INSURANCE

Covered

2011

Welcome to OnePath

Check out
your policy enhancements

Win
dinner at Luke Mangan's restaurant and accommodation at the Hilton Hotel

Earn
Qantas Frequent Flyer points on your OneCare premium

OnePath

a company of ANZ

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Welcome

It's great to welcome you to this edition of *Covered* magazine – our first under the OnePath brand.

The arrival of OnePath signals an exciting new era for our business, and our customers.

As always, our goal is to make it easier for you to get covered, and stay covered. We will also continue to enhance our OneCare range of products to make sure you're getting fantastic value for money from your insurance.

For more on the new brand, and what it means for your policy, take a look at the questions and answers on page 4.

In this edition of Covered, we look at the cover options for people that aren't working – like home-makers and retirees. On page 7 we investigate how you can improve your health with laughter. OnePath is also pleased to announce our new partnership with the Qantas Frequent Flyer program. Policy holders can now earn Qantas Frequent Flyer points on premiums paid, read more on page 16.

I hope you enjoy Covered, and I look forward to seeing you again next time.

Regards,

Shez Ford
Head of Life Insurance Operations and Customer Service
Insurance
OnePath

Welcome to OnePath

If you have any questions about what the change of ownership means for your policy, please speak to your financial adviser or call us on 133 667 or visit onepath.com.au

Q. Why are you changing your name?

From May 2002 until late 2009, ING Australia operated as a joint venture between ANZ and the global ING Group. After seven years in the partnership ANZ acquired 100% ownership of ING Australia late last year and we now form part of ANZ's specialist wealth management and protection business. It was then decided we should operate with our own distinct name and brand identity - and that new name is OnePath. This change signals an exciting new era for our business.

Q. What does it mean for my policy?

There will be no change to the terms and conditions of your policy as a result of the change in ownership and brand. Any benefits you have under your existing OneCare policy will remain in place. While we are changing our brand you can be assured that our customers remain our key focus and there will be no change to the service you receive or the policy arrangements you have in place with us.

Q. Are my premiums changing?

There is always a possibility your premium this year will be different to what it was last year (e.g. as your age increases). However, there are no premium increases resulting from the change in ownership and brand.

Q. Am I still eligible for the premium discounts I was receiving before the change in ownership?

Yes. In fact OneCare's discount structure was enhanced in 2010, so you may find you get even better discounts on your policy this year – particularly if your policy is linked to family members and/or business partners.

Q. What if I have any questions about my policy?

The contact details for your policy haven't changed. If you have any questions, please call us on 133 667 or speak to your adviser.

Your policy enhancements

Did you know that your OneCare policy includes a guarantee of upgrade which means that when we improve the terms and conditions of OneCare we pass the enhancements onto our existing OneCare customers.

Read about your policy enhancements on pages 10-13.

Healthy, wealthy and well-advised

According to a 2010 study[1], people who have an ongoing relationship with a financial adviser are better-planned, have greater financial knowledge, and are better able to make big decisions.

It's often said that you can't truly appreciate something until you've tried it for yourself. For many people, it seems financial advice fits into that category.

According to a report published by the Association of Financial Advisers (AFA), there are a number of important financial and psychological benefits of receiving regular financial advice.

And while these benefits may be badly understood by those who don't have an adviser, they can make an extremely valuable difference in the lives of those who do.

What are benefits of regular advice

The most obvious benefit of seeking advice is the product and strategy solutions an adviser can provide. But as the AFA survey uncovered, there are also a number of important secondary benefits that go with it.

When asked what they thought the biggest benefits are to using a financial adviser, beyond providing product and strategy solutions, the most common responses were:

- Helping me make the big decisions (56.7%)
- Convenience of consolidating my finances/planning (53%)
- Providing me peace of mind (50.6%).

Interestingly, these benefits are both practical and psychological. And it shows how being well-advised can play an important role in helping your emotional state as well as your financial wellbeing.

The study also found that having a financial adviser improves your level of financial knowledge.

Of those customers surveyed who were advised:

- 35.4% described their knowledge of insurance as strong or very strong (compared to 22% of those who weren't advised)
- 38.4% described their knowledge of superannuation as strong or very strong (compared to 22.4% of those who weren't advised).

Are you making the most of your adviser?

