

Security

Financial Protection Plan



You should read this brochure carefully, especially the Key Features Statement. This summarises the important information you must know about this product.

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Suncorp Life & Superannuation Limited
ABN 87 073 979 530

You cannot make an application for any products contained in this Customer Information Brochure (CIB) after the expiry date of the CIB.

Customer Information
Brochure

SUNCORP METWAY

BANKING • INSURANCE • INVESTMENT



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Key Features Statement

Suncorp Metway Term Life Insurance

This Key Features Statement follows guidelines set down by the Australian Securities & Investments Commission. It will help you to:

- **decide whether this product will meet your needs; and**
- **compare this product against others you may be considering.**

IMPORTANT NOTICE

This is not a savings plan.

**The primary purpose is to provide a benefit in the event of the Insured Person's death.
If you terminate your policy at any time, you will not get anything back.**

Suncorp Metway Term Life Insurance

Suncorp Metway Term Life Insurance (called Term Life Insurance from now on) pays a lump sum benefit if the Insured Person dies. You can choose between having Suncorp Metway Yearly Renewable Term Life Insurance (called Yearly Renewable Term Life Insurance from now on) or Suncorp Metway Superannuation Term Life Insurance (called Superannuation Term Life Insurance from now on). A Yearly Renewable Term Life Insurance Policy may be taken out on your life or the life of another person. There are other optional benefits available. A Suncorp Metway Superannuation Term Life Insurance policy will be owned by Suncorp Superannuation Pty Ltd on the life of the Insured Person.

Premiums

The cost of your Policy is called your Premium. Your Premium pays for your insurance cover and the costs necessary to set up and administer your Policy and service your needs. All premiums for Yearly Renewable Term Life Insurance policies are paid into the Suncorp Life No. 1 Statutory Fund.

If you take out Suncorp Metway Superannuation Term Life Insurance you will become a member of the Suncorp Metway Personal Superannuation Fund.

The Trustee of the Suncorp Metway Personal Superannuation Fund is Suncorp Superannuation Pty Ltd ABN 59 009 931 435. The Trustee's registered office is level 18, Suncorp Metway Centre, 36 Wickham Terrace, Brisbane QLD 4000. Phone 1800 810 012 Fax (07) 3362 4944.

All monies will be paid as insurance premiums for your Superannuation Term Life Insurance Policy, and will be paid into the Capital Guaranteed Superannuation No.1 portfolio of the Suncorp Life No.1 Statutory Fund. However, the premiums are not an investment and therefore are not affected by the fund's investment performance.

The amount of your annual Premium will depend on many factors including the Insured Person's age, health, sex, occupation, smoking status and the amount of cover selected. Please refer to page 5 for more information on the composition of your Premium. Tables of premium rates are available on request.

Your first Premium is payable on the Policy Commencement Date and then on the anniversary of that date (Renewal Date) for as long as you want the Policy to continue up to the Renewal Date immediately prior to the Insured Person's 99th birthday. However, Superannuation Term Life Insurance cover will cease on the Renewal Date immediately prior to the Insured Person's 65th birthday (this will be extended to the Insured Person's 70th birthday provided he/she is eligible to remain a member of the Suncorp Metway Personal Superannuation Fund).

Your second and subsequent Premiums must be paid within 30 days of the Renewal Date. This period is called "the days of grace". If you don't pay the full amount of the Premium you are required to pay within the days of grace, then your Policy will lapse without any refund of premiums. This means that your Policy will be terminated, and the Insured Person will no longer be insured.

A minimum Premium of \$200 (including Policy fee) applies. Further, a minimum Sum Insured of \$75,000 per annum is applicable.

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

Your Premiums will also be recalculated each year, and the recalculation will change the Premium to reflect the increase in the Insured Person's age and an increase in your Sum Insured which is indexed each year by the increase in CPI over the year.

You can however decline the CPI increase, in which case your Sum Insured remains the same, or you can elect a "premium freeze", in which case you do not have to pay the age increase but your Sum Insured will reduce (see page 6 for further details).

Term Life Insurance pays a lump sum Benefit if the Insured Person dies. You can also add additional Benefits of:

- Total and Permanent Disablement Insurance (see page 9); or
- Trauma Insurance (see page 11).

Suncorp Metway will not pay a death Benefit:

- if the Insured Person commits suicide within 13 months of the Policy Commencement Date, the date of increase in cover (excluding CPI increases) or reinstatement of the Policy. In this instance, the Policy will become void and all money held will be retained by Suncorp Metway; or
- for any exclusion stated on your Policy Document Notice.

If there is more than one Insured Person under the Policy and one person dies, then the Sum Insured in respect of the deceased will be paid and the Policy will continue for the other lives insured.

Additional exclusions apply for Total and Permanent Disablement Insurance and Trauma Insurance (see pages 10 and 25 for details).

What are the Charges?

All the charges of the Policy are fully described in this section. Suncorp Metway undertakes not to apply any other charges (other than Government taxes and charges) without your specific consent.

(i) Policy Fee

For each Policy, there will be an annual Policy fee of \$60. There is no additional Policy fee for optional Benefits included, or where more than one person is insured.

The Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from your next Renewal Date.

(ii) Payment Frequency*

You have the option of paying your Premium yearly, half yearly monthly or by group payroll deduction. If you decide to pay your Premium more frequently than yearly, your total annual Premium will include a loading to cover administration costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deduction.

(iii) Policy Document Replacement Fee*

If you lose your Policy document or Policy Document Notice you will need to complete a "Lost Policy Declaration". Please ring our Customer Service Consultants on 1800 810 012 to obtain the declaration form. A fee of \$50 will be charged to replace your Policy document and Policy Document Notice.

**These charges can alter. If we decide at any time in the future to alter these charges, you will be given at least 3 months' written notice.*

What is Paid to your Adviser?

Part of the Premium paid on this Policy is paid as commission to your adviser selling you this Policy. In some instances, your adviser is paid a salary instead of a commission.

The commission is for the professional advice and service provided initially and every year for the life of your Policy. Your adviser has to pay for some of the business expenses they incur from this commission as well as it being their source of income.

If you increase your insurance cover and your Premium increases, commission will be paid on the increase.

Commissions are not additional costs to you because they are paid from your annual Premiums. If your Policy is cancelled in the first year, some or all of the commission must be repaid to Suncorp Metway by your adviser.

The amount paid to your adviser forms part of the total Premiums and where other sales methods are used, lower Premiums may not necessarily result.

All statements made in this CIB in relation to taxation are based on our interpretation of legislation current at the date of issue of this CIB. The taxation information is of a generalised nature and individual circumstances may differ and taxation laws may change. Therefore you should seek advice from your taxation adviser or the Australian Taxation Office on taxation issues specifically relating to you.

Yearly Renewable Term Life Insurance Policies

The Premiums you pay for Yearly Renewable Term Life Insurance will not be tax deductible to you. Any Benefit you receive is not taxable. The taxation treatment of premiums and claims may alter if the Policyowner is an employer and the Insured Person is their employee or the Policyowner is the trustee of a personal superannuation fund and the Insured Persons are members of the fund.

Superannuation Term Life Insurance Policies

The Premium on Superannuation Term Life Insurance is a contribution to a superannuation fund. Generally, a contribution by an individual to a superannuation fund is not tax deductible, unless the individual is substantially self employed which means the individual earns no more than 10% of their assessable income from an employer. A contribution by an employer is however tax deductible to the employer.

Tax deductible contributions are subject to contributions tax of 15%, and may in addition be subject to a contributions tax surcharge of up to 15% for higher income earners.

Currently a high income earner is a person whose taxable income plus taxable contributions for the year of income exceeds \$85,242 (for the 2001/2002 year and indexed annually in accordance with taxation legislation). The contributions tax surcharge may also apply where the superannuation fund is not provided with the member's tax file number (TFN).

As all monies are paid as insurance premiums, no amount of contributions tax is required to be paid. However if the superannuation surcharge applies to you (as outlined above), the Trustee reserves the right to request reimbursement to us for this liability. Please note that this amount is not tax deductible and the amount paid will not be included as part of your contributions to the Suncorp Metway Personal Superannuation Fund.

By law, superannuation funds are required to ask all members for their TFN. This also applies to Superannuation Term Life Insurance Policies. It is not compulsory for you to provide a TFN, however the consequences of not doing so include a surcharge (which may not have been payable if the TFN had been provided). Please refer to page 13 for more information about providing your TFN.

Death Benefits are not subject to tax when paid to your Spouse or to your children under the age of 18 years provided the benefit payment is within your Reasonable Benefit Limit (RBL) for superannuation tax purposes. An RBL is the amount of retirement and termination-type payments subject to concessional treatment that a person may receive. This amount is currently \$1,058,742 (for the 2001/2002 year and is indexed annually in accordance with taxation legislation).

Total and Permanent Disablement Benefits are taxable but part of the Benefit (the "invalidity component") may be tax free.

Cooling-off Period

Suncorp Metway wants you to be satisfied that you have made the right decision. After you sign-up for a Policy and receive the Policy Document Notice from Suncorp Metway, you have 21 days to check that the Policy meets your needs – this is known as the cooling-off period. Within this time you may cancel your Policy without paying any charges.

To cancel your Policy you must notify us in writing or verbally. If you notify us verbally we will require you to answer certain questions to confirm your identity. In all cases we will require you to send to us your Policy Document Notice and your copy of the CIB.

If your Policy is cancelled we will refund any Premiums you have paid. If you have a Superannuation Term Life Insurance Policy, there may be circumstances in which we are required to transfer the amount of your Premium to another superannuation product.

Information on your Policy

As soon as Suncorp Metway receives your application, has assessed it and is prepared to offer you cover, we will send you a Policy Document Notice showing specific information relating to your Policy and any additional Benefits included.

You should read the Policy Document Notice and the Policy terms and conditions on pages 5 to 14 of this CIB carefully.

If you have a Superannuation Term Life Insurance Policy then as a member of the Suncorp Metway Personal Superannuation Fund, you will also receive with your Policy Document Notice a copy of the current annual report which gives information about the fund.

Complaints Resolution

(i) Enquiry or Complaint

Whilst Suncorp Metway makes every effort to satisfy your requirements, if you have any enquiries or complaints concerning your Policy you can telephone us on 1800 810 012 toll free. Alternatively you can make written enquiries or complaints. All correspondence should be addressed to:

The Manager, Life and Superannuation Support (LS053)
Suncorp Life & Superannuation Limited
GPO Box 1453
Brisbane Qld 4001

You will need to include in your letter your full name, the address to which we can respond to you, your signature and the date. It would also be helpful if you include your telephone number and your Policy number.

Your enquiry will be registered, and we will acknowledge this in writing within 5 working days of receiving it. Every effort will be made to resolve the matter within 21 working days of receiving your complaint in writing.

(ii) If your enquiry or complaint is not resolved satisfactorily

If you have a **Yearly Renewable Term Life Insurance Policy** and any concerns are not resolved to your satisfaction, you may contact the Financial Industry Complaints Service Limited (FICS) which is an independent body to assist the public on matters relating to life insurance, superannuation and managed investments. It is available to offer free and informed assistance. FICS will deal with your concerns directly or pursue the matter on your behalf and will attempt to resolve the matter through inquiry and conciliation.

If this is unsuccessful, the complaint will be formally referred to the FICS Review Committee for a determination.

Expressions or statements of concern to FICS can be directed to:

The Manager
Financial Industry Complaints Service Limited
PO Box 579, Collins Street West
MELBOURNE VIC 8007
Telephone: (03) 9629 7050
Toll Free: 1800 335 405

If you have a **Superannuation Term Life Insurance Policy** and any concerns are not resolved to your satisfaction, you may contact the Superannuation Complaints Tribunal (SCT). If you choose to contact them, they will acknowledge your complaint in writing. The SCT will contact Suncorp Metway for further information and Suncorp Metway has 28 days to respond. The SCT may then contact both parties to organise a conciliation meeting to resolve the issue.

You can contact the Superannuation Complaints Tribunal by writing to:

The Superannuation Complaints Tribunal
GPO Locked Bag 3060
Melbourne Vic 3000

or by telephoning: 13 14 34, for the cost of a local call.

Policy Terms and Conditions

Suncorp Metway Term Life Insurance

This section sets out the standard terms and conditions of our Term Life Insurance Policy. Once Suncorp Metway has accepted your application you will be sent a Policy Document Notice which, together with these Policy terms and conditions and your Application Form, forms your Policy document. However, we reserve the right to vary any of these terms and conditions prior to issuing you with a Policy Document Notice.

The Policy Document Notice will contain specific terms applicable to your particular Policy. It will also state the extent to which the terms and conditions and your Application Form set out in this section of the CIB apply to you. It may contain terms and conditions which may override those contained in this section. If so, it will state that those terms and conditions do override contrary provisions in this section.

The Policy Document Notice is confirmation of acceptance of your application and, together with these Policy terms and conditions and your Application Form, constitute the contract between you and Suncorp Metway.

The Policy Document Notice and this CIB will be required in the event you wish to make a claim against Suncorp Metway. It is therefore very important and we suggest that you keep the Policy Document Notice and this CIB in a safe place.

This section does not form part of a legally binding contract of insurance with us unless:

- we accept a completed Application Form and issue a Policy Document Notice to the Policyowner; and
- the Premiums have been and continue to be paid.

Our decision to insure you is based on the collective information provided in the Application Form which includes the declaration signed by you, and other supporting documents.

Before you enter into a contract of insurance with Suncorp Metway, you have a duty under the Insurance Contracts Act 1984, to disclose to Suncorp Metway every matter that you know or could reasonably be expected to know, is relevant to the decision of Suncorp Metway whether to accept your application for insurance and, if so, on what terms.

You have the same duty to disclose those matters to Suncorp Metway before you extend, vary or reinstate a contract of life insurance.

If you fail to comply with the duty of disclosure and Suncorp Metway would not have entered into the contract on any terms if the failure had not occurred, Suncorp Metway may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, Suncorp Metway may avoid the contract at any time.

Suncorp Metway, if entitled to avoid a contract of life insurance, may within 3 years of entering into it, elect not to avoid it but to reduce the sum that the Insured Person has been insured for in accordance with a formula that takes into account the Premium that would have been payable if you had disclosed all relevant matters to Suncorp Metway.

1. Eligibility to Apply for Insurance

To apply for Yearly Renewable Term Life Insurance the Insured Person must be between 18 and 75 years of age next birthday. The Policy will be renewed each year until the Renewal Date immediately prior to the Insured Person's 99th birthday. However, Trauma Insurance and Total and Permanent Disablement cover will cease on the Renewal Date immediately prior to the Insured Person's 65th birthday.

Superannuation Policies

You are eligible to become a member of the Suncorp Metway Personal Superannuation Fund if you have been gainfully employed in the last 2 years and are under 65 years of age.

You must cease to be a member of the Suncorp Metway Personal Superannuation Fund when you have retired permanently from the workforce. Your Superannuation Term Life Policy will then terminate. However Suncorp Metway has made special arrangements to enable you, in these circumstances, to protect dependents by effecting a new policy outside the fund without evidence of health (see page 12). In such cases you should take immediate steps to contact Suncorp Metway on 1800 810 012 toll free.

2. Premiums

Premium Components

The amount of Premium payable under this Policy includes:

- an amount that is calculated by multiplying the Sum Insured that you have chosen by the Premium rate applicable to the Insured Person's age, sex, health, occupation and smoking status;
- an annual Policy fee;
- a loading if you select to pay other than yearly; and
- a discount/loading for Sums Insured depending on your level of Sum Insured selected.

The annual Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from your next Renewal Date.

If you don't pay your Premium

If you don't pay the full amount of the Premium you are required to pay within the days of grace period, then this Policy will terminate without any refund of Premium. We will not be liable for any claims after the last day of the days of grace if the Policy is terminated in this way.

The amount of your Premium each year will be shown on the CPI Indexation Notice. You must pay the full amount shown on the CPI Indexation Notice except:

- if you decline the indexation, you should pay the Premium adjusted for age only shown on the CPI Indexation Notice (see page 8)
- if you nominate a premium freeze, you can continue to pay your current Premium (see below).

If the Insured Person should die within the days of grace, we will pay the Sum Insured due less any unpaid Premium. If you have chosen the optional Total and Permanent Disablement Benefit or Trauma Insurance, and you are entitled to payment of the Benefit within the days of grace, then, similarly, we will pay the Benefit due less any unpaid Premiums.

Reinstatement

Should your Policy terminate because premiums have not been paid within the days of grace, we may consider reinstatement of your Policy on the satisfactory completion of an application for revival, including evidence of health of the Insured Person plus full payment of the Premium due and all arrears.

The reinstatement will be considered on our terms and must be requested within 2 years after the Due Date of the outstanding Premium.

Payment Methods

You may choose from a variety of methods to pay your Premiums. These methods are yearly, half-yearly or monthly direct debit. Payroll deductions are also available for selected employers, however Suncorp Metway reserves the right to withdraw payroll deductions as a method of payment in the future.

By paying your Premium more frequently than yearly, your total annual Premium will include a loading to cover administrative costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deductions. Suncorp Metway reserves the right to increase these loadings and you will be given at least 3 months' written notice.

If you wish to vary your method of payment, please contact our Customer Service Consultants on 1800 810 012 toll free.

Premium Freeze

Premiums usually vary with the Insured Person's age and usually increase on renewal as the Insured Person grows older. You can however nominate on renewal not to pay the increased Premium and therefore continue to pay your current Premium. If you choose to do this you must contact Suncorp Metway and we will reduce your Sum Insured to allow for any increase in the rate of Premium for the Insured Person's age, provided the Sum Insured does not reduce below \$75,000 and a minimum Premium of \$200 per annum (including the policy fee) is maintained.

Premium Guarantee

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

3. Payment of Benefits

Sum Insured

We will pay a Benefit if we receive proof, that is satisfactory to us of:

- the death of the Insured Person or the occurrence of another insured event under this Policy; and
- the date of birth of the Insured Person.

