



Your income earning capacity is probably your largest asset. You can feel secure knowing it's protected with Income Protection.

Did you know?

Over your entire working life you could earn around \$2.2 million*.

* Based on full-time adult average weekly ordinary times earnings multiplied by 40 years of continuous employment.

(Source: Australian Bureau of Statistics, as at May 2006)

Some real claims being paid by AMP

Occupation	Age	Condition	Monthly benefit	Benefit period
Veterinary surgeon	53	Hernia	\$3,573	to 65
Physiotherapist	53	Breast cancer	\$2,494	to 60
Medical practitioner	38	Motor vehicle accident	\$8,816	to 65
Air conditioning installer	46	Digestive tract disease	\$4,706	2 years
Cabinetmaker	31	Work accident	\$5,247	to 65
Real estate manager	50	Bowel cancer	\$5,186	to 65
Electrician	43	Sports accident	\$4,169	to 65
Childcare worker	28	Anxiety/depression	\$2,071	to 65

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Contact us

Contact your adviser or financial planner or

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Monday to Friday
- Internet** www.amp.com.au
- Email** askamp@amp.com.au

What you need to know

This brochure explains some features and benefits of Flexible Lifetime – Protection Income Protection and is believed to be accurate at as at 7 December 2006. You should refer to the product disclosure statements for full details.

Any advice in this brochure is of a general nature only. It does not take into account your personal objectives, financial situation or your needs. Before acquiring Flexible Lifetime – Protection, you should read the current product disclosure statement that is available from your financial planner or AMP to consider how appropriate this product is to your personal objectives, financial situation and needs.

Any advice in this brochure is provided by AMP Life Ltd, ABN 84 079 300 379, AFSL No. 233671, the issuer of Flexible Lifetime – Protection.



Flexible Lifetime® – Protection Income Protection

Income Protection offers you peace of mind, so if you are unable to work you don't have to worry about how you are going to pay the bills...



An Income Protection plan for you

Income Protection replaces your income by paying you a monthly benefit of up to 75% of your regular income.

Select the right plan for you

You can choose the:

- Level of cover – this can be an agreed value or indemnity. Indemnity is based on your income in the 12 months prior to having to make a claim up to a maximum amount.
- Type of cover – Advanced, Standard or Basic.
- Benefit period – you can choose how long we will pay your claim for – 1, 2, 5 years or until you are aged 60 or 65.
- Waiting period – you can choose to wait from 2 to 104 weeks until we start paying a claim.
- Payment option – flexible payment options are available.

Select the right type of cover for you

Basic cover

Basic cover provides regular monthly payments while you are unable to work due to your injury or illness plus:

- If your return to work is gradual and on a part-time basis, because of your injury or illness, you may continue to receive partial payments for up to 2 years.
- Assistance with rehabilitation equipment and programs to support your recovery and return to work.
- Increase your cover automatically with the Consumer Price Index while you aren't making a claim.

Basic cover can be cancelled after we have finished paying a claim. This does not apply to Advanced and Standard plans.

Standard cover

Standard cover provides regular monthly payments while you are unable to work due to injury or illness plus the same benefits as Basic cover, and:

- An additional payment if you die while we are paying you a benefit.

Advanced cover

Advanced cover provides regular monthly payments while you are unable to work due to your injury or illness plus the benefits from Basic and Standard cover, and:

- If your return to work is gradual and on a part-time basis, because of your injury or illness, you may continue to receive partial payments for the length of your plan.
- If you suffer a certain injury or fracture you automatically receive your monthly benefit for a specified period – regardless of whether or not you return to work.
- We cover 14 trauma conditions which guarantee you will receive your monthly benefit for 6 months – regardless of whether or not you return to work.
- Automatic increases to your cover with the Consumer Price Index while you are making a claim.
- To help make your recovery easy and hassle free we also provide some assistance with the following expenses:
 - Being bedridden and under nursing care.
 - Domestic or overseas transport if you become ill or injured and are far from home.
 - Accommodation expenses for immediate family who travel to be with you.
 - Family support for ongoing full-time care expenses.

Additional options

- With Basic or Standard cover, you can choose to have your monthly benefit increased with the Consumer Price Index while you are making a claim.
- To ensure you are still planning for your future, you can elect to have an additional 12% of your monthly benefit paid directly into your super fund when you are making a claim.
- Chronic condition cover is available with Advanced cover.

Claire's story

Claire is a 31 year old self-employed landscape gardener.

Claire set up her own business a year and a half ago and on the advice of her financial planner took out an Income Protection Advanced plan, to protect her income should she be unable to work.

While cooking dinner one night Claire tripped knocking over the fry pan spilling hot oil down her arm.

She suffered severe burns to her left hand and arm. After rushing to hospital and receiving emergency treatment her doctor advised that it would be a slow recovery and could take some time before she had the full use of her hand.

Luckily Claire was able to rely on her Income Protection plan so she didn't have to worry about how she was going to pay her bills and for her treatment. Severe burns are one of the 14 trauma conditions covered with the Advanced plan and Claire met the definition to qualify for this bonus payment. This guaranteed Claire would receive her monthly benefit for 6 months, even though she was able to return to some part-time work after 4 months.

Claire worked part-time for the next year and continued to receive partial payments to supplement her working income until she was able to return to work full-time.

While this is not a real life case, some details have been drawn from an actual claim.

Talk to your financial planner about your wealth protection options today...

