



Flexible Lifetime® - Protection

A snapshot of Flexible Lifetime - Protection

Insurance that secures your tomorrow
by protecting what you have today



Life Protection Plan

There are 3 types of cover available under the Life Protection Plan. You can include one or more of the following types of cover under the one Life Protection Plan.

Death cover

FEATURES	NON-SUPER	SUPER
24 hour worldwide cover	✓	✓
Death benefit	✓	✓
Terminal Illness benefit	✓	✓
Funeral benefit	✓	X
Nomination of Beneficiaries	✓	✓
Financial planning benefit	✓	X
Guaranteed Future Insurability feature	✓	✓
28 day cooling off period	✓	✓
Large sum insured premium discount	✓	✓
Interim accident cover	✓	✓
Indexation feature	✓	✓
ADDITIONAL PREMIUM OPTIONS		
Business safeguard option	✓	X
Waiver of premium option	✓	✓
Children's trauma cover option	✓	X

Total and Permanent Disablement (TPD) cover

FEATURES	NON-SUPER	SUPER
24 hour worldwide cover	✓	✓
TPD benefit	✓	✓
TPD partial benefit	✓	X
Financial planning benefit	✓	X
Guaranteed Future Insurability feature	✓	✓
28 day cooling off period	✓	✓
Large sum insured premium discount	✓	✓
Interim accident cover	✓	✓
Indexation feature	✓	✓
ADDITIONAL PREMIUM OPTIONS		
Business safeguard option	✓	X
Waiver of premium option	✓	✓
Children's trauma cover option	✓	X
TPD plus option	✓	✓
Own occupation option	✓	✓

Trauma cover

FEATURES	OPTIMUM	STANDARD
24 hour worldwide cover	✓	✓
Trauma benefit	✓	✓
Financial planning benefit	✓	✓
Guaranteed Future Insurability feature	✓	✓
28 day cooling off period	✓	✓
Large sum insured premium discount	✓	✓
Interim accident cover	✓	✓
Indexation feature	✓	✓
ADDITIONAL PREMIUM OPTIONS		
Partials package option	✓	✓
Waiver of premium option	✓	✓
Children's trauma cover option	✓	✓
Optimum Buy Back option	✓	X
Optimum Trauma Reinstatement option	✓	X

HANDY INFORMATION	DEATH COVER				TPD COVER		TRAUMA COVER	
	NON-SUPER		SUPER		NON-SUPER	SUPER	OPTIMUM	STANDARD
Maximum insured amount at the start of cover (can then increase with indexation)	No maximum		No maximum		\$3 million	\$3 million	\$2 million	\$2 million
Entry age ranges	Stepped* 10-74	Level* 10-59	Stepped* 10-64	Level* 10-59	15-59	15-59	13-59	13-59
Expiry ages	99		74		99	74	99	74

* Premium type

Trauma conditions and medical procedures covered under Trauma cover

TRAUMA CONDITIONS*	OPTIMUM	STANDARD	PARTIALS PACKAGE	CHILDREN'S
Alzheimers disease and other dementias	✓			
Aortic surgery	✓	✓		
Aortic surgery or heart valve surgery by minimal invasive techniques			✓	
Aplastic anaemia	✓			✓
Bacterial meningitis				✓
Benign tumour of the brain or spinal cord	✓			
Blindness or partial blindness	✓		✓	✓
Cancer	✓	✓		✓
Carcinoma in situ: - breast - cervix uteri - fallopian tube - ovary - testes - vagina - vulva			✓	
Cardiomyopathy	✓			
Coma	✓			✓
Complications of pregnancy			✓	
Coronary artery angioplasty - triple vessel	✓			
Coronary artery surgery	✓	✓		
Coronary artery angioplasty			✓	
Encephalitis	✓			
Heart attack - myocardial infarction and out of hospital cardiac arrest	✓	✓		
Heart valve surgery	✓	✓		
Hepatitis B or C - occupationally acquired	✓			
HIV/AIDs - medically or occupationally acquired	✓			
Intensive care	✓			
Kidney failure	✓	✓		✓
Leukaemia				✓
Liver failure	✓			
Loss of hearing	✓			✓
Loss of independent living	✓			
Loss of speech	✓			
Loss of use of limbs and/or sight	✓			✓
Lung failure	✓			
Major head trauma	✓			✓
Major organ transplant	✓	✓		✓
Melanoma			✓	
Motor neurone disease	✓			
Multiple sclerosis	✓			
Muscular dystrophy	✓			
Myelodysplasia	✓			
Myelofibrosis	✓			
Open heart surgery	✓			
Paralysis: - diplegia - hemiplegia - paraplegia - quadriplegia - tetraplegia	✓	✓		✓
Parkinson's disease or Parkinson's disease (advanced)	✓		✓	
Peripheral blood stem cell or bone marrow transplant	✓	✓		✓
Peripheral neuropathy	✓			
Pneumonectomy	✓			
Primary pulmonary hypertension	✓			
Prostate cancer			✓	
Severe burns	✓			✓
Severe inflammatory bowel disease			✓	
Severe osteoporosis			✓	
Severe rheumatoid arthritis	✓			
Stroke	✓	✓		
Subacute sclerosing panencephalitis				✓
Systemic lupus erythematosus	✓			
Systemic sclerosis	✓			
Temporal arteritis			✓	
Viral encephalitis				✓