The person claiming the Benefit must also produce this CIB and the Policy Document Notice (for information on how to replace lost documents - see page 2).

The amount of the Benefit will be the amount shown on the last CPI Indexation Notice as the Sum Insured for the amount of Premium that was paid unless a change to your Sum Insured has been effected since the notice. All payments will be made in Australian currency.

We are only liable to pay a Benefit if the Policy is current at the date of death or the occurrence of the insured event.

Nominated Persons

(i) Superannuation Term Life Insurance Policies

You may nominate your Benefit on death to be paid to:

- one or more of your dependants such as your Spouse, children, including adult children, or anyone who is dependent on you for support; or
- your legal personal representative.

If you do not nominate a dependant or your legal personal representative, then the Trustee may not be able to pay in accordance with your wishes. The Trustee in any event has a discretion to pay the Benefit and is in no way bound to comply with your nomination, though it may take your nomination into account when exercising its discretion.

The Trustee may not take into account a nomination you have made in certain circumstances, including if you subsequently marry, or if you nominate your current Spouse and separate or divorce. You should therefore ensure you update your nomination in these circumstances.

(ii) Non-Superannuation Policies

You can nominate that your Policy is for the Benefit of another person. The Benefit on the Insured Person's death will then be payable to that other person, whether or not that person is a dependant.

For a business taking out Key Person insurance, the business entity can take out the Policy in its own name and will be entitled to receive the proceeds on the death of the Key Person, or alternatively the Key Person can take out the insurance in his or her own name and nominate the business entity as the person to receive the Benefit on death.

If the person who takes out the Policy is also the Insured Person, the Benefit will be payable to that Person's legal representative if no-one is nominated.

General Information on Nominations

The options for nominating a beneficiary on the Insured Person's death under a superannuation or non-superannuation policy are quite different, and it is important that you understand the consequences of your nomination. If you want more information, then you should contact Suncorp Metway on 1800 810 012 or write to:

The Manager, Life & Superannuation Support (LS053)
Suncorp Life & Superannuation Limited
GPO Box 1453
Brisbane QLD 4001

If you have made a nomination (either for a superannuation or non-superannuation Policy) you can change the nomination at any time.

4. Additional Benefits

Terminal Illness Benefit

If a specialist Medical Practitioner, approved by Suncorp Metway, diagnoses the Insured Person as suffering a medical condition that will most likely result in death within 12 months of being diagnosed (Terminal Illness), we will pay the Sum Insured. The maximum amount we will pay in respect of the Insured Person's Terminal Illness is \$1 million for all policies we issue on the life of the Insured Person. If the Insured Person is insured for more than \$1 million with us, we will pay the balance when the Insured Person dies. This cover ceases on the Renewal Date immediately prior to the Insured Person's 70th birthday. This Benefit is not available for Superannuation Term Life Policies.

The Sum Insured for Terminal Illness Benefit under this Policy is reduced by any amount paid under this Policy for the optional Total and Permanent Disablement cover and Trauma Insurance.

Interim Accidental Death Benefit

The Sum Insured, to a maximum of \$500,000 is paid if the Insured Person dies as a result of an accident caused wholly by violent, accidental, external and visible means whilst your application is being considered, provided:

- a deposit of one month's Premium is received with your application;
- the Insured Person is aged between 18 and 75; and
- any previous insurance on the Insured Person's life has been accepted by Suncorp Metway or any other Life Office at standard rates and without exclusion.

This cover will not apply if the Insured Person dies as a result of:

- intentional self-inflicted injury or suicide; or
- participation in certain occupations, sports, industries, pursuits or pastimes that would cause Suncorp Metway ordinarily in the course of its business to reject the application; or
- any physical condition, sickness or injury for which the Insured Person has had any symptoms of or received advice or treatment for, prior to applying for this Policy.

Please ask and we will advise whether your occupation, sports, industry, pursuits or pastimes fall within these certain occupations, sports, industries, pursuits or pastimes.

Interim Accidental Death cover ceases the earlier of:

- when your Policy commences; or
- 60 days after the date of your application; or
- when your application is declined; or
- when Suncorp Metway advises that your application will not be accepted at standard rates.

Automatic Indexation

We will automatically index your Sum Insured in line with increases in the CPI over the year on your Renewal Date.

Your Premiums will also be recalculated each year, and the recalculation will change the Premium to reflect the increase in the Insured Person's age and an increase in your Sum Insured which is indexed each year by the increase in CPI over the year.

You can however decline the CPI increase, in which case your Sum Insured remains the same, or you can elect a "premium freeze", in which case you do not have to pay the age increase but your Sum Insured will reduce (see page 6 for further details).

If we agree to pay a Benefit under this Policy, we will pay the Sum Insured that is stated on the Policy Document Notice plus any variations that result from automatic indexation.

The conditions of automatic indexation are as follows:

- The Sum Insured is automatically adjusted each year to take account of any increase in the CPI over the year until the Renewal Date immediately prior to the Insured Person's 65th birthday.
- Premiums will increase in line with the increases in the Sum Insured, the Insured Person's age next birthday and any extra Premium stated when the Policy commenced.
- If you have selected one of the optional extra Benefits, then automatic indexation of that Benefit will also apply.
- You may decline any increase in the Sum Insured by contacting us and paying the adjusted Premium for age only as shown on the CPI Indexation Notice.

5. When does your Policy Terminate?

Suncorp Metway guarantees to renew your Yearly Renewable Term Life Insurance Policy and your Superannuation Term Life Policy, every year up to the Renewal Date immediately prior to the Insured Person's 99th birthday and 65th birthday respectively (this will be extended to the Insured Person's 70th birthday provided you are eligible to remain a member of the Suncorp Metway Personal Superannuation Fund). This is provided the Insured Person remains eligible and you pay the Premiums when due. Subject to the Policy terms and conditions, the Policy cannot be cancelled unless you request it yourself or a claim is paid.

Your Policy will terminate on whichever of the following happens first:

- you notify us in writing or verbally that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- the Insured Person dies; or
- if you have chosen one of the optional extra Benefits, and you make a successful claim, when we pay you the full Sum Insured; (unless you have selected the Death Cover Retention Benefit - see page 10); or
- if the total Sum Insured has been paid under the Terminal Illness Benefit; or
- the Renewal Date immediately prior to the Insured Person's 99th birthday for Yearly Renewable Term Life Insurance or 65th birthday for Superannuation Term Life Insurance (this will be extended to the Insured Person's 70th birthday provided he/she is eligible to remain a member of the Suncorp Metway Personal Superannuation Fund); or
- in the case of Superannuation Term Life Insurance, the Insured Person ceases to be an eligible member of the Suncorp Metway Personal Superannuation Fund.

6. How To Claim

To make a claim for death we require the following information:

- a death certificate of the Insured Person;
- proof of age of the Insured Person (if not already provided);
- the Policy Document Notice and this CIB;
- probate of the Insured Person's will, or equivalent (only required where the Sum Insured is greater than \$50,000 and the Policy is not a Superannuation Term Life Insurance Policy).

Depending upon individual circumstances, additional information may be required by Suncorp Metway.

(a) Total and Permanent Disablement - Optional (extra cost)

Provided you have not nominated to add Trauma Insurance cover to your Term Life Insurance Policy (see page 11), you may choose to add Total and Permanent Disablement cover to your Term Life Insurance Policy. If you choose to do so, your Policy Document Notice will show the Sum Insured for this Benefit. Your Total and Permanent Disablement Sum Insured can be no greater than that selected for your Term Life Sum Insured.

The Total and Permanent Disablement Benefit will be paid if the Insured Person satisfies the definition of Total and Permanent Disablement as follows:

ANY Occupation Definition

Either:

(A) the Insured Person has suffered the total and permanent loss or use of:

- the sight of both eyes; or
- both hands; or
- both feet; or
- one hand and one foot; or
- the sight of one eye and the use of either one hand or one foot.

Or:

(B) a state of physical or mental incapacity which is caused by accident, sickness or disease and which:

- (i) results in the Insured Person being disabled and unable to work in any occupation for at least six consecutive months; and
- (ii) which in the opinion of Suncorp Metway, after considering medical evidence and/or any other evidence, the Insured Person is unable ever to follow his or her occupation or any other occupation for which he or she is reasonably qualified by education, training or experience.

For the purpose of part (B) of the definition of Total and Permanent Disablement, full-time, unpaid, domestic work is considered an occupation.

OWN Occupation Definition

For an additional Premium, an OWN occupation definition is available to professional and white collar occupations. Your adviser will be able to tell you the Insured Person's occupation category. This definition is not available under Superannuation Term Life Insurance Policies.

If you choose the OWN occupation definition the following applies:

- the cover is limited to that agreed between you and Suncorp Metway at the time of proposal or any increases or decreases by endorsement that are agreed between you and Suncorp Metway;
- a maximum cover level of \$2 million is available for this definition;
- cover ceases on the Renewal Date immediately prior to the Insured Person's 65th birthday.

The definition for OWN occupation is:

Either:

(A) the Insured Person has suffered the total and permanent loss or use of:

- the sight of both eyes; or
- both hands; or
- both feet; or
- one hand and one foot; or
- the sight of one eye and the use of either one hand or one foot.

Or:

(B) a state of physical or mental incapacity which is caused by accident, sickness or disease and which:

- (i) results in the Insured Person being disabled and unable to work in any occupation for at least six consecutive months; and
- (ii) which in the opinion of Suncorp Metway, after considering medical evidence and/or any other evidence, the Insured Person is unable ever to follow the Insured Person's Occupation.

Making a Claim for Total and Permanent Disablement

To make a claim for Total and Permanent Disablement, you should notify us in writing within three months of the Insured Person becoming Totally and Permanently Disabled. Unless Part (A) of the Total and Permanent Disablement definition applies to the Insured Person, the Insured Person must be Totally and Permanently Disabled for six consecutive months before you are eligible to make a claim.

Before we admit we are liable to pay any claim, we have the absolute right to satisfy ourselves as to the extent of the Insured Person's disability. Therefore, we reserve the right to request any necessary medical or other evidence that we might reasonably need to assess your claim before the Benefit will be paid. The cost of providing medical evidence in support of your claim is your responsibility.

We reserve the right to appoint our own Medical Practitioner at any time to examine and assess the Insured Person.

How the Benefit is Paid

Total and Permanent Disability benefits are paid as a lump sum.

The amount of your Term Life Insurance cover will be reduced by the total amount of any Total and Permanent Disablement Benefit paid to you and your Premium will reduce accordingly. This may result in the Term Life Insurance cover ceasing altogether when the Total and Permanent Disablement Benefit has been paid in full. If the Death Cover Retention Benefit (as described below) has been selected, your death cover will continue.

When we won't pay your Total and Permanent Disablement Benefit

We will not pay if the loss or incapacity upon which you are basing a claim for Total and Permanent Disablement is directly or indirectly caused or accelerated by any one of the following:

- Intentional self-inflicted injury or attempted suicide.
- Acts of war, whether declared or not, or by service in the armed forces.
- Any exclusion stated in your Policy Document Notice.

When does the Total and Permanent Disablement Benefit Cease?

The Total and Permanent Disablement Benefit cover will cease on whichever of the following happens first:

- you notify us in writing or verbally, that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- the Insured Person dies; or
- the Renewal Date immediately prior to the Insured Person's 65th birthday; or
- we pay you the full Sum Insured; or
- in the case of a Superannuation Term Life Insurance Policy, the Insured Person ceases to be an eligible member of the Suncorp Metway Personal Superannuation Fund.

(b) Death Cover Retention (upon Total and Permanent Disablement) - Optional (extra cost)

Where Total and Permanent Disablement is attached, for an additional Premium you may nominate to include a Death Cover Retention Benefit on your Policy. This means, if the Insured Person meets the conditions for Total and Permanent Disablement as specified in this CIB, Suncorp Metway will pay the Total and Permanent Disablement Benefit without reducing the Death Benefit. If you receive a Total and Permanent Disablement Benefit payment, your life insurance Premiums will be waived until the Renewal Date immediately prior to the Insured Person's 65th birthday. *The Death Cover Retention Benefit is not available with Superannuation Term Life Insurance policies.*

(c) Future Insurability - Optional (extra cost)

The Future Insurability Benefit provides the option to increase the Sum Insured (Death Benefit only) on your Yearly Renewable Term Life Insurance Policy because of certain changes in the Insured Person's personal circumstances or because of the occurrence of certain business events, in line with the table below and without having to provide evidence of the Insured Person's current state of health.

(i) Personal Circumstances

Up until the Insured Person's 55th birthday, you can increase the Sum Insured (Death Benefit only) on your Yearly Renewable Term Life Insurance Policy in any of the following personal circumstances:

- Where the Insured Person has commenced a relationship with a Spouse, and the relationship has continued for six months ("**Spouse Option**");
- The birth or adoption of a child by the Insured Person or the Insured Person's Spouse ("**Child Option**"); and
- The taking out of, or the increase in the amount of, a mortgage in the Insured Person's name, with the purpose of buying or improving the Insured Person's principal place of residence ("**Mortgage Option**").

If you are eligible for the Future Insurability Benefit under the "Spouse Option" or the "Child Option" the Sum Insured may be increased by the lesser of:

- 25% of the Sum Insured at the Policy Commencement Date; and
- \$100,000.

If you are eligible for the Future Insurability Benefit under the "Mortgage Option" the Sum Insured may be increased by the lesser of:

- 50% of the Sum Insured at the Policy Commencement Date;
- the initial amount of the mortgage;
- the amount of any increase in the level of the mortgage; and
- \$200,000.

However if you take out the Future Insurability Benefit under the "Mortgage Option", during the first six months after the Benefit takes effect, the portion of the Sum Insured increased by the Future Insurability Benefit will only be paid in the event of the Insured Person's accidental death (ie. death caused wholly by violent, accidental, external and visible means).

(ii) *Business Events*

Up until the Insured Person's 55th birthday, you can increase the Sum Insured (Death Benefit only) on your Yearly Renewable Term Life Insurance Policy, on the occurrence of any of the following events:

- The increase in the Insured Person's value to a business, where the Insured Person is a Key Person to that business.
- An increase in the Insured Person's financial interest in a business, whether as partner, shareholder or unitholder, and this Policy forms part of a buy/sell, share purchase or business succession agreement.

The Sum Insured may be increased on the occurrence of either of these business events by the lesser of:

- 5 times the average of the last 3 years consecutive annual increases in the Insured Person's gross remuneration package;
- 25% of the Sum Insured at the Policy Commencement Date; and
- \$300,000.

You must supply financial evidence satisfactory to us from a professionally qualified and practicing accountant or business valuer supporting the increase applied for. We may also require additional information. Such information may include copies of the audited business accounts, if available, and tax returns.

(iii) *Conditions of increase without evidence of health*

You may apply to increase the Sum Insured (Death Benefit only) on your Yearly Renewable Term Life Insurance Policy on the following conditions:

- Only one Future Insurability Benefit may be applied for by you in any 12 month period;
- You must provide proof of the business event or personal circumstances which is satisfactory to us;
- The application to increase the Sum Insured must be made within 30 days of the personal circumstances occurring or, where applicable, 30 days of the Renewal Date following the business event occurring;
- The application to increase the Sum Insured must be made before the Insured Person's 55th birthday;
- No claims have been made or are eligible to be made under this Policy or any other policy issued by us on the life of the Insured Person;
- The total of the increases made under the Future Insurability Benefit does not exceed the lesser of the Sum Insured at the Policy Commencement Date and \$1 million (where multiple policies exist we will count the total of the Future Insurability Benefit increases in the sum/s insured for all policies issued by us on the life of the Insured Person);
- Future Insurability Benefit increases not taken up in any year may not be subsequently reapplied for in any following year; and
- The application to increase the Sum Insured can only be made if this Policy was accepted by us on standard terms and conditions. You cannot apply for an increase at any time when you have made or are entitled to make a claim under your Yearly Renewable Term Life Insurance Policy (including any Optional Benefits).

(d) **Trauma Insurance - Optional (extra cost)**

Provided you have not nominated to add Total and Permanent Disablement Benefit cover to your Term Life Insurance Policy, you may choose to add one of two types of Trauma Insurance to your Yearly Renewable Term Life Insurance Policy - either Comprehensive or Standard Critical Cash. (Under current laws, this Benefit is not available for Superannuation Term Life policies.) If you have included one of these Benefits on your Policy, this will be indicated on your Policy Document Notice, together with the amount of cover.

Under this optional cover, we will pay the percentage of Sum Insured as specified in the Summary of Trauma Policies table on page 20 of this CIB if the Insured Person is diagnosed by a Medical Practitioner as suffering from one or more of the Critical Conditions.

No Trauma Insurance Benefit will be paid if the Insured Person should die. However, the Sum Insured under your Term Life Insurance cover will be paid.

Your Trauma Insurance cover will cease on whichever of the following happens first:

- you notify us in writing or verbally, that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- the Insured Person dies; or
- the payment of 100% of the Sum Insured under your Trauma Policy; or
- the Renewal Date immediately prior to the Insured Person's 65th birthday.

Please refer to the Trauma Insurance Policy terms and conditions on pages 18 to 26 for full details of this Benefit.

Buy Back - Optional (extra cost)

Where Trauma Insurance is attached as an optional Benefit to Term Life Insurance, a one year buy back option is available for an additional Premium. This option allows you to repurchase your Term Life Insurance cover in respect of the Insured Person one year after a claim has been paid under your Trauma Insurance Benefit. This option will be:

- Subject to the life insurance cover being reinstated at the same level as the Trauma Insurance Benefit that was paid to you;
- Subject to Suncorp Metway policy terms and conditions and premium rates we offer at the time;

- Available without evidence of health;
- Provided on the same acceptance terms as were applied to the original Benefit; and
- Available for up to 30 days following the one year anniversary date of your claim being paid on your Trauma Insurance Policy.

