

Why choose Accelerated Protection

The Accelerated Protection Policy provides fast, well priced, comprehensive protection for 25 to 45 year olds from TOWER Australia – one of Australia's largest and most trusted life insurance specialists.

Accelerated Protection Policy key features

- Targeted to 25–45 year olds – Accelerated Protection is designed for 25 to 45 year olds, those who have the greatest need for life risk protection. This makes it easy for you to identify which customers the product is best suited to
- Market leading features – not only are you providing your 25 to 45 year old customers with fast protection, you're also recommending a comprehensive life insurance product
- Competitive premium rates – ensure you're providing your customers with a product that offers good value for money
- Market competitive commission levels – means you're being fairly rewarded for your sales efforts
- Easy to sell – there are no mandatory PMARs which removes the hassle of having to wait months for doctors reports
- Faster cash flow – Accelerate aims to deliver 85% of underwriting decisions in three working days for 25 to 45 year olds, which means faster business on the books
- Issued by TOWER Australia – one of Australia's largest and most trusted life insurance specialists

Accelerated Protection Policy Life Plan key features

- There is no cap on the Terminal Illness amount paid if the Life Insured is diagnosed with a Terminal Illness
- The Inflation Protection Benefit continues to policy expiry, with no cap on the maximum the sum insured can be indexed to
- TPD waiting period is three months and the Any Occupation definition takes into account the ability to earn an income
- A partial cancer payment has been built into the Critical Illness Benefit

Accelerated Protection Policy Income Plan key features

- 3-tier Total and Partial Disability definition, plus a customer can return to work for up to 10 hours per week and still receive full benefits
- Child's Critical Illness and Child Care Benefit are included in the Income Plan Comprehensive contract
- There is no requirement to be Totally Disabled during the Waiting Period for occupation classes 1, 1.5 and 2
- Occupation classes 1 and 1.5 only offset other income protection policies not disclosed at underwriting
- The Critical Illness Benefit of six times the monthly benefit is paid in addition to any Total and Partial Disability payments
- Strong pre-disability earnings definition

Contact us

For more information on Accelerate and how it can help you and your business, contact your Accelerate Sales Manager or the Accelerate Resource Team on **1800 100 678**

and

ACCELERATE

your business today.



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DISCLAIMER

This information has been prepared for use by advisers only, in no circumstances should it be provided to a customer. It contains general information only and does not take into account any personal financial objectives, circumstances or needs. Benefit exclusions and adjustments may apply. If there is any inconsistency between this document and the Product Disclosure Statement or Policy Document, the terms of the Product Disclosure Statement and/or Policy Document will prevail to the extent of the inconsistency. A policy can only be affected after completion of an application form. Prior to making any decision customers should read the Product Disclosure Statement. T3831/V001



Life Insurance

ACCELERATED PROTECTION POLICY

Product overview

ACCELERATE

SIMPLICITY + CONTROL



The minimum premium for the Accelerated Protection Policy is \$15.00 when paying monthly and \$180.00 when paying annually. Stepped premiums only. All plans are guaranteed renewable. All plans, benefits and options provide cover 24 hours a day, worldwide, subject to the normal policy conditions.

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¹ Expires on the Life Insured's 55th birthday

² Definition reverts to Long Term Care on the life insured's 65th birthday

³ Optional benefits expire on the Life Insured's 65th birthday

⁴ The maximum for the Retirement Protection Option is 10% of net income up to a maximum monthly benefit of \$1,250 for Agreed Value and \$1,500 for Indemnity

Life Plan			Income Plan	
Life Plan (Death) Benefit	TPD Benefit (attached to the Life Plan Benefit)	Critical Illness Benefit (attached to the Life Plan Benefit)	Standard	Comprehensive
Available as ordinary or under superannuation.	Available as ordinary or under superannuation.	Not available under superannuation.	Choice of Agreed Value or Indemnity. Not available under superannuation.	Choice of Agreed Value or Indemnity. Not available under superannuation.
Benefits <ul style="list-style-type: none"> Terminal Illness Benefit Financial Planning Benefit Accommodation Benefit Guaranteed Future Insurability¹ Inflation Protection Benefit 	Benefits <ul style="list-style-type: none"> Single or Double Benefit available Any or Own Occupation definition available² Financial Planning Benefit Accommodation Benefit Inflation Protection Benefit Guaranteed Future Insurability 	Benefits <ul style="list-style-type: none"> 40 conditions covered Death Buy Back on Critical Illness Advancement Benefit Financial Planning Benefit Accommodation Benefit Inflation Protection Benefit Guaranteed Future Insurability 	Benefits <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Inflation Protection Benefit Concurrent Disability Benefit Recurrent Disability Benefit Waiver of Premium Recovery Support Benefit Scheduled Injury Benefit Available Waiting Periods <ul style="list-style-type: none"> 14, 30, 90 and 730 days Available Benefit Periods: <ul style="list-style-type: none"> 2 and 5 years (all occupation classes) To age 65 (all occupation classes except 4 and 5) 	Benefits <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Inflation Protection Benefit Concurrent Disability Benefit Recurrent Disability Benefit Waiver of Premium Recovery Support Benefit Scheduled Injury Benefit Rehabilitation Benefit Overseas Assistance Benefit Accommodation Benefit Bed Confinement Benefit Carer's Benefit Death Benefit Child Care Benefit Child's Critical Illness Benefit Available Waiting Periods <ul style="list-style-type: none"> 14, 30, 90 and 730 days Available Benefit Periods: <ul style="list-style-type: none"> 2 and 5 years (all occupation classes) To age 65 (all occupation classes except 4 and 5)
Optional benefits³ <ul style="list-style-type: none"> Line of Cover Waiver of Premium 	Optional benefits³ <ul style="list-style-type: none"> Death Buy Back on TPD 	Optional benefits³ <ul style="list-style-type: none"> Critical Illness Buy Back 	Optional benefits <ul style="list-style-type: none"> Increasing Claims Option Retirement Protection Option Accident Benefit Option Critical Illness Benefit Option 	Optional benefits <ul style="list-style-type: none"> Increasing Claims Option Retirement Protection Option Accident Benefit Option Critical Illness Benefit Option
Entry ages 16 – 70 NB	Entry ages 16 – 60 NB	Entry ages 16 – 60 NB	Entry ages 19 – 60 NB for 1, 1.5 and 2 19 – 55 NB for other occupation classes	Entry ages 19 – 60 NB for 1, 1.5 and 2 19 – 55 NB for other occupation classes
Sum Insured Minimum: subject to minimum premium Maximum: \$2,500,000	Sum Insured Minimum: subject to minimum premium Maximum: \$2,500,000	Sum Insured Minimum: subject to minimum premium Maximum: \$1,500,000	Monthly Benefit Minimum: subject to minimum premium Maximum ⁴ : initial maximum of \$12,500 for Agreed Value, and \$15,000 for Indemnity	Monthly Benefit Minimum: subject to minimum premium Maximum ⁴ : initial maximum of \$12,500 for Agreed Value, and \$15,000 for Indemnity
Benefit expiry Life Insured's 99th birthday	Benefit expiry Life Insured's 99th birthday	Benefit expiry Life Insured's 70th birthday	Benefit expiry Life Insured's 65th birthday	Benefit expiry Life Insured's 65th birthday