One of the best ways to maximise the value of financial advice is to ensure you undergo a regular review process. That gives you and your adviser a chance to discuss changes in your life, and make sure your financial plan is still as relevant and up-to-date as possible.

1 'Back to basics' – Association of Financial Advisers Ltd, July 2010

It's easy to bump up your cover

When you take out life insurance, the amount of cover you apply for usually reflects a particular time in your life. So when things change, your level of cover should change too.

To help you do that, your OneCare policy includes a feature called **'Future Insurability'#**. It allows you to increase your cover as often as once a year, without any medical tests, if you experience one of a number of significant events. These include:

- getting married
- giving birth or adopting a child
- having your child start secondary school
- completing an undergraduate university degree
- becoming a carer for the first time.

For Life Cover, TPD Cover, Trauma Cover and Extra Care Cover, the amount you can increase your sum insured is the lesser of:

- $200,000
- 25% of the amount insured at the cover start date.

For a complete list of the events that qualify for the future insurability benefit, including those for business owners, see the OneCare Product Disclosure Statement or the OneCare Policy Document.

To apply for increases under this option* speak to your financial adviser or call us on 133 667.

Future Insurability may not be available in some cases, for example if the life insured is over age 55 or if your OneCare policy is issued with a medical loading greater than 50% as shown on the Policy Schedule. Please refer to the OneCare PDS for full details.

* Your application needs to be made:

- within 30 days of the occurrence of the personal event or
- within 30 days of the policy anniversary date following a personal, policy or business event.

If it's been a while since you spoke to your adviser, now could be a good time to make an appointment.

Terry's story – Starting over

When Terry's father died suddenly, his family had no idea of the huge amount of debt they were in. Or that the debt was secured by the family home.

When Terry's father died suddenly at 43, his family had no idea of the huge amount of debt they were in. Or that the debt was secured by the family home.

Terry's father Tom was the owner of a busy fruit shop in Sydney's north-west. The whole family was employed in the business, and together they'd worked long and hard to turn an under-performing store into a busy and successful one.

"In a family business you've just gotta do what you've gotta do," Terry says. "We worked super long hours, but it was fun." Terry recalls one Sunday afternoon where they were under instructions to sell everything in the store or it was going to be thrown out. "My dad made me get out the front in the freezing cold rain and spruik. Then he came out and said 'Terry, do me a favour and take off your shoes – they'll feel sorry for you!' "So I did, right up until the point my teacher walked up and said 'Terry, what are you doing?'

It was Tom's dream to own three fruit shops, and one day hand them down to each of his three sons. To help make it happen, he borrowed money to buy the first store in Sydney, and two more stores in country NSW.

While the first Sydney store was a success, business at the other two stores was slow. Unbeknown to the family, they were in a considerable amount of debt, and going backwards.

"Basically he tried to expand the business too quickly and got himself in a lot of debt," Terry says. "I don't think Mum would have known at all that the house was at stake in the process."

When Tom died suddenly of a heart attack, it didn't take long for the family to learn just how dire their financial situation had become. They also discovered that Tom hadn't planned adequately to protect the family and the business and didn't have any life insurance. "Dad was the key man in our family and our business," Terry says. "With him passing away, everything ground to a sudden halt. We pretty well lost everything; lost the business; lost the house. Things changed dramatically very very quickly."

Terry's family were forced to sell the fruit shops, and the family home. Terry's mother moved away to stay with her mother, his brothers moved in with their partners, and at the age of 17 Terry went to live in a caravan park.

"We basically found ourselves without jobs. We were all employed in the business, and before we knew it we weren't working. No income. Dad would be looking down from heaven saying 'I wish I did things differently. I wish I planned a bit better.' "And the worst thing about that was that my Dad, it was not what he wanted for us."

Terry's own experience led him into his professional field today. He is now a financial adviser with his own business, Keyman Financial Services. "The experience I went through with my dad dying it just solidified why I do what I do." He thinks about his own experience every time he sits in front of a client.

"I wish my dad ran into me 12 months prior to his death and had some insurance. Things would have been a lot different," he says. "Number one, the house would have been paid off. Mum wouldn't be on the pension – she would have an ongoing income stream. And I guess my dad's dream of the three boys having their own fruit shop probably would've come to fruition."