(e) Waiver of Premium (on Trauma) - Optional (extra cost)

The Waiver of Premium option is available if you purchase Term Life Insurance at the same time as Trauma Insurance.

Upon payment of the full Sum Insured under your Trauma Insurance Policy, the Waiver of Premium Benefit will apply to your Term Life Insurance Policy (including Superannuation Term Life), provided it is in force, at the time the full Sum Insured Benefit is paid under your Trauma Insurance Policy. Premiums will be waived in respect to Death cover (and Total and Permanent Disablement, Death Cover Retention and Future Insurability Benefits if applicable).

Where Trauma Insurance has been added as an Optional Benefit to your Term Life Insurance Policy, your Term Life Insurance Sum Insured will first be reduced by the amount of the Trauma Insurance Sum Insured paid before the Waiver of Premium Benefit applies.

Under this Benefit, we will waive Premiums on your Term Life Insurance Policy until the Renewal Date immediately prior to the Insured Person's 65th birthday.

During the period Premiums are waived on your Term Life Insurance Policy, indexation of your Term Life Insurance Sum Insured will continue to apply.

If on the Renewal Date immediately prior to the Insured Person's 65th birthday, you wish to continue the Term Life Insurance Policy, you must recommence payment of the Premium. The Premium payable will be based on the original acceptance terms for your Term Life Insurance Policy and is recalculated in line with the then current age of the Insured Person and the premium rates then applying to that cover.

If the *Buy Back Option* (see page 11) has been selected, you can repurchase your Term Life Insurance cover one year after the full Trauma Benefit has been paid, however the Waiver of Premium Benefit does not apply to the Premium for this cover.

If the *Future Insurability Option* (see page 10) has been selected, you can exercise your right to increase your Sum Insured, however the Waiver of Premium Benefit will not apply to any Sum Insured increases that occur after payment of the full Trauma Benefit.

If the *Death Cover Retention Option* (see page 10) has been selected and Premiums are currently being waived under your Term Life Insurance Policy, then upon payment of the Total and Permanent Disablement Benefit, life insurance Premiums will continue to be waived until the Renewal Date immediately prior to the Insured Person's 65th birthday.

8. Charges

Charges payable by you in respect of this Policy are set out on page 2 of this CIB.

9. Convertibility Option

- (i) *Yearly Renewable Term Life Insurance* - at any time before the Insured Person's 65th birthday, you may convert without further medical evidence, your Yearly Renewable Term Life Insurance cover to any Suncorp Metway policy which provides the same or equivalent benefits. The sum insured of the new policy cannot exceed the Sum Insured in force under your existing Yearly renewable Term Life Insurance Policy.

If your existing Policy includes Total and Permanent Disablement, this Benefit may also be converted to your new policy without evidence of the Insured Person's health, provided that the amount of cover does not exceed your existing Total and Permanent Disablement cover.

Your new policy must satisfy the minimum Premium requirements for that product and will be subject to any underwriting terms and conditions that apply to your current Policy.

- (ii) *Superannuation Term Life Insurance* - when the Insured Person ceases to be a member of the Suncorp Metway Personal Superannuation Fund and has retired permanently from the workforce, the Insured Person may convert their Policy to a new Yearly Renewable Term Life Insurance Policy outside of the Suncorp Metway Personal Superannuation Fund without evidence of the Insured Person's health.

If the existing Policy includes Total and Permanent Disablement, this Benefit may also be converted to the new Policy without evidence of the Insured Person's health, provided the amount of the cover does not exceed the existing Total and Permanent Disablement cover and the Insured Person has not yet attained the age of 65.

Your new policy must satisfy the minimum Premium requirements for that product and will be subject to any underwriting terms and conditions that apply to your current policy.

10. Proof of Age

You will be asked to give proof of the Insured Person's age before Suncorp Metway pays you any Benefits under this Policy. If the Insured Person has not given their correct age, the amount of the Benefit or the amount of the Premium may be adjusted by us.

Any adjustments will be backdated to the time you first took out this Policy and will take into account the true age of the Insured Person at that time.

11. Alterations

Your Term Life Insurance Policy or the Policy Document Notice can be altered if you and Suncorp Metway agree to alter the level of cover, types of Benefits or special terms of your Policy specified in your Policy Document Notice.

12. Future Upgrade

We strive for constant improvement to our policies. Thus, future improved versions of this Policy may be introduced. If this happens, and you will not be disadvantaged by any terms and conditions of the new policy, your Policy will automatically be upgraded to the new contract. We will give you written notice of the changes and when they come into effect.

Any Sickness or Injury for which the Insured Person has received advice or treatment prior to the improvement being offered may exclude you from being eligible for payment under any improved conditions.

13. General Exclusions

(a) Suicide

If the Insured Person commits suicide within 13 months of:

- the Policy Commencement Date; or
- the date of increase in insurance cover amount (excluding Benefit indexation); or
- reinstatement of this Policy,

the Sum Insured will not be paid by Suncorp Metway. The Policy will then become void and all money held under the Policy (including Premiums paid) will be retained by Suncorp Metway.

(b) Non-smoker Conditions

If the Insured Person has been declared a non-smoker, please read this carefully.

The non-smoker premium rates for all Term Life Insurance Policies are based on the signed declaration that the Insured Person is a non-smoker. If this declaration is found to be false, we may refuse to pay a Benefit. Alternatively, we may reduce the amount of Benefit to the amount payable in respect of a smoker who has paid premiums at your level.

(c) Additional exclusions

When we process your application we may decide to accept the application only on condition that claims arising out of certain activities related to the Insured Person's occupation or pastimes, or claims for certain types of conditions will be excluded. We will notify you of those exclusions before issuing your Policy.

14. Providing your Tax File Number

Superannuation Term Life Insurance

Superannuation funds are now required to ask you for your Tax File Number (TFN). Your TFN is confidential and before you fill out the Application Form, you should read the following section carefully.

The Trustee is authorised to collect TFNs under the Superannuation Industry (Supervision) Act 1993, Retirement Savings Accounts Act 1997, the Privacy Act 1988 and taxation acts (including income tax and superannuation surcharge legislation).

The Trustee can only use TFNs for lawful purposes including:

- Finding or amalgamating a member's superannuation benefits;
- Calculating the correct tax on eligible termination payments;
- Passing the TFN to a trustee of another superannuation fund or provider of a retirement savings account (RSA) when transferring any of the member's benefits. A member should advise us in writing if they do not wish us to pass on the TFN; and
- Passing the TFN to the Australian Taxation Office:
 - if you have been paid a Benefit; or
 - to determine if any contribution tax surcharge is payable.

It is not an offence for you to withhold your TFN, however the consequences of not doing so include:

- A surcharge (which may not have been payable if the TFN had been provided) may become payable on superannuation contributions - in some circumstances the surcharge may be reclaimed through the Australian Taxation Office;
- Tax may be deducted from an eligible termination payment at a higher rate, unless a member's TFN is later provided to us - the additional tax may be reclaimed through the income tax assessment process; and
- We, or the trustee of another fund or an RSA provider holding a member's benefit, now or in the future, may not be able to locate, amalgamate or identify the member's benefits.

The lawful purposes and consequences of not providing a TFN may change in the future if the relevant laws change.

If you have any questions regarding the provision of TFNs, please ask your adviser or you can contact our Customer Service Consultants on 1800 810 012. For further information you can contact the Australian Tax Office Hotline on 13 10 20.

Definitions

Where any of these words appear in this CIB or the Policy Document Notice for your Term Life Insurance, whether the first letter is in upper case or lower case, then their meanings are as defined below:

Application Form: The application form for the Financial Protection Plan.

Benefit: A specific benefit, as stated in the Policy Document Notice, relating to the Sum Insured under the Policy.

CIB: This Customer Information Brochure.

CPI: The Consumer Price Index: All Groups Australia that is published by the Australian Bureau of Statistics.

CPI Indexation Notice: The letter we send to you annually setting out the adjustments to your Sum Insured and Premium to take account of any increase in the CPI over the year and the Insured Person's age.

Days of Grace: After paying your first Premium, all subsequent Premiums must be paid within 30 days of the Due Date. The 30 days are called the "days of grace".

Due Date: The date that your Premium is payable. Your first Premium is payable on the Policy Commencement Date and then each year on the Renewal Date for as long as the Policy continues. The Policy Commencement Date is shown on your Policy Document Notice.

Insured Person: The Insured Person shown on the Policy Document Notice. Where the lives of two or more persons are insured under this Policy, then the term "Insured Person" refers to each of those persons.

Insured Person's Occupation: The Insured Person's occupation at the Policy Commencement Date.

Key Person: A person who is demonstrated to be crucial to the operation of the business.

Medical Practitioner: A registered medical practitioner recognised by a Medical Registration Board or Council in Australia or New Zealand (or other country approved by us) excluding the Policyowner, the Insured Person or a Nominated Person under this Policy or any immediate family member or relative of either the Policyowner or the Insured Person acting as a medical practitioner.

Nominated Person: the person or person's nominated by you in accordance with Section 3.

Policy: Your policy comprising the Policy terms and conditions set out in this CIB, your Application Form and the Policy Document Notice.

Policy Commencement Date: The date from which insurance takes effect. This date is shown on your Policy Document Notice and applies so long as your Premium has been paid and acknowledged by Suncorp Metway.

Policy Document Notice: The document we send you which provides your Policy number and details of your cover. Your Policy Document Notice also shows what optional Benefits you have included with your insurance.

Premium: The amount you pay us for the insurance cover.

Policyowner:

Superannuation Term Life Insurance

Suncorp Superannuation Pty Ltd ABN 59 009 931 435 as trustee of the Suncorp Personal Superannuation Fund.

Yearly Renewable Term Insurance

The legal entity named as policy owner on the Policy Document Notice, or another legal entity to which the Policy is subsequently assigned.

Renewal Date: The anniversary of the Policy Commencement Date as shown on your Policy Document Notice. It is the date by which your yearly Premium should be paid.

Renewal Notice: The notice we send you for renewal of your Policy.

Spouse: Your legal husband or wife or a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you (except for Superannuation Term Life Insurance Policies).

Sum Insured: The amount we will pay under the terms and conditions of your Policy.

Superannuation Law: (Superannuation Term Life Insurance only) Requirements contained in any Act, regulation, statutory instrument, administrative guideline, ruling or determination applying to the regulation of superannuation in Australia.

Superannuation Term Life Insurance: Insurance covering you for the term of the Policy, with no savings component.

Term Life Insurance: Insurance covering the Insured Person for the term of the Policy, with no savings component.

Terminal Illness: A medical condition that will most likely result in death within 12 months of being diagnosed.

Total and Permanent Disablement: As defined on page 9. Totally and Permanently Disabled has a corresponding meaning.

Trauma Insurance: Suncorp Metway Trauma Insurance (see pages 15 to 26).

We, us, our, Suncorp Metway: Suncorp Life & Superannuation Limited ABN 87 073 979 530.

You, your:

Superannuation Term Life Insurance -

The Insured Person named on the Policy Document Notice.

Yearly Renewable Term Insurance -

The Policyowner named on the Policy Document Notice.

Key Features Statement

Suncorp Metway Trauma Insurance

This Key Features Statement follows guidelines set down by the Australian Securities & Investments Commission. It will help you to:

- **decide whether this product will meet your needs; and**
- **compare this product against others you may be considering.**

IMPORTANT NOTICE

This is not a savings plan. The primary purpose is to provide a benefit if the Insured Person suffers one of the defined critical medical conditions.

If you terminate your policy at anytime, you will not get anything back.

Suncorp Metway Trauma Insurance

Suncorp Metway Trauma Insurance (called Trauma Insurance from now on) pays a lump sum Benefit if the Insured Person suffers or is diagnosed with any of the diseases or medical conditions specified in the Policy terms and conditions of this CIB (see pages 18 to 26). You can choose from two types of trauma cover:

- Suncorp Metway Comprehensive Critical Cash (called Comprehensive Critical Cash from now on); or
- Suncorp Metway Standard Critical Cash (called Standard Critical Cash from now on).

A Trauma Insurance Policy may be taken out on your life or the life of another person.

There are other optional benefits available.

Premiums

The cost of your Policy is called your Premium. Your Premium pays for your insurance cover and the costs necessary to set up and administer your Policy and service your needs. All Premiums will be paid into the Suncorp Life No. 1 Statutory Fund.

Your application for insurance will be assessed according to the Insured Person's age, sex, health, occupation, smoking status and the amount of cover selected. Tables of premium rates for each type of insurance are available on request.

Your first Premium is payable on the Policy Commencement Date and then on the anniversary of that date (Renewal Date) for as long as you want the Policy to continue up to the Renewal Date immediately prior to the Insured Person's 65th birthday.

Your second and subsequent premiums must be paid within 30 days of the Renewal Date. This period is called "the days of grace". If you don't pay the full amount of the Premium you are required to pay within the days of grace, then your Policy will lapse without any refund of Premiums. This means that your Policy will have terminated and the Insured Person will no longer be insured.

Your Premiums will also be recalculated each year, and the recalculation will change the Premium to reflect the increase in the Insured Person's age and an increase in your Sum Insured which is indexed each year by the increase in CPI over the year.

You can however decline the CPI increase, in which case your Sum Insured remains the same, or you can elect a "premium freeze", in which case you do not have to pay the age increase but your Sum Insured will reduce (see page 19 for further details).

A minimum Premium of \$200 (including Policy fee) applies. Further, a minimum Sum Insured of \$50,000 is applicable.

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

Benefits

The Benefit is paid as a lump sum if the Insured Person is diagnosed with one of the Critical Conditions covered.

No Trauma Insurance Benefit will be paid if the Insured Person dies within 14 days of the Insured Person suffering from or being diagnosed with one of the Critical Conditions. If the Insured Person is totally dependent on an artificial life support system, then the 14 day period will be extended by the time the Insured Person is dependent on the artificial life support system.

No Benefit will be paid in respect of conditions noted with an "*" in the Summary of Trauma Policies table on page 20 of this CIB, if the condition occurs within 90 days of:

- the Policy Commencement Date; or
- any increase to your Sum Insured (excluding CPI increases); or
- any reinstatement of the Policy following payment of any overdue Premium.

Once the whole amount of the Sum Insured in relation to an Insured Person on whom a claim has been made under this cover has been paid, cover in relation to that Insured Person will be cancelled.

If a Benefit is paid in respect of Cardiac Keyhole Surgery or Coronary Artery Angioplasty, the Benefit will be 15% of the Sum Insured, subject to a minimum of \$10,000 and a maximum of \$25,000. The Benefit for each condition is payable once only, and the Sum Insured is then reduced by the amount paid, and the Premium is reduced accordingly.

Suncorp Metway will not pay any Trauma Insurance Benefit:

- if the Critical Condition upon which the claim is based results from an intentional act performed by you or the Insured Person or under your instructions or those of the Insured Person; or
- for any exclusion stated on your Policy Document Notice; or
- if any of the Critical Conditions marked with an “*” in the Summary of Trauma Policies table on page 20 of this CIB occur within 90 days of the Policy Commencement Date, or any increase to your Sum Insured (excluding CPI Increases), or any reinstatement of the Policy following payment of any overdue Premium; or
- if the Insured Person dies within 14 days of suffering from or being diagnosed with one of the Critical Conditions. If the Insured Person is totally dependent on an artificial life support system, then the 14 day period will be extended by the time the Insured Person is dependent on the artificial life support system.

What are the Charges?

All the charges of the Policy are fully described in this section. Suncorp Metway undertakes not to apply any other charges (other than Government taxes and charges) without your specific consent.

(i) Policy Fee

For each Policy, there will be an annual Policy fee of \$60 applied. There is no additional Policy fee for optional Benefits included, or where more than one person is insured.

The Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. This increase will be applied to your Policy from your next Renewal Date.

(ii) Payment Frequency*

You have the option of paying your Premium yearly, half yearly, monthly or by group payroll deduction. If you decide to pay your Premium more frequently than yearly, your total annual Premium will include a loading to cover administrative costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deduction.

(iii) Policy Document Replacement Fee*

If you lose your Policy document or Policy Document Notice you will need to complete a “Lost Policy Declaration”. Please ring our Customer Service Consultants on 1800 810 012 to obtain the declaration form. A fee of \$50 will be charged to replace your Policy document and Policy Document Notice.

**These charges can alter. If we decide at any time in the future to alter these charges, you will be given at least 3 months’ written notice.*

What is Paid to your Adviser?

Part of the Premium paid on this Policy is paid as commission to your adviser selling you this Policy. In some instances, your adviser is paid a salary instead of a commission.

The commission is for the professional advice and service provided initially and every year for the life of your Policy. Your adviser has to pay for some of the business expenses they incur from this commission as well as it being their source of income.

If you increase your insurance cover and your Premium increases, commission will be paid on the increase.

Commissions are not additional costs to you because they are paid from your annual Premiums. If your Policy is cancelled in the first year, some or all of the commission must be repaid to Suncorp Metway by your adviser.

The amount paid to your adviser forms part of the total Premiums and where other sales methods are used, lower Premiums may not necessarily result.

Taxation

The Premiums for Trauma Insurance are not deductible to you. Any Benefit you receive is not taxable.

All statements made in this CIB in relation to taxation are based on our interpretation of current legislation at the date of issue of this CIB. The taxation information is of a generalised nature and individual circumstances may differ and taxation laws may change. You should seek advice from your taxation adviser or the Australian Taxation Office on taxation issues specifically relating to you.

The taxation treatment of premiums and claims may alter if the Policyowner is an employer and the Insured Person is their employee.

Cooling-off Period

Suncorp Metway wants you to be satisfied that you have made the right decision. After you sign-up for a Policy and receive the Policy Document Notice from Suncorp Metway, you are entitled to a cooling off period of 21 days to check that the Policy meets your needs. Within this time you can cancel the Policy without paying any charges.

To cancel your Policy you must notify us in writing or verbally. If you notify us verbally we will require you to answer certain questions to confirm your identity. In all cases we will require you to send to us your Policy Document Notice and your copy of the CIB. If your Policy is cancelled we will refund any Premiums you have paid.

