



Some real Trauma claims provide an example of the trauma conditions you will be covered for.

Occupation	Age	Condition	Payment
Clerk – accounts	50	Heart attack	\$131,629
Secretary	41	Breast cancer	\$156,269
Salesman	39	Multiple sclerosis	\$134,130
Truck driver	50	Prostate cancer	\$65,112
Builder	48	Bowel cancer	\$194,957
Managing Director	45	Stroke	\$154,500
Homemaker	27	Paraplegia	\$326,860
Accountant	45	Cancer	\$336,666
Secretary	48	Motor Neurone Disease	\$111,000
Courier	47	Coronary artery surgery	\$110,602

The full list of Trauma conditions as well as definitions and descriptions are available in the Flexible Lifetime – Protection product disclosure statement.

Feel secure knowing you have Trauma cover...

For as little as \$5.10 a week a 40 year old male can take out \$100,000 Trauma cover.

Based on a non-smoking male with a standard health assessment and NSW premium paid annually for Standard cover.



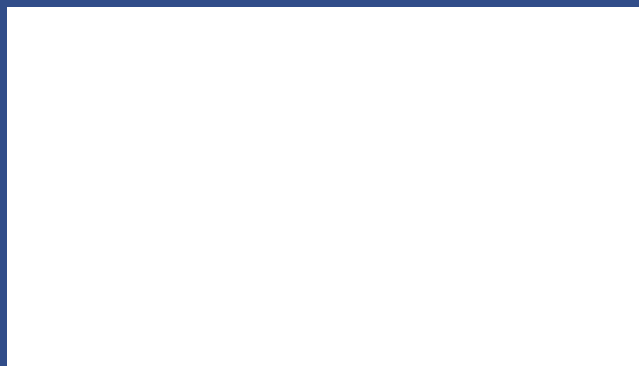
**Winner of the
Asset Innovation Awards
Trauma Product of the Year**

Flexible Lifetime – Protection
Trauma cover Standard

- advice
- investments
- banking
- retirement income
- superannuation
- insurance

Contact us

Contact your adviser or financial planner.



What you need to know

This brochure explains some features and benefits of Flexible Lifetime – Protection Trauma and is believed to be accurate 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 Trauma cover

A lump sum benefit from Trauma cover allows you to focus on your recovery...



About Flexible Lifetime – Protection Trauma cover

Trauma cover offers you protection by paying a lump sum if you suffer a serious illness or injury, that we cover.

Key benefits

Two types of cover available:

- **Standard** will cover you for 15 trauma conditions including the 4 major trauma events suffered by Australians – cancer, stroke, heart attack and coronary artery surgery.
- **Premier** will cover you for 48 trauma conditions, including some partial benefits.

Select the right amount of cover

- Up to \$2 million in cover is available.

Automatic upgrades to your cover

- We are continually making improvements to our Trauma cover. Where we aren't charging you anything extra for the enhancements we will automatically enhance your cover.

Support if you need to make a claim

- Up to \$1,500 will be reimbursed for professional financial planning advice to support you if you receive a lump sum benefit from a claim.

Additional options

- Increase your sum insured annually with the Consumer Price Index to ensure your level of cover is relevant in the future.
- Waive your premiums while you are unable to work.
- Apply for Death and/or TPD cover with Trauma cover to provide a total protection solution. You can select to have this as linked or standalone policy.
- Premier with buy back. If you link your Trauma and Death cover under Premier cover you can choose buy back to reinstate your Death cover after you are paid for a trauma claim.

Children's Trauma cover

Children can suffer from illness and injury too. For as little as \$1.20 a week you can receive \$50,000 Trauma cover for your child, which includes \$10,000 death cover. If something happens you can focus on helping your child recover.

Children's Trauma cover is only available on an adult's Flexible Lifetime – Protection plan. This cost is for a child aged up to 10 years, based on NSW stamp duty with premiums paid annually.

What expenses do I need to think about if something happens?

- Additional medical expenses that are not covered by your private health insurance or Medicare.
- Rehabilitation expenses such as equipment, rehabilitation programs, modifications to your home or the cost of someone to care for you.
- Day to day living expenses such as your mortgage repayments, utilities, phone and food bills.

Your level of cover will depend on your personal situation. You should talk to your financial planner about your individual needs.



Life story

At 59, Kevin* was diagnosed with prostate cancer. Thankfully his Trauma cover meant he could focus on his recovery...

Kevin and Lisa live in Melbourne, VIC and have been married for over 33 years.

They have known their financial planner Ben since 1978, when Ben first helped Kevin ensure he was adequately insured; "It was back when I was getting married and in the process of buying a house that I started to think more seriously about insurance." Since then, Ben has been providing Kevin and Lisa with ongoing guidance on their financial planning needs. "The relationship with your planner is very important. He knows your family, what your income is, what your dreams are and what you want to do. We have known Ben for a long time and he has been a great support. He's always been there when we needed him. I really didn't have a worry in the world."

In his mid 40s, Kevin started thinking about the health problems that could affect him later in life. After discussing his situation with Ben and the options available to him, Kevin decided to take out Trauma insurance. "It just seemed like a very good thing to do and it was going to give me a lot more security. If I did become ill, I wouldn't worry so much because there would be some protection for Lisa. That was my main concern and that's why I took it out."

Results from a routine health checkup in August this year revealed that Kevin had prostate cancer. Kevin had to undergo treatment immediately. "It was an absolute fluke that I found out about my problem. My doctor gave me a blood test and it showed up there. The scary thing was that I had no symptoms."

In a short space of time Kevin was suddenly faced with a major life changing event. He was off work, undergoing treatment and having to come to terms with his condition. Lisa was also at home providing Kevin with full-time care. At least they didn't have to worry about money, Kevin and Lisa received the money from Kevin's trauma benefit which helped them pay off outstanding bills, reduce their personal loan and cover the extra medical bills from Kevin's treatment. And they still had some left over to keep planning for their retirement. "It has helped ease the pressure tremendously. Once the bills were cleared, it was a big relief. It took a lot of worry away and I've been able to concentrate on my recovery and focus on going back to work."

Two months later, Kevin is recovering well and has started back at work on a part-time basis.

*Details of person have been changed to protect privacy.