"Most people do not consider the financial implications left behind when they pass away. If people based their protection needs around one simple philosophy as a minimum – 'the debt should never outlive the person that created it'. People don't think they're going to die, they don't think they're going to get crook. I give advice as if they're going on claim tomorrow."

Why it pays to be covered

According to OnePath's 'Picking up the pieces' research study[1], almost a third (32%) of the people surveyed had to move house as a result of financial pressure within two years of a parent's death.

The study also showed the destabilising affect this can have on a family, and particularly children – who may also face the additional trauma and upheaval of changing schools. Of the children who had to change schools due to financial pressure 78% said their academic performance suffered.

One of the best things about life insurance is the certainty that your family has a financial back-up plan if you die or become seriously ill. With regular and ongoing advice, you can help ensure your debts and dependants are always covered if something happens to you.

1 Picking up the pieces Report - Understanding the impact of parental death on children, 2010.

Happily ever laughter

You know how good you feel when you watch your favourite comedy show. Now imagine what a life filled with laughter can do to your long-term health.

It's fun, it's free, and it's in infinite supply – it's no wonder laughter is known as 'the best medicine'.

Whatever it is that makes you chuckle, there are a number of important benefits that are associated with laughing. And these benefits can stretch across your physical, mental and social wellbeing.

Physical health benefits

Laughter is a great way to relax your body, and particularly your muscles.

It reduces the amount of 'stress hormones' the body produces, while increasing the production of 'happy hormones' like endorphins (which can also act as the body's natural painkillers) and neurotransmitters.

The reduction of stress in the body can have powerful long-term health benefits, including helping prevent heart disease. By increasing the number of antibody-producing cells, laughter can also help boost your immune system.

Mental health benefits

Apart from simply adding to the amount of fun and enjoyment to your life, laughter actually provides some valuable chemical benefits in your brain.

One of the most important is the increase in the production of serotonin, which is a natural anti-depressant.

If you're prone to mental illness, laughter can also provide a welcome distraction from negative thoughts and emotions – improving your mood and easing anxiety.

Social benefits

You enjoy the company of people who are fun and happy, right? Well your laughter can act as a magnet for people to spend more time with you too.

Laughing with others can also be a good way to strengthen your relationships, as you're sharing positive emotions together.

In the same way, the positivity laughter generates can help you face difficult challenges, and reduce the potential for conflicts with those around you.

Laughter is everywhere

Opportunities for laughter are all around you. Here are some really simple but effective ways to make laughter more a part of your everyday life:

- Smile as often as you can – that's where laughter starts
- Don't be afraid to laugh at yourself
- Spend more time with funny people
- Be silly with children
- Go to a comedy club
- Host a games night with friends

Sources:
www.laughterworks.com.au/index helpguide.org/life/humor_laughter_health

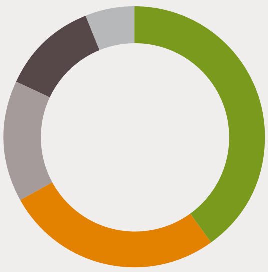
www.30daysofhealthandwellbeing.com.au/the-lowdown-why-laughing-is-good-for-you

530 million reasons why life insurance works

In 2010, OnePath paid $530 million in claims to over 10,000 Australians. The claimants and benefits paid were many and varied.

The chart on the right illustrates the percentage of total benefits paid per cover type. Additional detail is tabled below.

Nobody expects to encounter misadventure. But, as evidenced by these results, it pays to be protected.



Life Cover	IP Cover	TPD Cover	Trauma Cover	TI Cover
Claims paid: $214,833,681.56	Claims paid: $142,089,438.53	Claims paid: $77,660,371.64	Claims paid: $61,735,643.67	Claims paid: $33,678,598.19
Number of claims: 2,081	Number of claims: 6,563	Number of claimants: 1,168	Number of claimants: 371	Number of claimants: 289
Oldest claimant: 96	Oldest claimant: 79	Oldest claimant: 65	Oldest claimant: 66	Oldest claimant: 72
Youngest claimant: 17	Youngest claimant: 19	Youngest claimant: 17	Youngest claimant: 26	Youngest claimant: 18

Non-working shouldn't mean no insurance

Life insurance is often used to protect the financial contribution you make to your family. But what if you're not getting paid? We asked OnePath's Andrew Casperson, Senior Manager Retail Product Development, about the insurance options for people who don't work.