Information on your Policy

As soon as Suncorp Metway receives your application, has assessed it and is prepared to offer you cover, we will send you a Policy Document Notice showing specific information relating to your Policy and the additional Benefits included.

You should read the Policy Document Notice and the Policy terms and conditions on pages 18 to 26 of this CIB carefully.

Complaints Resolution

Whilst Suncorp Metway makes every effort to satisfy your requirements, if you have any enquiries or complaints concerning your Policy you can telephone us on 1800 810 012 toll free. Alternatively, you can make written enquiries or complaints. All correspondence should be addressed to:

The Manager, Life and Superannuation Support (LS053)
Suncorp Life & Superannuation Limited
GPO Box 1453
Brisbane Qld 4001

You will need to include in your letter your full name, the address to which we can respond to you, your signature and the date. It would also be helpful if you include your telephone number and your Policy number.

Your enquiry will be registered, and we will acknowledge this in writing within 5 working days of receiving it. Every effort will be made to resolve the matter within 21 working days of receiving your complaint in writing.

If any concerns are not resolved to your satisfaction, you may contact the Financial Industry Complaints Service Limited (FICS), which is an independent body to assist the public on matters relating to life insurance, superannuation and managed investments. It is available to offer free and informed assistance. FICS will deal with your concerns directly or pursue the matter on your behalf and will attempt to resolve the matter through inquiry and conciliation.

If this is unsuccessful, the complaint will be formally referred to the FICS Review Committee for a determination.

Expressions or statements of concern to FICS can be directed to:

The Manager
Financial Industry Complaints Service Limited
PO BOX 579 Collins Street West
Melbourne Vic 8007
Telephone: (03) 9629 7050
Toll Free: 1800 335 405

Policy Terms and Conditions

Trauma Insurance

This section sets out the standard terms and conditions of our Trauma Insurance Policy. Once Suncorp Metway has accepted your application you will be sent a Policy Document Notice which together with these Policy Terms and Conditions and your Application Form, forms your Policy document. However, we reserve the right to vary any of these terms and conditions prior to issuing you with a Policy Document Notice.

The Policy Document Notice will contain specific terms applicable to your particular Policy. It will also state the extent to which the terms and conditions set out in this section of the CIB apply to you. It may contain terms and conditions which may override those contained in this section. If so, it will state that those terms and conditions do override contrary provisions in this section.

The Policy Document Notice is confirmation of acceptance of your application and together with these Policy terms and conditions and your Application Form constitutes the contract between you and Suncorp Metway.

The Policy Document Notice together with this CIB will be required in the event you wish to make a claim against Suncorp Metway. It is therefore very important and we suggest that you keep the Policy Document Notice and this CIB in a safe place.

This section does not form part of a legally binding contract of insurance with us unless:

- we accept a completed Application Form and issue a Policy Document Notice to you; and
- the Premiums have been and continue to be paid.

Our decision to insure you is based on the collective information provided in the Application Form which includes the declaration signed by you, and other supporting documents.

Before you enter into a contract of insurance with Suncorp Metway, you have a duty under the Insurance Contracts Act 1984, to disclose to Suncorp Metway every matter that you know or could reasonably be expected to know, is relevant to the decision of Suncorp Metway whether to accept your application for insurance and, if so, on what terms.

You have the same duty to disclose those matters to Suncorp Metway before you extend, vary or reinstate a contract of life insurance.

If you fail to comply with the duty of disclosure and Suncorp Metway would not have entered into the contract on any terms if the failure had not occurred, Suncorp Metway may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, Suncorp Metway may avoid the contract at any time.

Suncorp Metway, if entitled to avoid a contract of life insurance, may within 3 years of entering into it, elect not to avoid it but to reduce the sum that the Insured Person has been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to Suncorp Metway.

1. Eligibility to Apply for Insurance

To apply for Trauma Insurance the Insured Person must be between 20 and 64 years of age next birthday. The Policy will be renewed each year until the Renewal Date immediately prior to the Insured Person's 65th birthday.

2. Premiums

Premium Components

The amount of Premium payable under this Policy includes:

- an amount that is calculated by multiplying the Sum Insured that you have chosen by the premium rate applicable to the type of Policy chosen, the Insured Person's age, sex, health, occupation and smoking status;
- an annual Policy fee;
- a loading if you select to pay other than yearly;
- a discount/loading depending on the level of Sum Insured selected; and
- stamp duty.

The annual Policy fee may be increased each year by the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from the next Renewal Date.

If you don't pay your Premium

If you don't pay the full amount of the Premium you are required to pay within the days of grace then this Policy will terminate without any refund of Premium. We will not be liable for any claims after the last day of the days of grace if the Policy is terminated in this way.

The amount of your Premium each year will be shown on the CPI Indexation Notice. You must pay the full amount shown on the CPI Indexation Notice except:

- if you decline the indexation, you should pay the Premium adjusted for age only shown on the CPI Indexation Notice (see page 20)
- if you nominate a premium freeze, you can continue to pay your current Premium (see page 19).

Reinstatement

Should your Policy terminate because Premiums have not been paid within the days of grace period, we may consider reinstatement of your Policy on the satisfactory completion of an application for revival, including evidence of the Insured Person's health plus full payment of the Premium due and all arrears.

The reinstatement will be considered on our terms and must be requested within 2 years after the Due Date of the outstanding Premium.

Payment Methods

You may choose from a variety of methods to pay your Premiums. These methods are yearly, half-yearly or monthly direct debit. Payroll deductions are also available for selected employers, however Suncorp Metway reserves the right to withdraw payroll deductions as a method of payment in the future.

If you decide to pay your Premium more frequently than yearly your total annual Premium will include a loading to cover administration costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deductions. Suncorp Metway reserves the right to increase these loadings and you will be given at least 3 months' written notice.

If you wish to vary your method of payment, please contact our Customer Service Consultants on 1800 810 012.

Premium Freeze

Premiums usually vary with the Insured Person's age and usually increase on renewal as the Insured Person grows older. You can however nominate on renewal not to pay the increased Premium and therefore continue to pay your current Premium. If you choose to do this you must contact Suncorp Metway and we will reduce your Sum Insured to allow for any increase in the rate of Premium for the Insured Person's age, provided the Sum Insured does not reduce below \$50,000 and a minimum Premium of \$200 per annum (including the Policy fee) is maintained.

Premium Guarantee

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

3. Payment of Benefits

We will pay a Benefit if we receive proof, that is satisfactory to us of:

- The occurrence of an insured event under this Policy; and
- The Insured Person's date of birth,

then we will pay the percentage of Sum Insured for the relevant Critical Condition as specified in the Summary of Trauma Policies table on page 20 of this CIB. All payments will be made in Australian currency.

Proof of occurrence of any insured event must be supported by:

- evidence from appropriate specialist Medical Practitioners; and
- confirmatory investigations including, but not limited to, clinical, radiological, histological and laboratory evidence.

The occurrence of the insured event must be supported by our medical advisers and we reserve the right to require the Insured Person to undergo an examination by our Medical Practitioners or other reasonable tests to confirm the occurrence of an insured event.

We are only liable to pay if your Policy is in force at the time of claim, all Premiums due have been paid within the days of grace and you produce this CIB and your Policy Document Notice (for information on how to replace lost documents, please see page 16).

We will pay the Trauma Insurance Benefit only if the Insured Person survives for more than fourteen days from the date the Insured Person first suffers or is diagnosed with (whichever comes first) one or more of the Critical Conditions specified. Should the Insured Person die during this fourteen day period and your Trauma Insurance Benefit is an optional benefit on your Yearly Renewable Term Life Insurance Policy, the Death Benefit will be paid.

If the Insured Person is totally dependent on an artificial life support system, then the fourteen day period will be extended by the time the Insured Person is dependent on the artificial life support system.

The Benefit is paid as a lump sum. Once the whole amount of the Sum Insured in relation to an Insured Person on whom a claim has been made under this cover has been paid, cover in relation to that Insured Person will be cancelled.

If a Benefit is paid in respect of Cardiac Keyhole Surgery or Coronary Artery Angioplasty, the Benefit is 15% of the Sum Insured, subject to a minimum of \$10,000 and a maximum of \$25,000. The Benefit for each condition is payable once only, and the Sum Insured is then reduced by the amount paid, and the Premium is reduced accordingly.

The Benefit is not paid on the occurrence of certain traumas if they occur within 90 days of the Policy Commencement Date, or any increase in the Benefit Applied for (excluding CPI increases) or any reinstatement of the Policy. (Please refer to the General Exclusions section on page 25 for more information.)

4. Automatic Indexation

We will automatically index your Sum Insured in line with increases in the CPI over the year on your Renewal Date.

Your Premiums will also be recalculated each year, and the recalculation will change the Premium to reflect the increase in the Insured Person's age and an increase in your Sum Insured which is indexed each year by the increase in CPI over the year.

You can however decline the CPI increase, in which case your Sum Insured remains the same, or you can elect a "premium freeze", in which case you do not have to pay the age increase but your Sum Insured will reduce (see page 19 for further details).

If we agree to pay a Benefit under this Policy, we will pay the percentage of Sum Insured, plus any variations that result from automatic indexation for the relevant Critical Condition as specified in the Summary of Trauma Policies table below.

The conditions of automatic indexation are as follows:

- The Sum Insured is automatically adjusted each year to take account of any increase in the CPI over the year until the Renewal Date immediately prior to the Insured Person's 65th birthday;
- Premiums will increase in line with the increases in the Sum Insured, the Insured Person's age next birthday, and any extra premium stated when the Policy commenced;
- You may decline any increase in the Sum Insured by contacting us and paying the adjusted premium for age only as shown on the CPI Indexation Notice.

5. Summary of Trauma Policies

Critical Conditions Covered	Comprehensive Critical Cash	Standard Critical Cash	Benefit Payable as % of Sum Insured
Heart Disorders			
*Heart Attack	✓	✓	100%
*Coronary Artery Bypass Surgery	✓	✓	100%
*Heart Valve Surgery	✓	✓	100%
*Aorta Surgery	✓	✓	100%
Cardiomyopathy	✓	✓	100%
Primary Pulmonary Hypertension	✓		100%
*Cardiac Keyhole Surgery	✓		15% (min \$10,000 max \$25,000)
*Coronary Artery Angioplasty	✓		15% (min \$10,000 max \$25,000)
Nervous System Disorders			
*Stroke	✓	✓	100%
Multiple Sclerosis	✓	✓	100%
Hemiplegia	✓	✓	100%
Diplegia	✓	✓	100%
Paraplegia	✓	✓	100%
Quadriplegia	✓	✓	100%
Tetraplegia	✓	✓	100%
Major Head Trauma	✓	✓	100%
Coma	✓		100%
Dementia & Alzheimer's Disease	✓		100%
Parkinson's Disease	✓		100%
Encephalitis	✓		100%
Motor Neurone Disease	✓		100%
Body Organ Disorders			
*Cancer	✓	✓	100%
Benign Brain Tumour	✓		100%
Major Organ Transplant	✓	✓	100%
Chronic Kidney Failure	✓	✓	100%
Chronic Lung Disease	✓	✓	100%
Chronic Liver Disease	✓	✓	100%
Blindness	✓	✓	100%
Deafness	✓	✓	100%
Loss of Speech	✓	✓	100%
Severe Burns	✓	✓	100%
Blood Disorders			
Aplastic Anaemia	✓	✓	100%
Occupationally Acquired HIV	✓		100%
Medically Acquired HIV	✓		100%
Other Events			
Loss Of Independent Existence	✓		100%
Optional Benefits (extra cost)			
#Buy Back - see page 24	✓	✓	n/a
Waiver of Premium (on Trauma) - see page 24	✓	✓	n/a

Note: (i) Where a "✓" is shown it indicates that the Critical Condition is covered.

(ii) The conditions marked with an * have a 90 day waiting period from policy commencement or reinstatement for benefit claim payments. All conditions have a 14 day survival period where cover is not taken as an optional benefit with Term Life Insurance.

(iii) The condition marked with a # is only available where Trauma Insurance is attached as an optional benefit to Term Life Insurance.

The following definitions apply in respect of the Standard and Comprehensive Critical Cash Cover.

Please Note: (i) Where a “✓” is shown it indicates that Critical Condition is covered.

Where a “✗” is shown it indicates that Critical Condition is not covered.

(ii) The “**whole person function test**”, where referred to below, is to be assessed in accordance with the guidelines set out in the American Medical Association (1993) “Guides to the Evaluation of Permanent Impairment”, 4th edition, AMA:Chicago, Illinois.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Aplastic Anaemia: This means the acquired abnormality of blood production characterised by the total aplasia of bone marrow.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Aorta Surgery: This means the undergoing of open chest surgery to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta.

Comprehensive Critical Cash ✓
Standard Critical Cash ✗

Benign Brain Tumour: This means a life threatening, non-cancerous tumour in the brain giving rise to characteristic symptoms of increased intracranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment. The tumour must result in neurological deficit causing at least 25% impairment of the whole person function test which is permanent and solely attributable to the neurological deficit or the Insured Person being permanently unable to perform any one of the Activities of Daily Living as listed in section 7. The presence of the underlying tumour must be confirmed by imaging studies such as CT scan or MRI (Magnetic Resonance Imaging).

The following are specifically excluded: cysts, granulomas, cholesteatomas, malformations in or of the arteries or veins of the brain, haematomas, and tumours in the pituitary gland or spine.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Blindness: This means the complete and irrecoverable loss of the sight of both eyes (whether aided or unaided) as a result of Sickness or Injury. Blindness as a result of alcohol or drug abuse is specifically excluded.

Loss of sight is defined as:

- Visual acuity less than 6/60 in both eyes after correction; or
- A field of vision constricted to 20 degrees or less of arc; or
- A combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Cancer: This means any malignant tumour characterised by the uncontrolled growth and spread of malignant cells that requires treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major interventionist treatment and includes cancers that are completely untreatable. Payment of the Sum Insured will cover numerous cancers such as breast cancer, bowel cancer, lung cancer and prostate cancer, subject to any exclusions set out below.

The following are included:

- Leukaemia;
- Hodgkin's Disease;
- Malignant lymphoma;
- Malignant bone marrow disorders;
- Melanomas which have a depth invasion of clark Level 3 or 1.5mm or more in thickness;
- Tumors treated by endoscopic procedures alone.

The following are excluded:

- Chronic lymphocytic leukaemia Rai Stage 0-2;
- All skin cancers including malignant melanomas (except those specified above) unless there has been a spread to other organs;
- Carcinoma in situ, except carcinoma in situ of the breast requiring and resulting in removal of the breast via radical or simple mastectomy. The procedure must be performed specifically to arrest the spread of malignancy, and be considered the appropriate and necessary treatment;
- Prostatic cancers which are histologically described as TNM Classification T1 or are of other equivalent or lesser classification;
- Dukes A stage colorectal cancer unless there has been a spread to other organs.

Comprehensive Critical Cash ✓
Standard Critical Cash ✗

Cardiac Keyhole Surgery: This means the actual undergoing of thoracoscopic, laparoscopic or 'keyhole' surgery to treat or repair:

- a narrowing or blockage of one or more coronary arteries;
- an aortic aneurysm, an obstruction of the aorta or a coarctation of the aorta; or
- a cardiac valve as a consequence of heart valve defects or abnormalities.

Investigative or diagnostic procedures are specifically excluded.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Cardiomyopathy: This means the impaired ventricular function of variable aetiology, resulting in permanent and irreversible physical impairments to the degree of at least Class 4 of the New York Heart Association Classification of cardiac impairment. Cardiomyopathy directly related to alcohol or drug abuse is specifically excluded.

Comprehensive Critical Cash ✓
Standard Critical Cash ✓

Chronic Kidney Failure: This means end stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which regular renal dialysis is instituted or renal transplantation performed. Chronic Kidney Failure related to or directly or indirectly caused by alcohol or drug abuse is excluded.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Comprehensive Critical Cash ✓

Standard Critical Cash ✗

Chronic Liver Disease: This means end stage liver failure together with permanent jaundice, ascites and encephalopathy. Liver disease related to alcohol or drug abuse is excluded.

Chronic Lung Disease: This means end stage lung disease requiring permanent supplementary oxygen, with FEV1 test results of consistently less than one litre.

Coma: This means a state of unconsciousness with no reaction to external stimuli or internal needs, resulting in a documented Glasgow Coma Scale of 6 or less, for a continuous period of 72 hours and causing at least 25% impairment of the whole person function test which is permanent and solely attributable to the coma or the Insured Person being permanently unable to perform any one of the Activities of Daily Living as listed in section 7.

Coma directly resulting from alcohol or drug abuse is specifically excluded.

Comprehensive Critical Cash ✓

Standard Critical Cash ✗

Coronary Artery Angioplasty: This means the actual undergoing for the first time of angioplasty, atherectomy, laser therapy or insertion of a stent that is considered necessary by a cardiologist to correct or treat coronary artery disease. Investigative and 'keyhole' procedures are specifically excluded.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Coronary Artery By-Pass Surgery: This means surgery necessary to correct narrowing or blocking of one or more coronary arteries by open chest by-pass surgery.

It excludes:

- Balloon angioplasty;
- Intra-arterial or laser procedures; and
- Non-surgical techniques.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Deafness: This means the complete and irrecoverable loss of hearing of both ears (whether aided or unaided) as a result of Sickness or Injury.

Comprehensive Critical Cash ✓

Standard Critical Cash ✗

Dementia & Alzheimer's Disease: This means the unequivocal diagnosis of Alzheimer's Disease or other Dementia. The diagnosis must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity that results in a requirement for continual supervision to protect the Insured Person or others. Dementia as a result of alcohol or drug abuse are specifically excluded.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Diplegia: This means the total and permanent loss of function of both sides of the body resulting from disease or injury of the spinal cord.

