide cover | ✓ | ✓ | ✓ |
| Up to 3 months payment while overseas | ✓ | ✓ | ✓ |
| 14 day cooling off period | ✓ | ✓ | ✓ |
| Cover for newly self-employed | ✓ | ✓ | ✓ |
| Overseas transport benefit | ✓ | ✓ | ✓ |
| Interim accident cover | ✓ | ✓ | ✓ |
| Trauma feature | ✓ | X | X |
| Bedcare feature | ✓ | X | X |
| Major fracture or loss | ✓ | X | X |
| Domestic transport benefit | ✓ | X | X |
| Accommodation benefit | ✓ | X | X |
| Family support benefit | ✓ | X | X |
| Death feature | ✓ | ✓ | X |
| Stepped or level premium | ✓ | ✓ | Stepped only |
| EXTRA COST OPTIONS | | | |
| Day 1 Accident option | ✓ | ✓ | X |
| Superannuation Contribution option | ✓ | ✓ | ✓ |
| Chronic Condition option | ✓ | X | X |
| AIDS exclusion option | ✓ | ✓ | ✓ |

| HANDY INFORMATION | INCOME PROTECTION | |
|--------------------|--|----------------|
| Benefit limit | 75% of first \$250,000 pa 50% of \$250,001 - \$400,000 25% of balance over \$400,001 Up to \$30,000 subject to underwriting | |
| HANDY INFORMATION | ADVANCED AND STANDARD | BASIC |
| Benefit periods | 1, 2, 5, 60, 65 years | 1, 2, 5 years |
| Waiting periods | 2, 4, 8, 13, 26, 52, 104 weeks* | 2, 4, 8 weeks* |
| Maximum entry ages | 49, 54, 59* | 49 |
| Expiry age | 60, 65* | 60 |

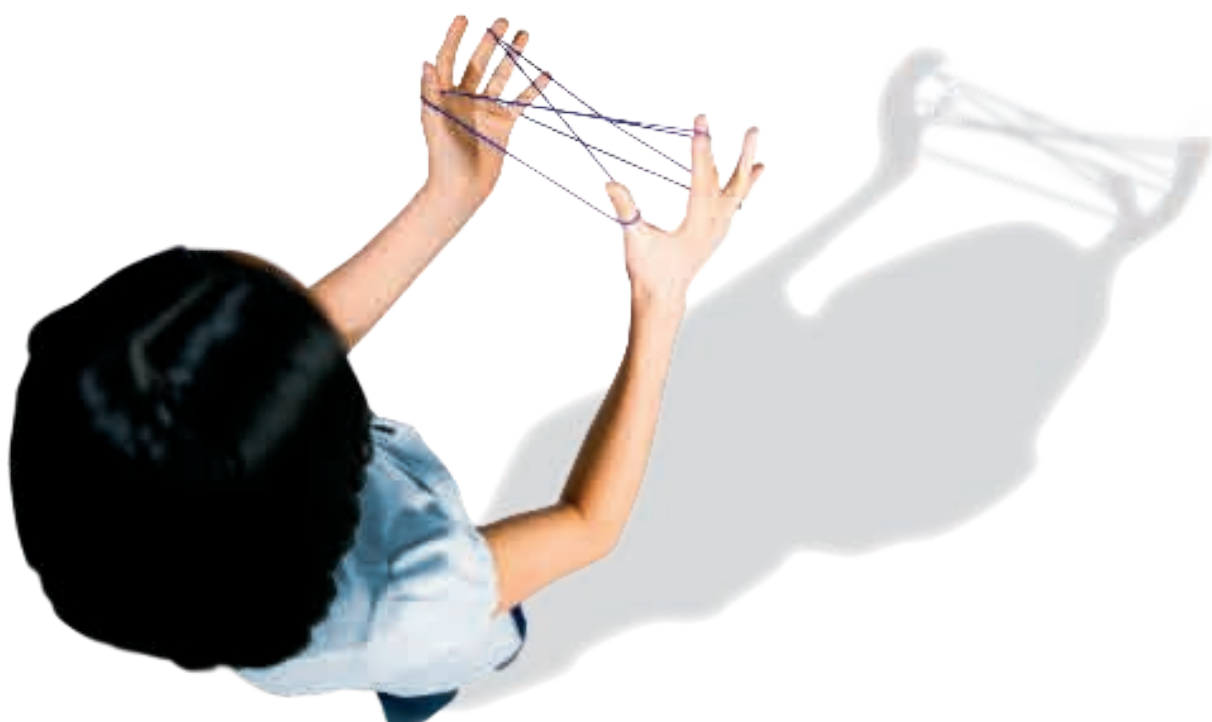
* Dependent on benefit period, level or stepped premium structure selected and occupational rating.

Business Overheads Insurance

If you are injured or too sick to work how will you keep paying your business' overheads? If the cashflow of your business is generated largely from your own personal effort, you may want to consider protecting yourself with Business Overheads Insurance.

| FEATURES | |
|---|----------|
| Total disability benefit | ✓ |
| Cover guaranteed to continue | ✓ |
| Automatic increase while not on claim | ✓ |
| Waiver of premium while on claim | ✓ |
| Monthly benefit to help meet peaks and troughs of overheads | ✓ |
| 24 hour worldwide cover | ✓ |
| Interim accident cover | ✓ |
| AIDS exclusion | Optional |

| HANDY INFORMATION | |
|-------------------------|---|
| Maximum Monthly Benefit | 100% of eligible expenses |
| Benefit period | 1 year (up to 6 month benefit period extension if benefits paid are less than 12 times maximum monthly benefit) |
| Waiting periods | 2, 4 weeks |
| Maximum entry ages | 59 |
| Expiry age | 64 |





Contact your adviser or financial planner

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