Q. "If I don't work, do I still need life insurance?"

Yes. If you're a home-maker, or a primary carer, the work you do for your family isn't necessarily rewarded financially. But that's not to say it isn't valuable. Or that it wouldn't be extremely expensive to replace.

For example, think how much it would cost to pay someone to:

- clean your house
- prepare all your family's meals
- drive the kids to and from school

If a home-maker got sick or injured, all these things would still need to happen.

It could mean hiring a nanny. Or the main breadwinner in a family may have to work less hours to be more available for the kids. Either way it can be an expensive exercise.

Q. "What types of life insurance are available?"

The main types of lump sum life insurance – Life Cover, Total and Permanent Disability Cover (TPD) and Trauma Cover – are all still relevant for people who don't work. The main difference is when it comes to income protection.

Obviously when you don't have an income, you can't take out an income protection policy. But what you might be able to do is take out what OnePath calls 'Living Expense Cover'.

This type of policy pays an agreed monthly benefit of up to $5,000 if you are significantly disabled due to sickness or injury. That money can be used to pay for the help your family needs around the house until you get better.

Q. "What if I'm retired?"

Living Expense Cover can also provide financial protection if you're retired. In fact, you may be able to take out a Living Expense policy that covers you to age 80.

Q. "Can you insure your children against serious accidents or illness?"

Yes. When you have a OneCare policy yourself, you can add the Child Care Option for each eligible child you have between the age of 2 and 15.

The Child Care Option pays a lump sum benefit if your child dies or suffers one of a number of serious medical events – including major head trauma, cancer and severe burns.

With a minimum benefit of $10,000, the Child Cover Option can be an affordable way to protect your family financially against the impacts of a childhood trauma. The money can be helpful to cover medical bills, or allow you or your partner to take time off work.

For more details on your insurance options
speak to your financial adviser
or call us on 133 667.

Protecting yourself against cancer

Cancer is one of the most common forms of serious illness among Australian adults. It can also be one of the most expensive to treat – which is why the right type of life insurance is so important.

Cancer touches the lives of thousands of Australian families every year. And despite the best efforts of medical professionals and researchers the world over, its footprint continues to grow.

In 2005, the number of new cases of cancer that were diagnosed in Australia topped 100,000 for the first time. That number is predicted to increase to over 115,000 in 2010[1].

The good news is that survival rates for nearly all types of cancer are also increasing.

Since BreastScreen Australia was introduced in 1991, five-year survival rates for breast cancer have increased from 72% in 1982-1986 to 88% in 1998-2004[1].

Similarly, the National Cervical Screening Program has seen deaths from cervical cancer more than halve – from 4.0 deaths per 100,000 women in 1991, to 1.9 deaths per 100,000 women in 2006[1].

As a result of the early detection made possible by programs like these, and improvements in medical treatment, more people are likely to survive the onset of cancer.

The question is: how would you survive financially if it happened to you?

What's the real cost of cancer?

According to a report by Access Economics, the average lifetime financial cost of cancer faced by households is equivalent to 1.7 years of annual household income – or an average of $114,500 per person[2].

For specific cancers, the figures range from $32,100 for melanoma, to a whopping $325,600 for brain cancer.

For many families, a financial burden like that would be devastating to their long-term financial future – which is one of the reasons why life insurance is such an important part of your financial plan.

What insurance can protect you against the financial impacts of cancer?

Trauma insurance is one of the best ways to protect yourself financially while you undergo treatment.

Trauma Cover pays a lump sum if you're diagnosed with one of a number of serious medical conditions. The actual conditions you're covered for depends on the policy (generally speaking, the more conditions you are covered for, the more you pay in premiums).

Another way to take out some trauma cover is to look at the top-up options in your existing OneCare cover.

1. 'Cancer in Australia: an overview, 2008 – Australian Institute of Health and Welfare (AIHW), December 2008
2. 'Cost of Cancer in NSW' – Access Economics for the Cancer Council of NSW, June 2006

OneCare insurance is now even better

We're pleased to announce some important enhancements to our award-winning OneCare product range – giving your OneCare cover a valuable boost.