Comprehensive Critical Cash ✓

Standard Critical Cash ✗

Encephalitis: This means the severe inflammation disease of the brain which results in permanent neurological deficit causing at least 25% impairment of the whole person function test which is permanent and solely attributable to the neurological deficit or the Insured Person being permanently unable to perform any one of the Activities of Daily Living as listed in section 7.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Heart Attack: This means the death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area. The diagnosis shall be supported by the following criteria being present and consistent with a heart attack:

EITHER

- (a)
 - Confirmatory new electrocardiogram (ECG) changes; and
 - Diagnostic elevation of cardiac enzyme CK-MB.

OR

- (b)
 - A reduction in the Left Ventricular Ejection Fraction to less than 50% measured 3 months or more after the event; and
 - An elevation of Troponin in excess of the level representing Minimal Myocardial Damage. For the purpose of this definition, Minimal Myocardial Damage is represented by a level of Troponin I of 2 µg/L or less, or Troponin T of 0.6 µg/L or less, or the equivalent.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Heart Valve Surgery: This means the undergoing of open chest surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.

Repair via valvotomy, catheter, keyhole or similar techniques are specifically excluded.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Hemiplegia: This means the total and permanent loss of function of one side of the body resulting from disease or injury of the spinal cord.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Loss of Speech: This means the complete and irrecoverable loss of speech (whether aided or unaided) as a result of Sickness or Injury. The loss of the ability to speak must be established for a continuous period of 6 months.

Comprehensive Critical Cash ✓

Standard Critical Cash ✗

Loss of Independent Existence: This means a condition as a result of a disease, Sickness or Injury whereby the Insured Person is totally and irreversibly unable to permanently perform at least two of the Activities of Daily Living listed in section 7.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Major Head Trauma: This means neurological deficit as a result of head injury causing permanent functional or cognitive impairment. The injury must be of sufficient severity to result in at least 25% impairment of the whole person function test which is permanent and solely attributable to the neurological deficit or the Insured Person being permanently unable to perform any one of the Activities of Daily Living listed in section 7.

Comprehensive Critical Cash ✓

Standard Critical Cash ✓

Major Organ Transplant: This means any medically necessary human to human organ transplant from a donor to the Insured Person of:

- (a) one or more of the following organs:
 - Kidney
 - Liver
 - Heart
 - Pancreas
 - Lung
 - Small bowel; or
- (b) the transplant of bone marrow.

Comprehensive Critical Cash ✓ Standard Critical Cash ✗	<p>Medically Acquired HIV: This means accidental infection with Human Immunodeficiency Virus (HIV) which we believe after making reasonable enquiries, on the balance of probabilities, arose from one of the following medically necessary events which must have occurred to the Insured Person in Australia by a recognised and registered health professional:</p> <ul style="list-style-type: none"> • a blood transfusion; • transfusion with blood products; • organ transplant to the Insured Person; • assisted reproductive techniques; • a medical procedure or operation performed by a Medical Practitioner. <p>Infection in any other manner, including sexual activity or recreational or non-medical intravenous drug use is specifically excluded.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✗	<p>Motor Neurone Disease: This means the unequivocal diagnosis of Motor Neurone disease, with significant persistent neurological deficit resulting in at least 25% impairment of the whole person function test which is permanent and solely attributable to the neurological deficit or the Insured Person being permanently unable to perform any one of the Activities of Daily Living listed in section 7.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Multiple Sclerosis: This means the unequivocal diagnosis of Multiple Sclerosis which includes more than one episode of well defined neurological deficit with persisting abnormalities resulting in at least 25% impairment of the whole person function test which is permanent and solely attributable to the neurological deficit or the Insured Person being permanently unable to perform any one of the Activities of Daily Living as listed in section 7.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✗	<p>Occupationally Acquired HIV: This means infection with the Human Immunodeficiency Virus (HIV) where it was acquired as a result of an accident during the currency of the policy. The accident must occur during the course of carrying out normal occupational duties, or medical duties whilst acting in a voluntary capacity, with sero-conversion indicating HIV infection occurring within six months of the accident. Infection in any other manner, including sexual activity or recreational or non-medical intravenous drug use is specifically excluded.</p> <p>An HIV antibody test that shows a negative test must be taken within seven days after the accident and reported within 30 days. Access to all blood samples taken is required for independent tests, with the right to take additional samples as necessary.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Paraplegia: This means the total and permanent loss of function of both legs resulting from disease or injury of the spinal cord.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✗	<p>Parkinson's Disease: This means the unequivocal diagnosis of Parkinson's Disease where the condition is permanent and:</p> <ul style="list-style-type: none"> • Cannot be controlled by medication; • Shows signs of progressive impairment; and • Results in at least 25% impairment of the whole person function test which is permanent and solely attributable to the Parkinson's Disease or the Insured Person being permanently unable to perform any one of the Activities of Daily Living as listed in section 7.
Comprehensive Critical Cash ✓ Standard Critical Cash ✗	<p>Primary Pulmonary Hypertension: This means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation resulting in significant permanent physical impairment to the degree of at least Class 4 of the New York Heart Association classification of cardiac impairment.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Quadriplegia: This means the total and permanent loss of function of both arms and both legs resulting from disease or injury of the spinal cord.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Severe Burns: This means tissue injury caused by thermal, electrical or chemical agents causing third degree (full thickness) burns to at least 20% of the body surface area as measured by The Rule 9 of the Lund & Browder Body Surface chart.</p>
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Stroke: This means a cerebrovascular accident or event producing objective neurological sequelae. There must be clear evidence:</p> <ul style="list-style-type: none"> • on a CT, MRI or similar scan that a stroke has occurred; and • of infarction of brain tissue, intracranial or subarachnoid haemorrhage or embolisation from an extracranial source. <p>It excludes:</p> <ul style="list-style-type: none"> • Transient ischaemic attacks and neurological sequelae lasting less than twenty-four hours; • cerebral symptoms due to reversible ischaemic neurological sequelae, migraine, hypoxia or trauma; and • vascular disease affecting the eye, optic nerve or vestibular functions.
Comprehensive Critical Cash ✓ Standard Critical Cash ✓	<p>Tetraplegia: This means the total and permanent loss of function of both arms and both legs together with loss of head movement resulting from disease or injury of the spinal cord.</p>

7. Activities of Daily Living

Activities of Daily Living as stated in this document refer to:

1. bathing and showering;
2. dressing and undressing;
3. eating and drinking;
4. using a toilet to maintain personal hygiene;
5. moving from place to place by walking, wheelchair or walking aid.

8. Optional Benefits (extra cost)

(a) Buy Back - Optional (extra cost)

Where Trauma Insurance is attached as an optional Benefit to Term Life Insurance, a one year buy back option is available for an additional premium. This option allows you to repurchase your Term Life Insurance cover one year after a claim has been paid under your Trauma Insurance Benefit. This option will be:

- Subject to the Life Insurance cover being reinstated at the same level as the Trauma Insurance Benefit that was paid to you;
- Subject to Suncorp Metway policy terms and conditions and premium rates we offer at the time;
- Available without evidence of health;
- Provided on the same acceptance terms as were applied to the original Benefit; and
- Available for up to 30 days following the one year anniversary date of your claim being paid on your Trauma Insurance Policy.

(b) Waiver of Premium (on Trauma) - Optional (extra cost)

The Waiver of Premium option is available if you purchase Suncorp Metway Term Life Insurance at the same time as Suncorp Metway Trauma Insurance.

Upon payment of the full Sum Insured under your Trauma Insurance Policy, the Waiver of Premium Benefit will apply to your Suncorp Metway Term Life Insurance Policy (including Superannuation Term Life), provided it is in force, at the time the full Sum Insured Benefit is paid under your Trauma Insurance Policy. Premiums will be waived in respect of Death cover (and Total and Permanent Disablement, Death Cover Retention and Future Insurability benefits if applicable).

Where Trauma Insurance has been added as an optional Benefit to your Term Life Insurance Policy, your Term Life Insurance Sum Insured will first be reduced by the amount of the Trauma Insurance Sum Insured paid before the Waiver of Premium Benefit applies.

Under this Benefit, we will waive Premiums on your Term Life Insurance Policy until the Renewal Date immediately prior to the Insured Person's 65th birthday.

During the period Premiums are waived on your Term Life Insurance Policy, indexation of your Term Life Insurance Sum Insured will continue to apply.

If on the Renewal Date immediately prior to the Insured Person's 65th birthday, you wish to continue the Term Life Insurance Policy, you must recommence payment of the Premium. The Premium payable will be based on the original acceptance terms for your Term Life Insurance Policy and is recalculated in line with the then current age of the Insured Person and the Premium rates then applying to that cover.

If the *Buy Back Option* (see page 11) has been selected, you can repurchase your Term Life Insurance cover one year after the full Trauma Benefit has been paid, however the waiver of premium does not apply to the Premium for this cover.

If the *Future Insurability Option* (see page 10) has been selected, you can exercise your right to increase your Sum Insured, however the Waiver of Premium will not apply to any Sum Insured increases that occur after payment of the full Trauma Benefit.

If the *Death Cover Retention Option* (see page 10) has been selected and Premiums are currently being waived under your Term Life Insurance Policy, then upon payment of the Total and Permanent Disablement Benefit, life insurance Premiums will continue to be waived until the Renewal Date immediately prior to the Insured Person's 65th birthday.

9. How to Claim

Our aim is to settle legitimate claims as quickly as possible. We can do this if you provide, at your expense, all the evidence and information we require. For us to consider a claim, you must notify us in writing within fourteen days of the Insured Person first suffering, or being diagnosed as suffering (whichever occurs first), one of the Critical Conditions. We will send you the relevant forms to be completed.

Before we admit we are liable to pay any claim, we have the absolute right to ascertain the extent of the Insured Person's condition. Therefore, we reserve the right to request any necessary medical or other evidence that we might need to fairly assess your claim before the Benefit should be paid. Of course, the evidence must be to our satisfaction before we admit your claim and pay you the Sum Insured. We reserve the right to appoint our own Medical Practitioner at any time to examine and assess the Insured Person.

10. Charges

Charges payable by you in respect of this Policy are set out on page 16 of this CIB.

11. When does your Policy Terminate?

Your Trauma Insurance Policy will terminate on whichever of the following happens first:

- you notify us in writing or verbally that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- the Insured Person dies; or
- the Insured Person suffers one of the Critical Conditions and 100% of the Sum Insured is paid; or
- the Policy becomes due for renewal immediately prior to the Insured Person's 65th birthday.

12. Multiple Insured Persons

Where your Policy Document Notice states that there is more than one Insured Person, and a claim is made in relation to one of those Insured Persons and that claim is paid, then cover in relation to that Insured Person is terminated. Cover for any other Insured Person which is still in effect and on which a claim has not yet been made remains unaltered and in full force.

13. Proof of Age

You will be asked to give proof of the Insured Person's age before Suncorp Metway pays you any Benefits under this Policy. If the Insured Person has not given their correct age, the amount of the Benefit or the amount of the Premium may be adjusted by us.

Any adjustments will be backdated to the time you first took out this Policy and will take into account the true age of the Insured Person at that time.

14. Alterations

Your Trauma Insurance Policy or the Policy Document Notice can be altered if you and Suncorp Metway agree to alter the level of cover, types of Benefits or special terms of your Policy specified in your Policy Document Notice.

15. Future Upgrade

We strive for constant improvement to our policies. Thus, future improved versions of this Policy may be introduced. If this happens, and you will not be disadvantaged by any terms and conditions of the new policy, your Policy will automatically be upgraded to the new contract. We will give you written notice of the changes and when they come into effect.

Any sickness or injury for which the Insured Person has received advice or treatment prior to the improvement being offered may exclude you from being eligible for payment under any improved conditions.

16. General Exclusions

(a) Specified conditions within 90 days

We will not pay any Benefit in the case of Cancer, Heart Attack, Stroke, Coronary Artery By-Pass Surgery, Cardiac Keyhole Surgery, Coronary Artery Angioplasty, Heart Valve Surgery or Aorta Surgery if the condition was diagnosed or the circumstances leading to diagnosis became apparent within 90 days after:

- the Policy commencement Date; or
- an increase in the Benefit applied for, but only in respect of the increase (excluding CPI increases); or
- the most recent reinstatement of the Policy following payment of any overdue Premium.

(b) Self Inflicted Conditions

The Benefit will not be paid if the Critical Condition upon which the claim is based results from an intentional act performed by you or the Insured Person or under your instructions or those of the Insured Person. Whether you or the Insured Person are sane or not, if you or the Insured Person commit an intentional act which results in a claim, the Policy will become void and all money held under the Policy will be retained by Suncorp Metway.

(c) Non-smokers Conditions

If the Insured Person has been declared to be a non-smoker, please read this carefully.

The non-smoker premium rates for all Trauma Insurance Policies are based on the signed declaration that the Insured Person is a non-smoker. If this declaration is found to be false, we may refuse to pay a Benefit. Alternatively, we may reduce the amount of Benefit to the amount payable in respect of a smoker who has paid Premiums at your level.

(d) Additional Exclusions

When we process your application we may decide to accept the application only on condition that claims arising out of certain activities related to the Insured Person's occupation or pastimes, or claims for certain types of conditions will be excluded. We will notify you of those exclusions before issuing your Policy.

Definitions

Where any of these words appear in this CIB or the Policy Document Notice for your Trauma Insurance, whether the first letter is in upper case or lower case, then their meanings are as defined below:

AIDS: Acquired Immunodeficiency Syndrome (AIDS) as defined by the World Health Organisation. AIDS is a viral disease caused by the Human Immunodeficiency Virus. The virus destroys white blood cells that help protect against infections and cancer.

Benefit: A specific benefit, as stated in the Policy Document Notice, relating to the Sum Insured under the Policy.

CIB: This Customer Information Brochure.

CPI: The Consumer Price Index: All Groups Australia that is published by the Australian Bureau of Statistics.

CPI Indexation Notice: The letter we send to you annually setting out the adjustments to your Sum Insured and Premium to take account of any increase in the CPI over the year and the Insured Person's age.

Critical Conditions: The medical conditions set out in the Summary of Standard and Comprehensive Critical Cash table on page 20.

Days of Grace: After paying your first Premium, all subsequent Premiums must be paid within 30 days of the Due Date. The 30 days are called the "days of grace".

Due Date: The date that your Premium is payable. Your first Premium is payable on the Policy Commencement Date and then each year on the Renewal Date for as long as the Policy continues. The Policy Commencement Date is shown on your Policy Document Notice.

HIV: Infection that has occurred when, in our opinion, blood tests indicate either the presence of any human immunodeficiency virus or antibodies to the virus.

Injury: This is bodily injury not caused by sickness or intentional self-infliction which occurs during the life of this Policy.

Insured Person: The Insured Person shown on the Policy Document Notice. Where the lives of two or more persons are insured under this Policy, then the term "Insured Person" refers to each of those persons.

Medical Practitioner: A registered medical practitioner recognised by a Medical Registration Board or Council in Australia or New Zealand (or other country approved by us) excluding the Policyowner, the Insured Person, or any immediate family member or relative of either the Policyowner or the Insured Person acting as a medical practitioner.

Policy: Your policy comprising the Policy terms and conditions set out in this CIB, your Application Form and the Policy Document Notice.

Policy Commencement Date: The date from which insurance takes effect. This date is shown on your Policy Document Notice and applies so long as your premium has been paid and acknowledged by Suncorp Metway.

Policy Document Notice: The document we send you which provides your Policy number and details of your cover. Your Policy Document Notice also shows what optional Benefits you have included with your insurance.

Premium: The amount you pay us for the insurance cover.

Policyowner: The legal entity named as policy owner on the Policy Document Notice, or another legal entity to which the Policy is subsequently assigned.

Renewal Date: The anniversary of the Policy Commencement Date as shown on your Policy Document Notice. It is the date by which your yearly Premium should be paid.

Renewal Notice: The notice we send you for renewal of your Policy.

Sickness: A disease or illness which becomes apparent while you are covered by a Suncorp Metway Trauma Insurance Policy.

Sum Insured: The amount we will pay under the terms and conditions of your Policy.

We, us, our, Suncorp Metway: Suncorp Life & Superannuation Limited ABN 87 073 979 530.

You, your: The Policyowner.

Key Features Statement

Suncorp Metway Income Protection Insurance

This Key Features Statement follows guidelines set down by the Australian Securities & Investments Commission. It will help you to:

- **decide whether this product will meet your needs; and**
- **compare this product against others you may be considering.**

IMPORTANT NOTICE

This is not a savings plan. The primary purpose is to provide a benefit if you are unable to work due to sickness or injury. If you terminate your policy at any time, you will not get anything back.

Suncorp Metway Income Protection Insurance

Suncorp Metway Income Protection Insurance (called Income Protection Insurance from now on) is designed to provide continuing income if you are unable to work due to Sickness or Injury. You can choose from 2 types of policies depending on the type of cover you want and are eligible for:

- Suncorp Metway Comprehensive Income Protection (called Comprehensive Income Protection from now on); or
- Suncorp Metway Standard Income Protection (called Standard Income Protection from now on).

There are other optional benefits available.

Premiums

The cost of your Policy is called your Premium. Your Premium pays for your insurance cover and the costs necessary to set up and administer your Policy and service your needs. All premiums are paid into the Suncorp Life No. 1 Statutory Fund.

The amount of your annual Premium will depend on many factors including your age, sex, health, occupation, smoking status and the amount of insurance, Waiting Period and Benefit Period you require, subject to maximum cover levels set out below. Tables of Premium rates for each type of insurance are available on request.

Your first Premium is payable on the Policy Commencement Date and then on the anniversary of that date (Renewal Date) for as long as you want the Policy to continue up to the Renewal Date immediately prior to your 65th birthday.

Your second and subsequent Premiums must be paid within 30 days of the Renewal Date. This period is called "the days of grace". If you don't pay the full amount of the Premium you are required to pay within the days of grace, then your Policy will lapse without any refund of Premiums. This means that your Policy will have terminated and you will no longer be insured.

