



Super Protector at a glance

No matter how comprehensive and successful the investment plan you have created for your clients may be, the most important asset they have is their health.

Without it, they could lose their ability to provide for themselves and their family on a day-to-day basis, let alone achieve their long-term goals. That's where Macquarie Super Protector, with its range of insurance covers, can help to safeguard against the unexpected.

Macquarie Super Protector is available through the following products:

- Macquarie Super Manager
- Macquarie SuperOptions
- Macquarie Super Accumulator
- Any SMSF which invests through Macquarie Investment Manager
- Any SMSF which invests through Macquarie Investment Accumulator

Benefits for you and your clients

- Flexible commission options
- Competitive premiums
- Five definitions of TPD
- Options to link to cover held outside of superannuation

Commission options (inclusive of GST)

Commission structure	Year one	Renewal
Upfront	100%	18%
Hybrid	70%	25%
Level	42%	32%

The key characteristics of the types of insurance cover available are summarised in the following tables.

The following tables provide a summary of some of the product features which are described in detail in the Super Protector product disclosure statement (PDS). The terms in *italics* have a special meaning and are explained in the glossary at the end of the PDS.

Life Insurance

Provides a lump sum if the insured person dies or is diagnosed with a <i>terminal illness</i> .	
Entry ages	15 – 70 stepped premium 15 – 60 level premium
Expiry age	No expiry
Sum Insured	Minimum \$50,000 No maximum
Included features	<ul style="list-style-type: none"> ■ Indexation Increases ■ Future Increases

Total and Permanent Disablement (TPD) Insurance






Provides a lump sum if the insured person suffers <i>total and permanent disablement</i> .	
Entry ages	15 – 60 15 – 65 for <i>modified TPD</i> with stepped premium
Expiry age	99 (TPD definition changes at age 65)
Type of cover	<ul style="list-style-type: none"> ■ <i>own occupation</i> ■ <i>any occupation</i> ■ <i>superannuation optimiser</i> ■ <i>domestic duties</i> ■ <i>modified TPD</i>
Sum Insured	Minimum \$50,000 Maximum: <ul style="list-style-type: none"> ■ \$5 million for any combination of different types of cover ■ \$3 million (or \$5 million for those in certain occupations) <i>own occupation, any occupation or superannuation optimiser</i> ■ \$2 million <i>modified TPD</i> ■ \$1 million <i>domestic duties</i>
Included features	<ul style="list-style-type: none"> ■ Indexation Increases ■ Future Increases ■ Life Insurance Buy Back

Disability Income Insurance



Provides a benefit if the insured person is unable to work due to <i>illness</i> or injury and is <i>totally disabled</i> or <i>partially disabled</i> for longer than the specified waiting period.	
Entry ages	19 – 60
Expiry age	65
Monthly insured amount	The monthly equivalent of 75% of the first \$320,000, 50% of the next \$240,000, and 20% of the balance of the annual <i>income</i> of the person to be insured subject to a: <ul style="list-style-type: none"> ■ Minimum \$1,250 per month ■ Maximum \$30,000 per month, up to \$40,000 for the first 2 years of selected benefit period
Type of cover	<ul style="list-style-type: none"> ■ Indemnity
Waiting periods available	<ul style="list-style-type: none"> ■ 30 days ■ 60 days ■ 90 days ■ 2 years
Benefit periods available	<ul style="list-style-type: none"> ■ 2 years ■ 5 years ■ To age 65
Included benefits and features	<ul style="list-style-type: none"> ■ <i>Total disability</i> ■ <i>Partial disability</i> ■ Rehabilitation Expenses benefit ■ Death benefit ■ Indexation Increases ■ Premium Waiver ■ Involuntary Unemployment Premium Waiver
Available options	<ul style="list-style-type: none"> ■ Accident option (available with 30 day waiting period only) ■ Claims Escalation option ■ TPD Commutation option ■ Super Protector Extra Benefits policy (Includes Specific Injury benefit, Trauma benefit, Bed Confinement benefit, Home Care benefit, Accommodation benefit, Future Increases, Cover Extension)

This document is current as at 23 April 2010 and is issued by Macquarie Life Limited (Macquarie Life) ABN 56 003 963 773 AFSL 237 497. Macquarie Super Protector is offered to members of eligible superannuation plans under insurance policies issued by Macquarie Life to the trustee of those plans. Macquarie Life is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Life's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Life. In deciding whether to acquire or continue to hold insurance, investors should consider the Product Disclosure Statement (PDS) available from us.

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FORWARD thinking