At OnePath, we're committed to making sure you've got the latest and greatest life insurance. That's why we regularly review our products, and pass on new features and benefits to our existing customers.

Some of the most recent changes for March and July enhancements, and the products they relate to are summarised in the following tables.

For more details on your enhancements, please go to **onepath.com.au/productupdates** or call Customer Services on **133 667** or speak to your **financial adviser**.

Enhancements to OneCare – available from 1 March 2010*

What products are affected?	Summary of enhancements and what does it mean?
• Life Cover • Total and Permanent Disability Cover (TPD) Cover • Trauma Cover • Extra Care	**Future Insurability: Three-year increase option** If the life insured hasn't applied for a Future Insurability increase for three years, cover can be increased by 25% of the amount insured at the cover start date (up to maximum of $200,000) without having to provide any further medical evidence.
• Life Cover • TPD Cover • Trauma Cover • Extra Care	**Future Insurability: Greater availability** Previously, if the life insured had any medical loadings on the policy they were ineligible for Future Insurability increases. Now the life insured with a medical loading of up to 50% has the ability to exercise Future Insurability.
• Life Cover (Super only)	**Future Insurability: Additional event** If the life insured has a change in tax dependency status as a result of the life insured ceasing to have any tax dependants as defined by the current law, you can now apply to increase your Life Cover amount insured by 25% of the amount insured at the covered start date (up to a maximum of $200,000).
• TPD Cover	**Changes to 'Own Occupation' definition** Previously, if the life insured has been unemployed for more than 12 months prior to the date of disability then the Any Occupation definition will replace the Own Occupation definition. The amendment is that the TPD definition no longer reverts to an Any Occupation definition after any period of unemployment.
• TPD Cover	**Changes to 'Any Occupation' definitio**n The amendment to the Any Occupation definition sets a minimum benchmark of earnings that the occupation for which the life insured is reasonably suited must meet. The first part of the Any Occupation definition has changed to: As a result of illness or injury, the life insured: • has been absent from, and unable to, work for three consecutive months and • is disabled at the end of the period of three consecutive months, to such an extent that they are unlikely ever again to be able to engage in any occupation: – for which they are reasonably suited by their education, training or experience, and – which is likely to generate average monthly earnings of at least 25% of the life insured's average monthly earnings in the 12 months prior to claim.
• TPD Cover	**Increase to partial payments** If the life insured suffers a specific loss (being the total and permanent loss of the use of one limb or one eye) OnePath will pay 25% of the TPD Cover insured (up from 20%) up to a maximum of $500,000 (up from $100,000).
• Life Cover • Extra Care	**Changes to exclusion for Life Cover** The 13-month exclusion to a deliberate act or omission now relates only to the Death benefit of this cover. It no longer relates to the Terminal Illness benefit of this cover.
• Business Expense Cover	**Changes to 'business expenses' definition** When calculating the life insured's business expenses, they can now include the minimum monthly loan repayments on business loans – including mortgage payments on the business premises, and finance lease payments relating to plant and equipment loans that commenced prior to the date of disability.

* Please note all improvements apply to new claims received on or after 1 March 2010. The improvements will not apply to current claims or claims resulting from medical conditions which occurred before these improvements came into effect.

Enhancements to OneCare – available from 12 July 2010**

What products are affected?	Summary of enhancements and what does it mean?
• Life Cover (super and ordinary)	**Introduction of a Serious Disability Premium Waiver** If the life insured is age 65 or under and suffers an illness or injury that results in the life insured being permanently unable to perform at least two of the activities of daily living without the physical assistance of another adult person, we will waive the premiums for the life insured until the earlier of: • two years premiums having been waived or • the date cover ends under the policy.

** Please note all improvements apply to new claims received on or after 12 July 2010. The improvements will not apply to current claims or claims resulting from medical conditions which occurred before these improvements came into effect.

