



Flexible Lifetime® – Protection Summary

As at July 2007

	Death and Total and Permanent Disablement cover	Trauma cover	Income Protection			Business Overheads Insurance
			Advanced	Standard	Basic	
Features	<p>Death cover features:</p> <ul style="list-style-type: none"> • Death and Terminal Illness benefit • Funeral benefit (not in super) • Nominated Beneficiaries • Available through superannuation <p>Total and Permanent Disablement cover features:</p> <ul style="list-style-type: none"> • Any occupation definition • Own occupation option (some occupations) • Available through superannuation 	<ul style="list-style-type: none"> • Trauma benefit • Partial Trauma benefit • Linked or standalone • Conditions covered: <ul style="list-style-type: none"> – 48 – Premier cover – 15 – Standard cover – 2 Partial – Premier • Replacement trauma cover • Claims guiding statement 	<ul style="list-style-type: none"> • Total disability benefit • Partial disability payment up to benefit period with no "capability clause" • Automatic CPI increase in benefit while on claim • Stepped or level premium • Guaranteed continuation of cover • Trauma feature • Bedcare feature • Major fracture or loss • Domestic transport benefit • Accommodation benefit • Family support benefit • Death feature 	<ul style="list-style-type: none"> • Total disability benefit • Partial disability payment up to 2 years, with no "capability clause" • Stepped or level premium • Guaranteed continuation of cover • Death feature 	<ul style="list-style-type: none"> • Total disability benefit • Partial disability payment up to 2 years, with no "capability clause" • Stepped premium 	<ul style="list-style-type: none"> • Total disability benefit • Cover guaranteed to continue • Automatic cover increase (CPI) • Waiver of premium while on claim • 24-hour cover worldwide • Monthly benefit to help meet peaks and troughs of overheads • 1-year benefit period • Up to 6 months benefit period extension (if benefits paid are less than 12 times maximum monthly benefit) • Tax deductible premiums • Interim accident cover while the application is assessed
Common features	<ul style="list-style-type: none"> • Automatic cover increase (CPI) • Guaranteed Future Insurability • 24-hour worldwide • Financial Planning benefit (not in super) • Guarantee of upgrade • Interim accident cover while the application is assessed 		<ul style="list-style-type: none"> • Agreed value or indemnity cover • Automatic cover increase (CPI) while not on claim • Waiver of premium while on claim • Guaranteed Future Insurability • Rehabilitation costs feature for equipment or approved programs • Rehabilitation bonus payment when participating in an approved program • Cover while temporarily not working (after 12 months limited cover available) • Option to put plan on hold if insured is unemployed • 24-hour cover worldwide • Up to 3 months payment while overseas • Tax deductible premiums • 14-day cooling-off period • Cover for newly self-employed • Transport benefit overseas • Interim accident cover while the application is assessed 			
Additional options	<ul style="list-style-type: none"> • Business Safeguard (not in super) • Waiver of Premium • Children's Trauma cover 	<ul style="list-style-type: none"> • Waiver of premium • Trauma buy back available on Premier cover when linked with Death cover • Children's Trauma cover 15 conditions 	<ul style="list-style-type: none"> • Superannuation contribution • Chronic condition option • AIDS exclusion option 	<ul style="list-style-type: none"> • Superannuation contribution • Automatic CPI increase in benefit while on claim • AIDS exclusion option 	<ul style="list-style-type: none"> • Superannuation contribution • Automatic CPI increase in benefit while on claim • AIDS exclusion option 	<ul style="list-style-type: none"> • AIDS exclusion option

Handy information	Death and Total and Permanent Disablement cover	Trauma cover	Income Protection			Business Overheads Insurance
			Advanced	Standard	Basic	
	<ul style="list-style-type: none"> Benefit limit <ul style="list-style-type: none"> Death – No maximum TPD – \$2,500,000 Entry Age ranges <ul style="list-style-type: none"> Death <ul style="list-style-type: none"> 11 – 70 nb 16 – 65 nb (super) TPD <ul style="list-style-type: none"> 16 – 60 nb Expiry Age <ul style="list-style-type: none"> Death <ul style="list-style-type: none"> 100 nb 75 nb (super) TPD <ul style="list-style-type: none"> 65 nb 	<ul style="list-style-type: none"> Benefit limit <ul style="list-style-type: none"> Premier – \$2,000,000 Standard – \$2,000,000 Children's – \$50,000 Entry Age Ranges <ul style="list-style-type: none"> Premier 16 – 60 nb Standard 16 – 60 nb Children's 2 – 13 nb Expiry Age <ul style="list-style-type: none"> Premier – 85 nb Standard – 75 nb Children's – 17 nb (converts to death cover) 	<ul style="list-style-type: none"> Maximum Monthly Benefit <ul style="list-style-type: none"> 75% of first \$250,000 of income 50% of next \$150,000 of income 25% of the balance of income to a maximum generally of \$30,000 per month Maximum entry age <ul style="list-style-type: none"> 50, 55, 60 nb (dependent on benefit period, level/stepped premium selected and occupation rating) Expiry age 60, 65 nb (dependent on benefit period, level/stepped structure selected and occupation rating) Benefit periods 1, 2, 5 years to age 60 and 65 Waiting periods 2, 4, 8, 13, 26, 52 and 104 weeks 	<ul style="list-style-type: none"> Maximum Monthly Benefit <ul style="list-style-type: none"> 75% of first \$250,000 of income 50% of next \$150,000 of income 25% of the balance of income to a maximum generally of \$30,000 per month Maximum entry age <ul style="list-style-type: none"> 50, 55, 60 nb (dependent on benefit period, level/stepped structure selected and occupation rating) Expiry age 60, 65 nb (dependent on benefit period, level/stepped structure selected and occupation rating) Benefit periods 1, 2, 5 years to age 60 and 65 Waiting periods 2, 4, 8, 13, 26, 52 and 104 weeks 	<ul style="list-style-type: none"> Maximum Monthly Benefit <ul style="list-style-type: none"> 75% of first \$250,000 of income 50% of next \$150,000 of income 25% of the balance of income to a maximum generally of \$30,000 per month Maximum entry age 50 nb (dependent on occupation rating) Expiry age 60 nb Benefit periods 1, 2, 5 years Waiting period 2, 4, 8 weeks 	<ul style="list-style-type: none"> Maximum Monthly Benefit 100% of eligible expenses Maximum entry age 60 nb Expiry age 65 nb Benefit periods 1 year Waiting periods 2 or 4 weeks

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