

males

Level term insurance

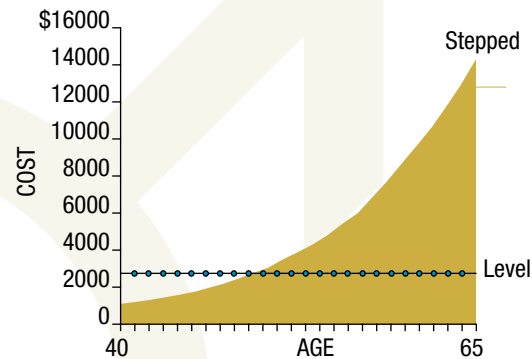
[how does the cost compare?]

Smoker

Benefit: Life Cover Plus

Amount of Life Cover: \$500,000

Age: 40



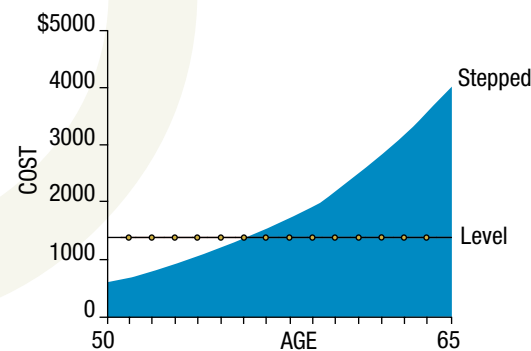
Comparison of cost	Stepped	Level
Initial yearly premium	\$1,100	\$2,745
Average yearly premium (25 years)	\$5,179	\$2,745
Inflation adjusted	\$3,179	\$1,969
Cumulative premium (25 years)	\$129,475	\$68,625
Inflation adjusted	\$79,478	\$49,233

Non-Smoker

Benefit: Life Cover Plus

Amount of Life Cover: \$250,000

Age: 50



Comparison of cost	Stepped	Level
Initial yearly premium	\$635	\$1,313
Average yearly premium (15 years)	\$1,939	\$1,313
Inflation adjusted	\$1,484	\$1,076
Cumulative premium (15 years)	\$29,085	\$19,688
Inflation adjusted	\$22,253	\$16,139

Premium comparisons have been based on current MLC Personal Protection Portfolio Life Cover Plus premium rates, benefits have not been indexed, and policy fees are excluded. The premiums are not guaranteed and may be varied in the future. Inflation adjusted premiums have been calculated using an assumed inflation rate of 3.0% per annum.

MLC Limited (ABN 90 000 000 402) is the issuer of the MLC Personal Protection Portfolio and MLC Nominees Pty Limited (ABN 93 002 814 959) is the issuer of MLC Life Cover Super. The offer of interest in each of these products is contained in a Product Disclosure Statement copies of which are available upon request by phoning the Customer Service Centre on 133 442 or on our website at mlc.com.au.

You should obtain a Product Disclosure Statement or other disclosure document relating to the MLC Personal Protection Portfolio and MLC Life Cover Super and consider those disclosure documents before making any decision about whether to acquire or continue to hold the product. To acquire the product you must complete the application form attached to the relevant disclosure document.



A  National Company

females

Level term insurance

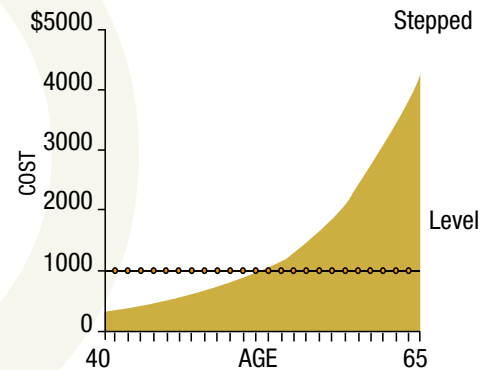
[how does the cost compare?]

Smoker

Benefit: Life Cover Plus

Amount of Life Cover: \$250,000

Age: 40



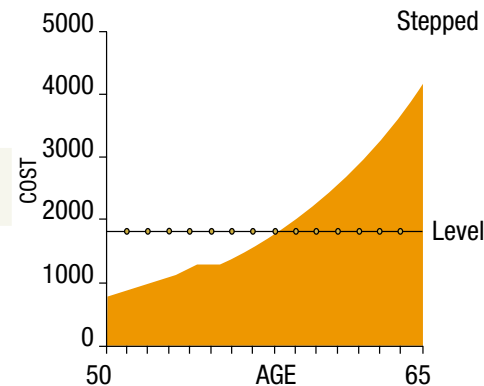
Comparison of cost	Stepped	Level
Initial yearly premium	\$435	\$1,010
Average yearly premium (25 years)	\$1,755	\$1,010
Inflation adjusted	\$1,082	\$725
Cumulative premium (25 years)	\$43,863	\$25,250
Inflation adjusted	\$27,039	\$18,115

Non-Smoker

Benefit: Life Cover Plus

Amount of Life Cover: \$500,000

Age: 50



Comparison of cost	Stepped	Level
Initial yearly premium	\$930	\$1,805
Average yearly premium (15 years)	\$2,250	\$1,805
Inflation adjusted	\$1,734	\$1,480
Cumulative premium (15 years)	\$33,755	\$27,075
Inflation adjusted	\$26,006	\$22,194

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