A minimum Premium of \$300 per annum (including Policy fee) applies.

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

With Income Protection Insurance, you will receive notification on each Renewal Date that you may increase your Sum Insured by increases in the CPI, in order to keep pace with inflation. Should you wish to accept this increase in Sum Insured you must contact our Customer Service Consultants on 1800 810 012. You can only increase your cover to a maximum of 75% of your Average Weekly Income unless you have selected the Guaranteed Agreed Value option (see page 37 for full details). Your Premiums will be recalculated each year based on your age next birthday and Sum Insured.

Benefits

Income Protection Insurance provides a replacement income of up to 75% of your Average Weekly Income (unless you have selected the Guaranteed Agreed Value Benefit (see page 37)). This is paid in the event of Sickness or Injury resulting in Total Disability that prevents you from working. If Comprehensive Income Protection is selected, replacement income will also be paid for Partial Disability.

The maximum insured Benefit on application shall be no greater than:

- 75% of the first \$250,000 of Income before tax; plus
 - 50% of the next \$105,000; to a maximum Sum Insured of \$240,000 per annum.
- Amounts in excess of this will be considered on application.

The Benefit payable will be reduced by:

- sick leave payments during the period of disability following the Waiting Period;
- workers compensation payments;
- social security or other payments made under statute, regulation or ordinance;

- payment under any other disability, injury or sickness policy and temporary disablement benefit if it was not disclosed to us when you applied for this Policy or when you last applied for an increase in cover; and
- income from your current employment or business.

If you receive any compensation that includes an amount for loss of income resulting from your disability for any period and we have paid you Benefits under this Policy, you must, on demand by us, repay either the Benefits we have paid you or the amount you have been awarded for loss of income, whichever is the lower amount.

Details of Total Disability and Partial Disability are provided in the Policy Terms and Conditions section (see pages 30 to 41).

If you are assessed by Suncorp Metway as being disabled, you will receive your first Benefit payment 2 weeks after the expiry of your Waiting Period and, subject to Suncorp Metway continuing to assess you as being disabled, every 4 weeks from then on for the maximum duration of your Benefit Period. Your Policy Document Notice will indicate your applicable Waiting Period and your Benefit Period.

For a comprehensive listing of the Benefits provided under each of the Income Protection Insurance policies, refer to the Summary of Income Protection Policies table on page 33.

Suncorp Metway will not pay for Total Disability or Partial Disability resulting from:

- intentional self-inflicted injury performed by you or under your instructions or attempted suicide;
- you falling pregnant (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarriage or having an abortion. However, if you spend more than three months Totally Disabled from the date your pregnancy ends your period of Total Disability will start at the end of that three months;
- mental or nervous disorders directly or indirectly attributable to pregnancy, childbirth, miscarriage or post natal depression;
- declared or undeclared war;
- service in the armed forces; or
- any exclusion stated in your Policy Document Notice.

What are the Charges?

All the charges of the Policy are fully described in this section. Suncorp Metway undertakes not to apply any other charges (other than Government taxes and charges) without your specific consent.

(i) Policy Fee

For each Policy, there will be an annual policy fee of \$75. There is no additional Policy fee for optional Benefits included.

The Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from your next Renewal Date.

(ii) Payment Frequency*

You have the option of paying your Premium yearly, half yearly, monthly or by group payroll deduction. By paying your Premium more frequently than yearly, your total annual Premium will include a loading to cover administrative costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deduction.

(iii) Policy Document Replacement Fee*

If you lose your Policy document or Policy Document Notice you will need to complete a "Lost Policy Declaration". Please ring our Customer Service Consultants on 1800 810 012 to obtain the declaration form. A fee of \$50 will be charged to replace your Policy document and Policy Document Notice.

**These charges can alter. If we decide at any time in the future to alter these charges, you will be given at least 3 months' written notice.*

What is Paid to your Adviser?

Part of the Premium paid on this Policy is paid as commission to your adviser selling you this Policy. In some instances, your adviser is paid a salary instead of a commission.

The commission is for the professional advice and service provided initially and every year for the life of your Policy. Your adviser has to pay for some of the business expenses they incur from this commission as well as it being their source of income.

If you increase your insurance cover and your Premium increases, commission will be paid on the increase.

Commissions are not additional costs to you because they are paid from your annual Premiums. If your Policy is cancelled in the first year, some or all of the commission must be repaid to Suncorp Metway by your adviser.

The amount paid to your adviser forms part of the total Premiums and where other sales methods are used, lower Premiums may not necessarily result.

Taxation

All statements made in this CIB in relation to taxation are based on our interpretation of legislation current at the date of issue of this CIB. The taxation information is of a generalised nature and individual circumstances may differ and taxation laws may change. Therefore you should seek advice from your taxation adviser or the Australian Taxation Office on taxation issues specifically relating to you.

Generally, the annual Premium for your Income Protection Insurance Policy is tax deductible whether you are self-employed or an employee, however, the Benefit payments you receive are assessable for personal income tax.

Cooling-off Period

Suncorp Metway wants you to be satisfied that you have made the right decision. After you sign-up for a Policy and receive the Policy Document Notice from Suncorp Metway, you are entitled to a cooling-off period of 21 days to check that the Policy meets your needs. Within this time you may cancel your Policy without paying any charges.

To cancel your Policy you must notify us in writing or verbally. If you notify us verbally we will require you to answer certain questions to confirm your identity. In any case we will require you to send to us your Policy Document Notice and your copy of the CIB.

If your Policy is cancelled we will refund any Premiums you have paid.

Information on your Policy

As soon as Suncorp Metway receives your application, has assessed it and is prepared to offer you cover, we will send you a Policy Document Notice showing specific information relating to your Policy and the additional Benefits included. You should read the Policy Document Notice and the Policy terms and conditions on pages 30 to 41 of this CIB carefully.

Complaints Resolution

Whilst Suncorp Metway makes every effort to satisfy your requirements, if you have any enquiries or complaints concerning your Policy you can telephone us on 1800 810 012 toll free. Alternatively, you can make written enquiries or complaints. All correspondence should be addressed to:

The Manager, Life and Superannuation Support (LS053)
Suncorp Life & Superannuation Limited
GPO Box 1453
Brisbane Qld 4001

You will need to include in your letter your full name, the address to which we can respond to you, your signature and the date. It would also be helpful if you include your telephone number and your Policy number.

Your inquiry will be registered, and we will acknowledge this in writing within 5 working days of receiving it. Every effort will be made to resolve the matter within 21 working days of receiving your complaint in writing.

If any concerns are not resolved to your satisfaction, you may contact the Financial Industry Complaints Service Limited (FICS), which is an independent body to assist the public on matters relating to life insurance, superannuation and managed investments. It is available to offer free and informed assistance. FICS will deal with your concerns directly or pursue the matter on your behalf and will attempt to resolve the matter through inquiry and conciliation.

If this is unsuccessful, the complaint will be formally referred to the FICS Review Committee for a determination.

Expressions or statements of concern to FICS can be directed to:

The Manager
Financial Industry Complaints Service Limited
PO BOX 579 Collins Street West
Melbourne Vic 8007
Telephone: (03) 9629 7050
Toll Free: 1800 335 405

Policy Terms and Conditions

Income Protection Insurance

This section sets out the standard terms and conditions of our Income Protection Insurance Policy. Once Suncorp Metway has accepted your application you will be sent a Policy Document Notice which together with these Policy terms and conditions and your Application Form, forms your Policy Document. However, we reserve the right to vary any of these terms and conditions prior to issuing you with a Policy Document Notice.

The Policy Document Notice will contain specific terms applicable to your particular Policy. It will also state the extent to which the terms and conditions set out in this section of the CIB apply to you. It may contain terms and conditions which may override those contained in this section. If so, it will state that those terms and conditions do override contrary provisions in this section.

The Policy Document Notice is confirmation of acceptance of your application and together with these Policy terms and conditions and your Application Form constitute the contract between you and Suncorp Metway.

The Policy Document Notice and this CIB will be required in the event you wish to make a claim against Suncorp Metway. It is therefore very important and we suggest that you keep the Policy Document Notice and this CIB in a safe place.

This section does not form part of a legally binding contract of insurance with us unless:

- we accept a completed Application Form and issue a Policy Document Notice to the Policyowner; and
- the Premiums have been and continue to be paid.

Our decision to insure you is based on the collective information provided in the Application Form which includes the declaration signed by you, and other supporting documents.

Before you enter into a contract of insurance with Suncorp Metway, you have a duty under the Insurance Contracts Act 1984, to disclose to Suncorp Metway every matter that you know or could reasonably be expected to know, is relevant to the decision of Suncorp Metway whether to accept your application for insurance and, if so, on what terms.

You have the same duty to disclose those matters to Suncorp Metway before you extend, vary or reinstate a contract of life insurance.

If you fail to comply with the duty of disclosure and Suncorp Metway would not have entered into the contract on any terms if the failure had not occurred, Suncorp Metway may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, Suncorp Metway may avoid the contract at any time.

Suncorp Metway, if entitled to avoid a contract of life insurance, may within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the Premium that would have been payable if you had disclosed all relevant matters to Suncorp Metway.

1. Eligibility to Apply for Insurance

To apply for Income Protection Insurance you must be between 18 and 60 years of age next birthday and working on a full time basis. People working on a part-time basis will be considered on request.

The Policy will be renewed each year until the Renewal Date immediately prior to your 65th birthday for Comprehensive and Standard Income Protection. Comprehensive Income Protection policies also provide the option of selecting a Lifetime Benefit Period for professional occupations (see page 37).

2. Premiums

Premium Components

The amount of Premium payable under this Policy includes:

- an amount that is calculated by multiplying the annual amount of Benefit by the Premium rate applicable to your age, sex, health, smoking status, occupation, Waiting Period, Benefit Period and the type of policy selected;
- an annual Policy fee;
- a loading if you select to pay other than yearly;
- a discount depending on the level of Sum Insured selected; and
- stamp duty.

The annual Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum.

If you don't pay your Premium

If you don't pay the full amount of the Premium you are required to pay within the days of grace then this Policy will terminate without any refund of Premium. We will not be liable for any claims after the last day of the days of grace if the Policy is terminated in this way.

Reinstatement

Should your Policy terminate through Premiums not being paid by the end of the days of grace period, we may consider reinstatement of your Policy on the satisfactory completion of an application for revival, including evidence of health plus full payment of the Premium due and all Premium arrears.

The reinstatement will be considered on our terms and must be requested within 2 years after the Due Date of the outstanding Premium.

Payment Methods

You may choose from a variety of methods to pay your Premiums. These methods are yearly, half-yearly or monthly direct debit. Payroll deductions are also available for selected employers, however Suncorp Metway reserves the right to withdraw payroll deductions as a method of payment in the future.

By paying your Premium more frequently than yearly, your total annual Premium will include a loading to cover administrative costs associated with payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deductions. Suncorp Metway reserves the right to increase these loadings and you will be given at least 3 months' written notice.

If you wish to vary your method of payment, please contact our Customer Service Consultants on 1800 810 012.

Premium Freeze

Premiums usually vary with your age and usually increase on renewal as you grow older. You can however nominate on renewal not to pay the increased Premium and therefore continue to pay your current Premium. If you choose to do this you must contact Suncorp Metway and we will reduce your Sum Insured to allow for any increase in the rate of Premium for your age (subject to a minimum of \$300 per annum including the Policy fee).

Premium Guarantee

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of Premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

3. Payment of Benefits

We are only liable to pay any Benefit if all Premiums due have been paid within the days of grace and you produce this CIB and your Policy Document Notice.

Total Disability

If you become Totally Disabled, then after the end of the Waiting Period we will pay a Benefit to you. Your Waiting Period will be stated in your Policy Document Notice.

The Total Disability benefit will be paid if due to Injury or Sickness, you are:

- unable to perform at least one of the important duties of your occupation;
- not engaged in an occupation for which a person would normally expect to receive remuneration, profit or otherwise; and
- under the care of a Medical Practitioner and following the treatment prescribed by the Medical Practitioner.

An "important duty of your occupation" is a duty or duties of your occupation which involves at least 20% of your working time in your principal occupation.

For light to heavy unskilled manual occupations in our occupational category S3, after 2 years of Total Disablement as a result of the same Injury or Sickness, "your occupation" in the Total Disability benefit definition is replaced by "any occupation for which you are reasonably suited by education, training or experience". Your adviser will be able to tell you your occupation category.

Partial Disability

If you have a Comprehensive Income Protection Policy, a Partial Disability benefit will become payable at the end of the Waiting Period provided:

- you have been Totally Disabled for 14 continuous days during the Waiting Period; and
- you return to work and have suffered a loss of income as a direct result of the Total Disablement, Injury or Sickness; and
- you remain under the regular medical care of a Medical Practitioner.

The requirement to be Totally Disabled for 14 continuous days will be waived if in our opinion and based on medical advice, you are permanently or long term Partially Disabled.

Partial Disability benefits will be calculated as follows:

$$\frac{A-B}{A} \times \text{Weekly Benefit}$$

Where: A = Average Weekly Income

B = Weekly Income Whilst Partially Disabled

For the first 3 months of a Partial Disability claim, if you are earning less than 20% of your Average Weekly Income, the full Total Disability benefit will be paid.

Making a Claim

If you fall ill or have an accident which could result in a claim, contact us immediately for advice.

The notification of your disability must be received by us immediately after the occurrence of the disability and no later than the expiry of the Waiting Period.

If you do not notify us during the Waiting Period, at the discretion of Suncorp Metway some or all of your Benefits may not be paid.

Before we admit we are liable to pay any claim, we have the absolute right to satisfy ourselves as to the extent of your disability. We reserve the right to request any necessary medical, financial or other evidence that we might reasonably need to assess your claim before the Benefit should be paid. You will also be asked to supply evidence on a monthly basis of your continuing disability. The cost of providing medical evidence in support of your claim is your responsibility. We reserve the right to appoint our own Medical Practitioner at any time to examine and assess you.

Benefit Entitlements

The Benefit payable in respect of any week may not exceed 75% of your Average Weekly Income (unless you have selected the Guaranteed Agreed Value Benefit (see page 37)).

In the event of a claim, you will be requested to provide details of your Income earned over the past 3 years. Your Benefit may be adjusted in accordance with the definition of Average Weekly Earnings contained on page 41 (unless you have selected the Guaranteed Agreed Value Benefit (see page 37)).

Any Benefit payment will be paid in Australian currency and reduced by the amount of the following entitlements you receive while disabled:

- (i) sick leave payments during the period of disability following the Waiting Period;
- (ii) workers compensation payments;
- (iii) social security or other payments made under statute, regulation or ordinance;
- (iv) payment under any other disability, injury or sickness policy and temporary disablement benefit if it was not disclosed to us when you applied for this Policy or when you last applied for an increase in cover; and
- (v) income from your current employment or business.

If any of these regular payments are paid other than monthly or as a lump sum, we will convert them to monthly payments for our calculation. If a lump sum, this will normally be 1/100th of the Benefit for a period of eight years.

Where the occupation of the Insured Person as shown on your Policy Document Notice is rated as "SP - Nominated Professional" or "SM - Nominated Professional (Medical)," Suncorp Metway shall have the right to reduce Benefits in line with paragraph (iv) above, but no other reduction to your Benefits will apply.

We will ignore any other income or regular payments including:

- investment income; and
- amounts paid as compensation because of your pain and suffering; and
- lump sums that are paid because you are Totally and Permanently Disabled.

However, if you receive any compensation that includes an amount for loss of income resulting from your disability for any period and we have paid you Benefits under this Policy, you must, on demand by us, repay either the Benefits we have paid you or the amount you have been awarded for loss of income, whichever is the lower amount.

When Benefits Stop

Payments will cease with any one of the following events, whichever happens the earliest:

- termination of the Policy; or
- the death of the Insured Person; or
- the end of the Benefit Period in respect of any one Injury or any one Sickness; or
- the date on which you cease to be disabled.

The date on which you cease to be disabled will be whichever one of the following happens earliest:

- In the case of Total Disability:
 - The date on which you begin to engage in your occupation as stated in your Application Form, or any other occupation for which a person would normally expect to receive remuneration, profit or otherwise.
- In the case of Partial Disability:
 - The date on which you resume all your full-time duties in the occupation stated in your Application Form, or any other occupation for which a person would normally expect to receive remuneration, profit or otherwise.
- In the case of either Total Disability or Partial Disability:
 - The date on which Suncorp Metway, acting reasonably on the advice of Medical Practitioners, determines that you are no longer disabled.

How Benefit Payments are Made

If you become disabled, you will receive your first disability Benefit payment two weeks after the end of the Waiting Period. This payment will be for the period of two weeks only and no Benefit is payable in respect of your Waiting Period. The Waiting Period you nominate will appear on your Policy Document Notice.

Subsequent payments will be for each subsequent four weeks of disability and will be paid at the end of each four week period.

When we won't Pay

Please refer to General Exclusions section on page 40.

Interim Accidental Disability Cover

The Sum Insured, to a maximum of \$60,000 per annum (\$5,000 per month), is paid if the Insured Person suffers accidental Total Disability caused directly and solely by Injury after this application was submitted to Suncorp Metway, and

- a deposit of one month's Premium is received with your application;
- you are between 18 and 60 years of age next birthday;
- any previous insurance on your life has been accepted by Suncorp Metway or any other Life Office at standard rates and without exclusion; and
- the level of Sum Insured applied for is financially justifiable.

Subject to the restrictions on the amount payable, Benefits will be payable for a maximum period of 12 months whilst you are Totally Disabled.

This cover will not apply if the Insured Person is Totally Disabled as a result of:

- Intentional self-inflicted injury performed by you or under your instructions or attempted suicide; or
- Participation in certain occupations, sports, industries, pursuits or pastimes that would cause Suncorp Metway ordinarily in the course of its business to reject the Policyowner's application; or
- Any physical condition, sickness or injury for which the Insured Person has had any symptoms of or received advice or treatment for prior to applying for this Policy.