* Please refer to the product disclosure statement for definitions on when a claim is payable.

AMP'S GUIDING STATEMENT

Medical diagnoses and investigation methods used in many of the trauma conditions that we cover are advancing at a rapid rate. Some of these new diagnostic method(s) may prove to better define a particular trauma condition.

Should the insured person be diagnosed with one of the trauma conditions, and the method(s) used to diagnose it isn't specified within our trauma definition, we may take that method(s) into consideration. This may assist in the assessment of your claim.

Income Protection Plan

Your income protection plan offers you peace of mind - that if you are unable to work due to sickness or injury, you don't have to worry about how you are going to continue paying the bills.

FEATURES	ADVANCED	STANDARD	BASIC
24 hour worldwide cover	✓	✓	✓
28 day cooling off period	✓	✓	✓
Total disability benefit	✓	✓	✓
Partial disability benefit	✓	✓	✓
No capability clause on partial disability payments	✓	✓	✓
Guaranteed Future Insurability feature	✓	✓	✓
Bedcare feature	✓	X	X
Major fracture or loss feature	✓	X	X
Trauma feature	✓	X	X
Death feature	✓	✓	X
Rehabilitation costs feature	✓	✓	✓
Rehabilitation bonus	✓	✓	✓
Accommodation benefit	✓	X	X
Domestic transport benefit	✓	X	X
Overseas transport benefit	✓	✓	✓
Family support benefit	✓	X	X
On hold feature	✓	✓	✓
Change of employer feature	✓	✓	✓
Temporary return to work feature	✓	✓	✓
Relapse feature	✓	✓	✓
Waiver of premium while on claim	✓	✓	✓
Automatic cover increase while not on claim	✓	✓	✓
Automatic cover increase while on claim	✓	Optional	Optional
Guaranteed continuation of cover after claim	✓	✓	X
Up to 3 months payment while overseas	✓	✓	✓
Large maximum monthly benefit discount	✓	✓	✓
Interim accident cover	✓	✓	✓
Agreed value or indemnity	✓	✓	✓
Stepped or Level premium	✓	✓	Stepped only
Cover for newly self-employed	✓	✓	✓
ADDITIONAL PREMIUM OPTIONS			
Day 1 Accident option	✓	✓	X
Superannuation Contribution option	✓	✓	✓
DISCOUNTED PREMIUM OPTION			
AIDS exclusion option	✓	✓	✓

HANDY INFORMATION	INCOME	
Maximum % insured	75% of first \$320,000 50% of the next \$240,000 15% for amounts over \$560,000 Limitations may apply for benefits in excess of \$30,000 per month	
COVER	ADVANCED AND STANDARD	BASIC
Benefit periods	1, 2, 5 years, to age 60, to age 65	1, 2, 5 years
Waiting periods*	2, 4, 8, 13, 26, 52, 104 weeks	2, 4, 8 weeks
Maximum entry age	59 ^A	49
Expiry age	65 ^A	60

* The waiting periods available depend on the benefit period selected.