Please ask and we will advise whether the Insured Person's occupations, industries, sports, pursuits or pastimes fall within these certain occupations, industries, sports, pursuits or pastimes.

Interim Accidental Disability cover ceases on the earlier of:

- when your Policy commences; or
- 60 days after the date of your application; or
- when your application is declined; or
- when Suncorp Metway advises that your application will not be accepted at standard rates.

4. Summary of Income Protection Policies

Benefits	Comprehensive Income Protection †	Standard Income Protection
The Cover includes		
Total Disability	✓	✓
Partial Disability	✓	
Choice of Waiting Period	✓	✓
Choice of Benefit Period	✓	✓
Guaranteed Renewable	✓	✓
24 hour Worldwide Cover	✓	✓
Non-Smoker Discount	✓	✓
Indexation	✓	✓
Return to Work During the Waiting Period	✓	✓
Wavier of Premium	✓	✓
Extended Wavier of Premium	✓	
Concurrent Disability	✓	✓
AIDS Cover	✓	✓
Transplant & Cosmetic Surgery	✓	
Leave Without Pay	✓	
Involuntary Unemployment	✓	
Claims Escalation	✓	✓#
Interim Accidental Disability Cover	✓	✓
Death Benefit	✓	✓
Early Cash Benefits (No waiting period)		
Specified Injury	✓	
Specified Trauma	✓	
Bed Confinement	✓	
Rehabilitation Program	✓	✓
Rehabilitation Expense	✓	
Recurrent Disability	✓	✓
Cover to Help the Family		
Family Accommodation (No waiting period)	✓	
Family Care	✓	
Optional Cover (extra cost)		
Guaranteed Agreed Value (extra cost)	✓	
Lifetime Benefit* (extra cost)	✓	
Day 3 Accident (extra cost)	✓	
Business Expenses (extra cost)	✓	✓

- Note: (i) Where a "✓" is shown it indicates that the Benefit is covered.
- (ii) * Lifetime Benefit is only available for occupations rated as "SP - Nominated Professional", or "SM - Nominated Professional (Medical)" such as accountants, medical practitioners and solicitors. Your adviser will be able to tell you your occupation category.
- (iii) † Comprehensive Income Protection is not available for occupations rated as "S3 - Light to Heavy Unskilled Manual". Your adviser will be able to tell you your occupation category.
- (iv) # Claim escalation is an extra cost option under Standard Income Protection.

5. Definition of Benefits

The following definitions apply in respect of the Standard and Comprehensive Income Protection Cover.

Please Note: (i) Where a “✓” is shown it indicates that Benefit is covered.

(ii) Where a “✗” is shown it indicates that Benefit is not covered.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Total Disability

If you are Totally Disabled at the end of the Waiting Period as a result of any Injury or Sickness, then you will receive an income Benefit for the duration of your Total Disability to a maximum of your chosen Benefit Period. The full definition of Total Disability can be found on page 31 under ‘Payment of Benefits’.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Partial Disability

If you have a Comprehensive Income Protection Policy and you can return to work, but because of the continuing disability cannot work for as long, or as efficiently, then an income Benefit may still be payable in line with the proportionate loss of income from the end of the Waiting Period. The full definition of Partial Disability can be found on page 31 under ‘Payment of Benefits’.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Choice of Waiting Period

For both Comprehensive and Standard Income Protection you may choose between either 14 or 30 day Waiting Periods. For Comprehensive Income Protection you may also choose 60 days, 90 days, 1 year or 2 years.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Choice of Benefit Period

You have the choice of the following Benefit Periods:

- 2 years; or
- 5 years; or
- to age 65*; or
- Lifetime†

The Benefit Period is cumulative and is the maximum period of time you are able to receive Benefits for any one Injury or any one Sickness.

* *Benefits to age 65 are not available for heavy unskilled manual occupations in our occupational category S3.*

† *Lifetime Benefit Period is only available for professional occupations in our occupational category SP and SM, and only under Comprehensive Income Protection. An extra Premium applies.*

Comprehensive Income Protection ✓
Standard Income Protection ✓

Guaranteed Renewable

Suncorp Metway cannot cancel your Policy at any time unless you request it or unless you do not pay your Premium within 30 days of its Due Date.

Comprehensive Income Protection ✓
Standard Income Protection ✓

24 Hour World Wide Cover

You will be covered 24 hours, 7 days a week for any disablement caused by Injury or Sickness (unless specified otherwise on your Policy Document Notice), which may occur anywhere in the world.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Non-Smoker Discount

If you have not smoked tobacco or any other substance during the last 12 months, discounts are available.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Indexation

With Income Protection Insurance, you will receive notification on each Renewal Date that you may increase your Sum Insured by increases in the CPI, in order to keep pace with inflation. Should you wish to accept this increase in Sum Insured you must contact our Customer Service Consultants on 1800 810 012. You can only increase your cover to a maximum of 75% of your Average Weekly Income unless you have selected the Guaranteed Agreed Value option (see page 37 for full details). Your Premiums will be recalculated each year based on your age next birthday.

Even when you are receiving weekly disability Benefits, Suncorp Metway will continue to offer indexation of your underlying insured Benefit. When your weekly disability Benefits cease, your cover will recommence at the indexed insured Benefit level.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Return to Work During the Waiting Period

You may return to full time gainful employment during the Waiting Period for a total of 5 days or less (or 10 days or less if the Waiting Period is greater than 30 days) without the Waiting Period beginning again. The days worked will simply be added to the end of the Waiting Period.

If during the Waiting Period you return to gainful employment for more than 5 days (or 10 days if the Waiting Period is greater than 30 days), then the Waiting Period will recommence.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Waiver of Premium

If you are being paid Total or Partial Disability Benefits, all Premiums for income protection and business expenses (where applicable) will be waived and the Policy will continue in force for the period you are on claim. The waiver does not apply to Premiums paid during the Waiting Period.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Extended Waiver of Premium

This Benefit is an extension of the Waiver of Premium Benefit. It applies to all Premiums that fall due, for specified life insurance products offered by Suncorp Metway, that you have in force at the time of your claim and while you are receiving Benefits. Specified life insurance products are Income Protection Insurance, Trauma Insurance, Term Life Insurance and Total and Permanent Disablement Cover taken out on or after 1st February 1998. The waiver does not apply to Premiums paid during the Waiting Period.

Comprehensive Income Protection ✓ Standard Income Protection ✓	<p>Concurrent Disability</p> <p>If you are disabled at any time as a result of more than one Injury or Sickness, payments under Comprehensive and Standard Income Protection are calculated under the provision which will provide you with the highest Benefit.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✓	<p>AIDS Cover</p> <p>You are eligible for disability Benefits under Comprehensive and Standard Income Protection should you become disabled through an AIDS related illness. Benefits commence from the end of the Waiting Period and are payable for the duration of the Benefit Period while you remain disabled.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✗	<p>Transplant and Cosmetic Surgery</p> <p>After the Policy has been in force or reinstated for six months, if you are Totally Disabled due to elective surgery to either donate an organ for transplant or for cosmetic purposes your condition will be deemed to be a Sickness and the Benefit amount will be payable. You will be considered to have become Totally Disabled from the date of the operation and Benefits commence from the end of the Waiting Period and are payable for the duration of the Benefit Period while you remain Totally Disabled.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✗	<p>Leave Without Pay - maternity, paternity, sabbatical, study or compassionate leave</p> <p>Provided you continue to pay Premiums, your Policy can be continued for up to 12 months while you are on unpaid leave for maternity or paternity leave, sabbatical leave, study leave or compassionate leave.</p> <p>After this time and provided Premiums continue to be paid, a claim will be paid provided you are disabled under the following definition:</p> <ul style="list-style-type: none"> • you are unable to perform any occupation for which you are reasonably suited by education, training or experience; and • you are not engaged in an occupation for which a person would normally expect to receive remuneration, profit or otherwise; and • you are under the care of a Medical Practitioner and are following the prescribed treatment. <p>Should disability occur whilst you are on leave without pay, Benefits will be paid from the end of the Waiting Period for as long as you remain disabled, to a maximum of the Benefit Period applicable to your Policy.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✗	<p>Involuntary Unemployment</p> <p>Your Policy can be continued for up to 12 months while you are involuntarily unemployed and actively seeking employment. To continue the Policy you must notify Suncorp Metway within 3 months of becoming involuntarily unemployed. Premiums must continue to be paid whilst you are involuntarily unemployed. If the Insured Person still remains unemployed after 12 months, the Policy will terminate and all Benefits under this Policy will cease and Premiums will no longer be payable.</p> <p>If you become unemployed other than through involuntary means your Policy will automatically terminate.</p> <p>If the Insured Person returns to full time paid employment within 12 months of the Policy terminating under this clause, the Policy can be re-instated without us re-assessing the Insured Person's health or personal circumstances.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✓	<p>Claim Escalation (extra cost for Standard Income Protection only)</p> <p>Whilst you are receiving claim Benefits, your weekly Benefit will be indexed on a quarterly basis in line with the percentage increase in the CPI during the quarter, subject to a maximum of 10% per annum.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✓	<p>Death Benefit</p> <p>If you die whilst receiving a Benefit for Total Disability in respect of Comprehensive or Standard Income Protection Policies, or Partial Disability in respect of Comprehensive Income Protection Policies only, Suncorp Metway will pay your estate a further Benefit equal to half of the annual Sum Insured.</p>
Comprehensive Income Protection ✓ Standard Income Protection ✗	<p>Specified Injury</p> <p>You can receive Benefit payments as a result of a specified Injury, as listed in the Table of Benefits overleaf. This Benefit is paid whether or not you are working. Benefits will begin from the date of the specified Injury regardless of the Waiting Period. Once the Specified Injury Benefit ceases and if you still satisfy the definition of Total Disability, your Benefit payments will continue. Benefits are paid every four weeks. Payments under this Benefit will cease should you die.</p> <p>The Specified Injury Benefit will be paid instead of any Total or Partial Disability Benefit. If more than one specified Injury is suffered, the Benefit will be calculated on the Injury that provides the longest claim period. The payment of any Benefit will be subject to the exclusions listed under 'When We Won't Pay', (see page 32).</p> <p>If you suffer from one of the events listed in the Table of Benefits below, contact us immediately for advice. The notification of your disability must be received by us immediately after the occurrence of the event.</p> <p>Should an event occur which Suncorp Metway would reject as being as a result of an exclusion under your Policy, we reserve the right to cancel the additional Benefit.</p>

Table of Benefits

Event	Payment Period
• Paralysis (paraplegia, quadriplegia, hemiplegia or diplegia)	60 months*
• Loss of both feet or both hands or sight in both eyes	24 months
• Loss of any combination of two of: a hand, a foot and sight in one eye	24 months
• Loss of one leg or one arm	12 months
• Loss of one foot or one hand or sight of one eye	12 months
• Loss of thumb and index finger of the same hand	6 months
• Fracture of the:	
1. thigh, pelvis	3 months
2. leg (between knee and foot), knee cap, upper arm, shoulder bone	2 months
3. skull (except bones of the nose or face)	2 months
4. forearm, jaw, collarbone	1 month

* If the Benefit Period selected is 2 years, then the maximum Payment Period is 24 months.

“Fracture” means any fracture resulting from an accident requiring fixation, immobilisation or plaster cast as treatment of the affected area within 48 hours of the accident.

“Loss” means the total and permanent loss of:

1. the use of the hand from the wrist or foot from the ankle joint; or
2. the use of the arm from the elbow or leg from the knee joint; or
3. the use of the thumb and index finger from the first phalange joint; or
4. sight, to the extent that there is irrecoverable total loss of any eye or sight in the eye.

If more than one specified Injury is suffered, Suncorp Metway will pay the Specified Injury Benefit which provides the greatest Benefit.

Specified Trauma

When you suffer a condition covered under this Benefit, the Benefit amount will be paid immediately upon confirmation of diagnosis for 6 months even if you are working.

If you die during the payment period we will pay the greater of:

- the amount due for the balance of the payment period; and
- the Death Benefit.

The Specified Trauma Benefit will be paid instead of any Total or Partial Disability Benefit or the Bed Confinement Benefit (see page 37). If you are still disabled at the end of the payment period, any other disability payments will be determined under the appropriate conditions of this Income Protection Policy.

The Specified Trauma Benefit is only payable once for each specified condition during the term of the Policy. If you suffer more than one of the listed medical conditions at the same time, we only pay you the specified Trauma Benefit for one listed medical condition.

Medical Conditions covered are as follows:

- | | | |
|-----------------------|----------------------|-----------------------------------|
| • Heart Attack | • Cancer | • Coronary Artery By-Pass Surgery |
| • Heart Valve Surgery | • Aorta Surgery | • Chronic Kidney Failure |
| • Stroke | • Severe Burns | • Major Organ Transplant |
| • Major Head Trauma | • Multiple Sclerosis | • Parkinson's Disease |
| • Encephalitis | • Aplastic Anaemia | • Primary Pulmonary Hypertension |
| • Cardiomyopathy | | |

Please refer to pages 21 to 23 for definitions of these medical conditions.

This Benefit will not apply in the case of cancer, heart attack, heart valve surgery, coronary artery by-pass surgery, aorta surgery or stroke if the condition was diagnosed or the circumstances leading to diagnosis became apparent within 90 days after:

- the Policy Commencement Date; or
- an increase in the Benefit applied for, but only in respect of the increase (excluding CPI increases); or
- the most recent reinstatement of the Policy following payment of any overdue Premium.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Comprehensive Income Protection ✓
Standard Income Protection ✗

Bed Confinement

If the Insured Person is confined to bed by a Medical Practitioner for a period of more than three consecutive days during the Waiting Period, and the Medical Practitioner has certified that during the period of confinement the Insured Person requires daily medical care by a registered nurse, we will pay 1/30th of the monthly Benefit for each day the Insured Person requires daily medical care. This Benefit will commence immediately the disability is confirmed by a Medical Practitioner (including the first three days) and may extend to the end of the Waiting Period, subject to a maximum period of 90 days. No Waiting Period applies to this Benefit.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Rehabilitation Program

Suncorp Metway are willing to offer you assistance regarding suitable rehabilitation or appropriate re-training programs. We will discuss appropriate programs with you and your Medical Practitioner and the cost for these programs will be met by Suncorp Metway. No Waiting Period applies to this Benefit.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Rehabilitation Expense

If you suffer Total Disability and in the opinion of Suncorp Metway your recovery would be enhanced or accelerated or your ability to return to gainful employment would be assisted by the purchase of special equipment such as wheel chairs or other aids, Suncorp Metway will pay up to six times the monthly Benefit towards the costs of these aids. No Waiting Period applies to this Benefit.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Recurrent Disability

If you should return to work but suffer a further disability due to the same cause within 26 weeks, it will be considered to be a continuation of the previous Sickness or Injury and Benefits will resume immediately without the Waiting Period. The total claim amount payable as a result of the same or related Sickness or Injury is limited to the Benefit Period of your Policy.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Family Accommodation

Suncorp Metway will reimburse accommodation expenses incurred by one Immediate Family Member to a maximum amount of \$200 per day (indexed by CPI each year) if Total Disability causes the Insured Person to be confined to a hospital at a location greater than 100km from their normal place of residence. The Benefit will be paid for a maximum of 30 days for any one Sickness or any one Injury. No Waiting Period applies to this Benefit.

Overseas confinement is covered provided the Insured Person has been overseas less than three months.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Family Care

This Benefit provides for a monthly payment, after the Waiting Period, should you be Totally Disabled and immobilised at home, and a Medical Practitioner certifies that you require care. Should this care be provided by an Immediate Family Member whose income ceases due to the care they provide you, Suncorp Metway will pay the lesser of:

- The monthly income forfeited by the Immediate Family Member in providing care to you; and
- Up to an additional 50% of the monthly Benefit; and
- \$3,000 per month.

This Benefit will be paid for a maximum of 3 months.

6. Optional Benefits (extra cost)

Comprehensive Income Protection ✓
Standard Income Protection ✗

Guaranteed Agreed Value (extra cost)

You may add Guaranteed Agreed Value Benefit to your Comprehensive Income Protection Policy. Your Sum Insured at commencement cannot exceed 75% of Average Weekly Income less business expenses. On claim a Benefit will be paid equal to your Sum Insured (including any indexation increases). This may mean your benefit exceeds 75% of your income prior to disability. An extra Premium applies for this Benefit.

The amount payable for any Total Disability shall be subject to a guaranteed minimum of :

- the amount stated in your Policy Document Notice as the Sum Insured;
- any increases by endorsement that are agreed between you and Suncorp Metway; and
- any reductions by endorsement that are agreed between you and Suncorp Metway.

This Benefit is also subject to the following conditions:

- income is to be proven on application for insurance (As such, you will not be required to produce further proof of income when making a claim);
- it is not available for business expenses.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Lifetime Benefit (extra cost)

You may add Lifetime Benefit to your Comprehensive Income Protection Policy.

If, when you turn age 65, we are paying you a Total Disability Benefit because of the Injury or Sickness that originally caused you to be unable to work, we will continue to pay you a Total Disability Benefit after age 65 until the earlier of recovery or death, provided that you are unable to perform 2 or more of the Activities of Daily Living (see page 38) without the physical assistance of another person.

The amount paid on continuing Total Disability beyond age 65, depends on your age at the date of becoming Totally Disabled. If Total Disability commences before age 56, the total Benefit will be paid. If Total Disability commences on or after age 56, but before age 65, the total Benefit is paid until age 65, after which the following scale applies:

Age at which Total Disability Commences	Percentage of Monthly Benefit Payable After Age 65
56 to 58	90%
59 to 61	60%
62 to 64	30%

The following conditions apply for Lifetime Benefit:

- This Benefit is only available for occupations in our occupational category “SP – Nominated Professional” and “SM - Nominated Professional (Medical)”, and only under Comprehensive Income Protection.
- Claim escalation of Benefits does not apply after age 65.
- For related disabilities where Waiting Periods are waived, the original date of disablement is used to determine the date at which disability commences.

The Activities of Daily Living are:

1. Bathing and showering;
2. Dressing and undressing;
3. Eating and drinking;
4. Using a toilet to maintain personal hygiene; and
5. Moving from place to place by walking, wheelchair or walking aid.

Comprehensive Income Protection ✓
Standard Income Protection ✗

Day 3 Accident - Optional (extra cost)

The Day 3 Accident Benefit may be added to Comprehensive Income Protection Policies only.

If as a result of an Injury:

- (i) the Insured Person suffers Total Disablement during the Waiting Period; and
- (ii) Total Disablement continues for a period of more than three (3) consecutive days, Suncorp Metway will pay 1/30th of the monthly Benefit for each day that the Total Disablement continues during the Waiting Period (including the first three (3) days). We will not pay this Benefit for any period during which the Bed Confinement Benefit or Specified Injury Benefit are payable.

The appropriate financial evidence must be submitted at the time of claim unless you have Guaranteed Agreed Value as stated on your Policy Document Notice.

This Benefit will only apply if you have selected a 14 or 30 day Waiting Period and will cease at the earlier of the following:

- (i) the Total Disablement ceasing;
- (ii) the expiry of the Waiting Period;
- (iii) the Policy expiry date; or
- (iv) termination of the Policy.

Comprehensive Income Protection ✓
Standard Income Protection ✓

Business Expenses - Optional (extra cost)

The Business Expenses Benefit may be added to Comprehensive and Standard Income Protection policies for either sole traders or partnerships. Business Expenses Benefit protects the business while you are Totally Disabled (in respect of both Comprehensive and Standard Income Protection Policies) or Partially Disabled (in respect of Comprehensive Income Protection Policies only) due to Injury or Sickness by covering certain monthly expenses of the business. Please note that if Business Expenses is added to a Standard Income Protection policy, Partial Disability Benefits do not apply.

A minimum Sum Insured of \$6,000 per annum applies for this Benefit. No business expenses will be paid if the business is sold or ceases operating.

The Business Expenses Benefit only applies if shown in the Policy Document Notice. This Benefit is payable for a maximum period of 12 months however, the Benefit Period may be extended if at the end of the 12 month maximum Benefit Period, the Benefits we have paid to you add up to less than the annual insured amount. This extension may be up to 6 months, but not beyond the Policy expiry date. The cumulative total of Benefits paid under this Policy cannot exceed the annual Sum Insured.

Total Disability

If you become Totally Disabled, then after the end of the Waiting Period we will pay a Benefit to you. Your Waiting Period will be stated in your Policy Document Notice.

The Total Disability Benefit will be paid if due to Injury or Sickness you are:

- unable to perform at least one of the important duties of your occupation;
- not engaged in an occupation for which a person would normally expect to receive remuneration, profit or otherwise;
- under the care of a Medical Practitioner and following the treatment prescribed by the Medical Practitioner.

An “important duty of your occupation” is a duty or duties of your occupation which involves at least 20% of your working time in your principal occupation.

For light to heavy unskilled manual occupations in our occupational category S3, after 2 years of Total Disablement as a result of the same Injury or Sickness, "your occupation" in the Total Disability Benefit definition is replaced by "any occupation for which you are reasonably suited by education, training or experience". Your adviser will be able to tell you your occupation category.

Partial Disability

If you become Partially Disabled, then after the end of the Waiting Period (as stated in your Policy Document Notice) we will pay a Benefit to you provided:

- you have been Totally Disabled for 14 continuous days during the Waiting Period; and
- you return to work and have suffered a loss of income as a direct result of the Total Disablement, Injury or Sickness; and
- you remain under the regular medical care of a Medical Practitioner.

The requirement to be Totally Disabled for 14 continuous days will be waived if in our opinion and based on medical advice, you are permanently or long term Partially Disabled.

For the first 3 months of a Partial Disability claim, if you are earning less than 20% of your Average Weekly Income, the full Total Disability Benefit will be paid.

Amount of Benefit - Total Disability & Partial Disability

The Benefit payable will be the lesser of:

1. The weekly* insured Benefit (plus any unused portion of the previous month's Benefit); and
2. Allowable weekly* business expenses less weekly* Income (excluding deductions for business expenses) subject to the following:

- Pre-paid or accrued business expenses, or business expenses which are paid or payable in a lump sum, will be apportioned over the period of time of disablement or on an indemnity basis at the discretion of Suncorp Metway.
- If more than one person generates income in the business, we distribute the expenses equally between you and the other person/s, to determine your share.
- If you ask us to distribute the business expenses unequally between you and any other person/s in the business at the commencement of the policy, we may agree to do so.
- Benefits are only paid if receipts are produced within ninety (90) days of the date the business expenses were incurred.
- No Benefit will be payable if your allowable weekly Income (excluding deductions for business expenses) exceeds your allowable weekly business expenses.

**Payments are calculated for each 4 weeks of disability.*

Offsets

If you receive Business Expenses Benefits from other policies on your life, we reduce the Business Expenses Benefit we pay by the amount of those benefits.

Business expenses we pay for:

You can insure for up to 100% of the normal day to day running expenses of the business. These expenses include, but are not limited to:

- Accounting and audit fees;
- Bank or other Financial Institution charges;
- Office cleaning costs;
- Electricity, property and water rates for business premises;
- Equipment and motor vehicle leases;
- Business related insurance premiums but not including Premiums for this Policy;
- Interest payments;
- Office leasing fees;
- Payroll tax for employees;
- Office rent or mortgage payments (interest only, not principal) which solely relate to the conduct of the business;
- Salaries for employees not involved in the generation of revenue (excluding Immediate Family Members who are employees or the cost of a replacement);
- Superannuation contributions for employees (excluding Immediate Family Members who are employees);
- Telephone costs;
- Dues to professional bodies; and
- Any other expenses agreed to by us.

Business expenses we won't pay for

We will not pay for:

- Goods, wares or merchandise or trade in stock;
- Depreciation of real estate;
- Remuneration, however paid, to you or to any other person who directly contributes to your earnings or that of the business;
- Remuneration, however paid, to Immediate Family Members;
- Any expenses which are not regularly paid or payable; or
- Taxes (including Goods and Services Tax) levied in respect of the expenses or outgoings of your business, (including taxes levied pursuant to the Income Tax Assessment Act), or in respect of Benefits payable under this Policy.

7. Charges

Charges payable by you in respect of this Policy are set out on page 28.

8. Non-assignment of Policy

This Policy is a contract between you as the Policyowner and Suncorp Metway. It may not be assigned to any other person, company or organisation. We will not be bound by any assignment, mortgage, or charge on this Policy and will disregard any such dealing.

9. Proof of Age

You will be asked to give proof of your age before Suncorp Metway pays you any Benefits under this Policy. If you have not given your correct age, the amount of the Benefit or the amount of the Premium may be adjusted by us.

Any adjustments will be backdated to the time you first took out this Policy and will take into account your true age at that time.

10. When does your Policy Terminate?

Your Policy will terminate on whichever of the following happens first:

- you notify us in writing or verbally that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- your death; or
- your permanent retirement, unless it is a result of your Total Disability; or
- the Renewal Date immediately prior to your 65th birthday.

11. Alterations

Your Income Protection Policy or the Policy Document Notice can be altered if you and Suncorp Metway agree to alter the level of cover, types of Benefits or special terms of your Policy specified in the Policy Document Notice.

12. Future Upgrade

We strive for constant improvement to our policies. Thus, future improved versions of this Policy may be introduced. If this happens, and you will not be disadvantaged by any terms and conditions of the new policy, your Policy will automatically be upgraded to the new contract. We will give you written notice of the changes and when they come into effect.

Any Sickness or Injury for which you have received advice or treatment prior to the improvement being offered may exclude you from being eligible for payment under any improved conditions.

13. General Exclusions

(a) Suncorp Metway will not pay for Total Disablement or Partial Disablement resulting from:

- intentional self-inflicted injury performed by you or under your instructions or attempted suicide;
- you falling pregnant (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarriage or having an abortion. However, if you spend more than three months Totally Disabled from the date your pregnancy ends your period of Total Disability will start at the end of that three months;
- mental or nervous disorders directly or indirectly attributable to pregnancy, childbirth, miscarriage or post natal depression;
- declared or undeclared war;
- service in the armed forces; or
- any exclusion stated in your Policy Document Notice.

(b) Non-smokers Conditions

If you have declared yourself to be a non-smoker, please read this carefully.

The non-smoker premium rates for all Income Protection Policies are based on your signed declaration that you are a non-smoker. If this declaration is found to be false, we may refuse to pay a Benefit. Alternatively, we may reduce the amount of Benefit to the amount payable to a smoker who has paid premiums at your level.

(c) Additional exclusions

When we process your application we may decide to accept the application only on condition that claims arising out of certain activities related to the Insured Person's occupation or pastimes, or claims for certain types of conditions will be excluded. We will notify you of those exclusions before issuing your Policy.

Definitions

Where any of these words appear in this CIB or the Policy Document Notice for your Income Protection Insurance, whether the first letter is in upper case or lower case, then their meanings are as defined below:

Average Weekly Income: The average weekly income (however distributed) you earned by personal exertion in your main occupation (second jobs are not counted). The average is calculated over the three years, or one year, immediately before your Injury or Sickness, whichever gives the greater result. It is based on your gross Income after business expenses have been deducted, but before personal deductions (as listed on your Income Tax Return) and income tax are taken out.

Your Average Weekly Income will be increased by the increases in the CPI after each 12 month period you remain on claim.

Average Business Expenses: The average business expenses incurred during the 12 month period immediately before the date of disablement, or, if not available, the last financial year of the business.

Benefit: A specific benefit, as stated in the Policy Document Notice, relating to the Sum Insured under the Policy.

Benefit Period: The maximum period of time for which Income Protection Insurance Benefits will be paid for any one Sickness or any one Injury. Benefits are payable after expiration of the Waiting Period and prior to the expiry date of the Policy.

CIB: This Customer Information Brochure.

CPI: The Consumer Price Index: All Groups Australia that is published by the Australian Bureau of Statistics.

Days of Grace: After paying your first Premium, all subsequent Premiums must be paid within 30 days of the Due Date. The 30 days are called the "days of grace".

Due Date: The date that your Premium is payable. Your first Premium is payable on the Policy Commencement Date and then each year on the Renewal Date for as long as the Policy continues. The Policy Commencement Date is shown on your Policy Document Notice.

Immediate Family Member:

- your legal husband or wife;
- a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you;
- your mother, father, mother-in-law, father-in-law; or
- your child or the child of your spouse.

Income: Where the Insured Person directly or indirectly owns all or part of a business from which regular income is earned, income is defined as the income earned by the business due to the Insured Person's personal exertion or activities, less their share of business expenses calculated on a monthly basis.

Where the Insured Person does not directly or indirectly own all or part of a business from which regular income is earned, income is defined as the monthly value or remuneration paid by the Insured Person's employer in respect of the performance of the duties of the Insured Person's usual occupation. This will be determined by calculating the amount the Insured Person would have received as a salary by way of total remuneration package (before tax is deducted), including salary, fees, commission, regular bonuses, overtime and fringe benefits.

For all occupations, income from additional occupations will not be considered.

Injury: This is bodily injury not caused by Sickness or intentional self-infliction which occurs during the life of this Policy.

Insured Person: The Insured Person shown on the Policy Document Notice.

Medical Practitioner: A registered medical practitioner recognised by a Medical Registration Board or Council in Australia or New Zealand (or other country approved by us) excluding the Insured Person or any Immediate Family Member or relative of the Insured Person acting as a medical practitioner.

Partial Disability: As defined on page 31. **Partial Disablement** and **Partially Disabled** have corresponding meanings.

Policy: Your policy comprising the Policy terms and conditions set out in this CIB, your Application Form, and the Policy Document Notice.

Policy Commencement Date: The date from which insurance takes effect. This date is shown on your Policy Document Notice and applies so long as your Premium has been paid and acknowledged by Suncorp Metway.

Policy Document Notice: The document we send you which provides your Policy number and details of your cover. Your Policy Document Notice also shows what optional Benefits you have included with your insurance.

Premium: The amount you pay us for the insurance cover.

Policyowner: The Insured Person.

Renewal Date: The anniversary of the Policy Commencement Date as shown on your Policy Document Notice. It is the date by which your yearly Premium should be paid.

Renewal Notice: The notice we send you for renewal of your Policy.

Sickness: A disease or illness which becomes apparent while you are covered by a Suncorp Metway Income Protection Insurance Policy.

Sum Insured: The amount we will pay under the terms and conditions of your Policy.

Total Disability: As defined on page 31. **Total Disablement** and **Totally Disabled** have a corresponding meaning.

For occupations in our occupational category S3 (heavy unskilled manual occupations), after 2 years of Total Disablement as a result of the same Injury or Sickness, "your occupation" is replaced by "any occupation for which you are reasonably suited by education, training or experience".

Waiting Period: Under an Income Protection Insurance Policy, you agree that no Benefit is payable to you during a certain number of days after your Injury or Sickness. The exact number of days is shown on your Policy Document Notice. No Waiting Period applies to Specified Injury, Specified Trauma, Bed Confinement, Rehabilitation Program, Rehabilitation Expense, Recurrent Disability or Day 3 Accident Option if it has been selected and a claim has been accepted by us for this Benefit.

We, us, our, Suncorp Metway: Suncorp Life & Superannuation Limited ABN 87 073 979 530.

Weekly Benefit: As shown on your Policy Document Notice.

You, your: The Insured Person.

Memorandum of Transfer for Yearly Renewable Term Life Insurance & Trauma Insurance

Date of Transfer

:	:	:	:	:	:	:
---	---	---	---	---	---	---

Details of Policy
being transferred

--

Signature of
Transferor

X

X

Witness

X

X

Transferee:

Name in Full

--

--

Address

--

--

--

--

Occupation

--

--

Signature
of Transferee

X

X

Witness

X

X

Consideration for
Transfer; If the
transfer is by way
of mortgage or on
trust that fact must
be stated

--

--

Witness

X

X

Signature of
Principal Officer or
Agent of Suncorp
Life and Superannuation
Limited
or his/her Deputy

X

X

Date of Registration
of Transfer

:	:	:	:	:	:	:
---	---	---	---	---	---	---

Direct Debit Request (DDR) Service Agreement

This DDR Service Agreement forms part of the terms of the Direct Debit Request ('DDR') and should be read in conjunction with the DDR form.

DDR – SUNCORP METWAY FINANCIAL PROTECTION PLAN

We will process a direct debit to the account nominated on the DDR for the amount of the life/superannuation contribution (plus any applicable Government charges, GST and processing fees) on the date that it is due in accordance with the terms and conditions of your policy provided by Suncorp Life & Superannuation Limited.

You will need to be notified of the amount of your life/superannuation contribution by Suncorp Life & Superannuation Limited.

Changing your DDR Service Agreement

We will provide you with 14 days notice if we change any of the terms of the DDR Service Agreement.

Stopping or Cancelling your DDR

You may defer, alter, stop or cancel your DDR at any time by providing at least 5 business days notification in writing to:

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Requests to vary the details of the account to be debited **must** be in writing and in terms of the operating authority for the account.

DDR Dispute Resolution

If you wish to dispute a DDR transaction you can contact us as follows and we will arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made.

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Or telephone us on 1800 810 012

If we are unable to resolve the dispute to your satisfaction you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim form.

Non Business Days

If your DDR falls due on a weekend or public holiday we will process it on the next business day.

If you are uncertain of the date your DDR will be processed you should contact your financial institution.

Returned or Dishonoured DDRs

If your DDR is dishonoured or returned unpaid by your financial institution for any reason we reserve the right to recover the funds from you and charge any additional fee that may apply.

Clear Funds

You should ensure that you have sufficient clear funds in your financial institution account to enable the DDR to be paid.

Your Records

We will not disclose any details of your DDR to any person or corporation unless required to do so by law, for operational reasons or unless the information is required in relation to a disputed transaction.

Your Account

You should be aware that some financial institutions may not allow a DDR to be processed to certain types of accounts.

You should check your account details against a recent statement from your financial institution or check with your financial institution to ensure that a DDR can be processed to your account.

If you wish to make inquiries about your DDR

You can contact us by writing to:

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Or telephone us on 1800 810 012

More About Suncorp Metway

Suncorp Life & Superannuation Limited is a member of the Suncorp-Metway Ltd group of companies.

The current Suncorp Metway Group was formed on 1 December 1996 from the merger of three of Queensland's largest financial institutions - Suncorp, Metway and QIDC (Queensland Industry Development Corporation).

The Suncorp Metway Group includes Australia's sixth-largest bank and seventh-largest general insurance company, with total assets as at 30 June 2001 of \$29.60 billion.

As an Allfinanz group, the Suncorp Metway Group of companies is one of Australia's most diversified financial service providers, offering insurance, investment and banking products to customers through an extensive distribution network.

The registered address for Suncorp Life & Superannuation Limited is Level 18, Suncorp Metway Centre, 36 Wickham Terrace, Brisbane 4000.

The directors of Suncorp Life & Superannuation Limited are:

- R.J. Lamble, AO
- M.D.E. Kriewaldt
- R.F. Cormie
- F.C.B. Haly, AO
- J.D. Story
- W.S. Jones
- J.J. Kennedy, AO CBE
- I.D. Blackburne
- R.P. Handley

The Trustee of the Suncorp Metway Personal Superannuation Fund is

Suncorp Superannuation Pty Ltd ABN 59 009 931 435.

The Trustee's registered office is located at, Level 18, Suncorp Metway Centre, 36 Wickham Terrace, Brisbane 4000.

The Directors of Suncorp Superannuation Pty Ltd are:

- R.T. Ward
- N. Spencer
- D.A. Neill
- C. Skilton

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