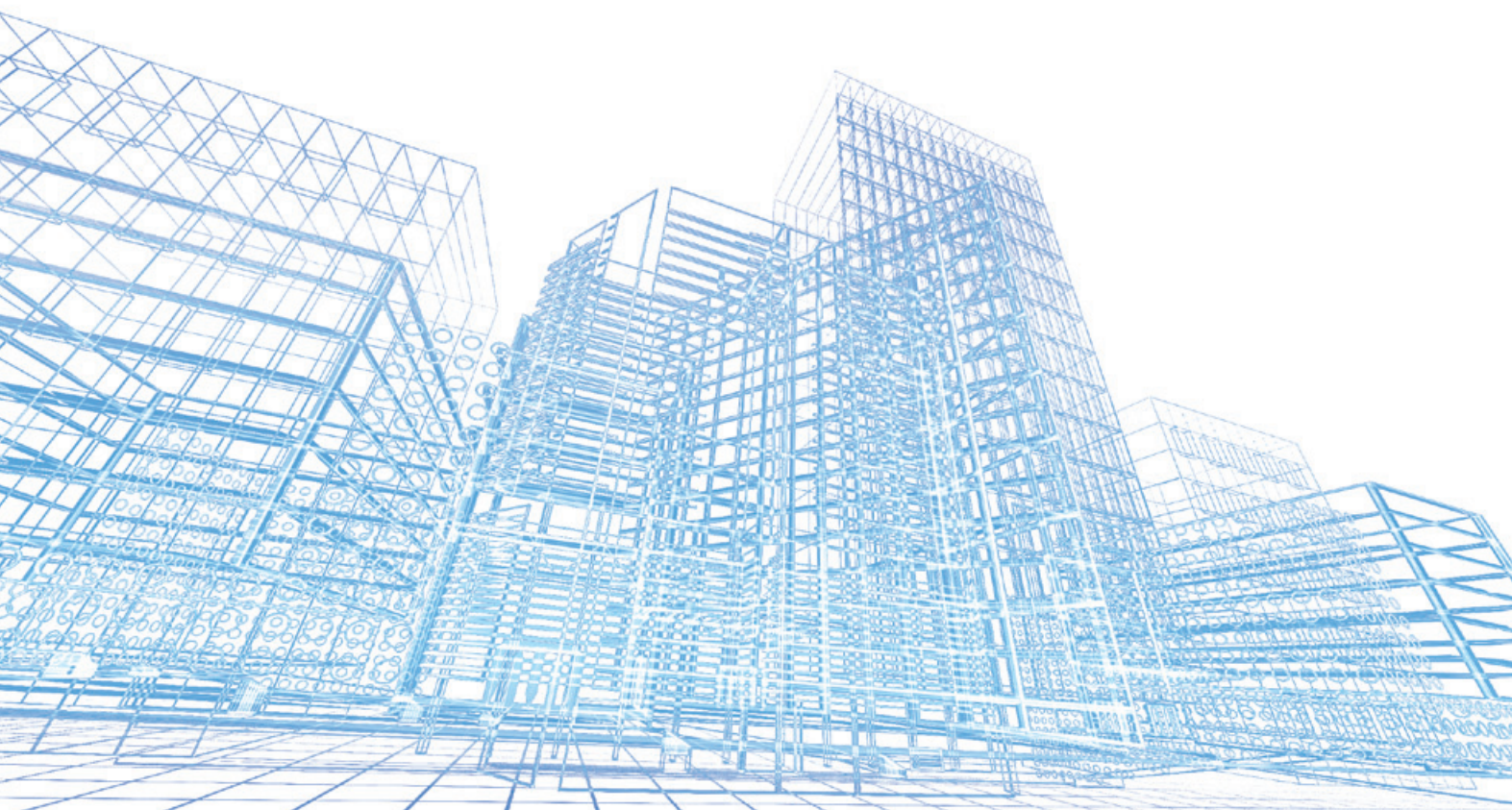
Δ For a "to age 65" benefit period.

Business Overheads Insurance Plan

If you are injured or too sick to work how will you keep paying your business overheads? If the cashflow of your business is generated largely from your own personal effort, you may want to consider protecting yourself with Business Overheads Insurance.

BENEFITS AND FEATURES	
24 hour worldwide cover	✓
28 day cooling off period	✓
Total disability benefit	✓
Partial disability benefit	✓
Cash flow bonus	✓
Locum bonus	✓
Overseas transport benefit	✓
Attempted return to work feature	✓
Automatic increase while not on claim	✓
Waiver of premium while on claim	✓
Relapse feature	✓
Guaranteed renewable	✓
On Hold feature	✓
Interim accident cover	✓
AIDS exclusion option (Reduced premium option)	✓

HANDY INFORMATION	
Maximum Monthly benefit	From minimum \$1,250 up to 100% of eligible expenses
Benefit period	1 year (up to 6 months benefit period extension if benefits paid are less than 12 times maximum monthly benefit)
Waiting periods	2, 4 weeks
Entry age range	19 to 59
Expiry age	65



Contact your adviser or financial planner

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Own tomorrow 

Important information

This brochure contains general information. It does not take into account your personal objectives, financial situation or needs. Therefore, you should consider how appropriate the information is to your personal circumstances before acting on the information.

Please read the Flexible Lifetime - Protection Product Disclosure Statement dated 22 May 2010 (PDS) before making a decision in relation to your insurance cover. The PDS is available at www.amp.com.au or by calling us on 131 267. The PDS sets out the terms and conditions of cover, including limitations and exclusions.

AMP Life Limited ABN 84 079 300 379, AFSL No. 233671, is the issuer of the insurance products referred to in this brochure.