Enhancements to OneCare – available from 12 July 2010**

What products are affected? (continued)	**Summary of enhancements and what does it mean?** (continued)
• Life Cover with TPD Cover • Life Cover with Trauma Cover • Life Cover Purchase Option • Trauma Cover with Reinstatement Option	**Improved Buy Back Option** Previously, OnePath allowed the life insured to buy back cover 12 months or in some circumstances after six months after the date a claim payment was made. We have improved this option and will offer Buy Back 12 months or six months (where applicable) after the later of: • the date we receive your completed claim form, or • the date you satisfied the TPD definition or Trauma conditions (whichever is applicable) – meaning cover will be re-instated sooner.
• Trauma Premier • Child Cover • Income Secure Comprehensive • Income Secure Professional	**Improved trauma definitions** • With Trauma Premier, cover now includes a partial payment event for a diagnosed benign tumour of the brain or spine. • With Income Secure Cover, Trauma Cover or Child Cover benign tumour of the spine is now a specified trauma condition.
• Income Secure Standard • Income Secure Comprehensive • Income Secure Professional • Business Expenses	**Introduction of the '10 hours' to the totally disabled and partially disabled definition** Under the new disability definition, the life insured may be able to work up to 10 hours per week – while still receiving the full disability benefit. This is particularly attractive for self-employed. The previous definition of One duty still remains.
• Income Secure Cover	**Improved Living Expense Conversion Option** The life insured can now convert Income Secure Cover to Living Expense Cover (without medical re-assessment) at any time – provided they are not on claim, or eligible to claim. That means the life insured no longer has to wait until their Income Secure Cover expires to convert.
• TPD Cover	**Increase in the maximum age for TPD Cover** For white collar occupations, Any Occupation or Own Occupation TPD Cover previously expired at age 65. The life insured may now apply to continue up to $1 million of Any/Own Occupation TPD Cover up to age 70 – provided they can prove they're still working in a white collar occupation (as classified by OnePath) at age 65.
• Business Expense Cover taken with Income Secure Professional	**Changes to Total Disability Benefit and Partial Disability Benefit** If the life insured holds both a Business Expense and Income Secure Professional policy the requirement for disability during the waiting period has changed. The life insured does not need to have any period of total disability.
• Extra Care Cover	**Changes to the maximum amount for Extra Care Cover** Removal of the existing $2 million cap for Trauma when the life insured's policy is combined with Needle Stick.
• Income Secure (Except Special Risk)	**Increase to the maximum benefit for Income Protection** The maximum benefit available at application has increased to $60,000.
• TPD Cover	**Increase in the Personal and Business TPD maximum benefit** The maximum benefit available at application for TPD has been increased to $5 million for working definition and $2 million for Home-maker definition.
• Living Expense Cover	**Increase to the maximum benefit for Living Expense Cover** The maximum benefit available for Living Expense Cover has increased to $5,000.
• Income Secure Cover • Business Expense Cover	**Introduction of a Blood Borne statement** If the life insured is a health care professional and contracts blood borne disease, their ability to work can be affected by factors other than physical inability due to the illness. We have included additional information about our approach to assessing claims.

You will be required to apply for the following options and they may come at an additional cost. Please speak to your financial adviser.

What products are affected?	**Summary of enhancements and what does it mean?**
• Income Secure Cover	**Introduction of Premier Accident Option** If the life insured chooses this option, we will pay the 1/30 of the monthly amount insured payable within the waiting period once the life insured has been totally disabled for three consecutive days.
• Extra Care	**Introduction of Extra Care Extended Needle Stick benefit** If the life Insured suffers an injury resulting in either Occupationally acquired HIV or Occupationally acquired Hepatitis B or C, we will pay the amount insured.
• Income Secure Cover	**Introduction of Booster Option** This new feature boosts the monthly insured amount by 1/3 when the insured suffers one of the listed trauma events for up to 24 months and is left disabled

** Please note all improvements apply to new claims received on or after 12 July 2010. The improvements will not apply to current claims or claims resulting from medical conditions which occurred before these improvements came into effect.

Enhancements to OneCare – available from 14 March 2011^

Which cover types and/or options are affected?	Summary of enhancements and what does it mean?
• Trauma Comprehensive • Trauma Premier • Trauma Recovery Benefit • Booster Benefit	**New trauma event** Trauma Comprehensive and Trauma Premier now includes an additional full payment event: • Out of Hospital Cardiac Arrest This new event has also been added to both the list of conditions covered under the Trauma Recovery Benefit and Booster Benefit.
• Trauma Premier • Premier Maximiser Option	**New Trauma event** Trauma Premier now includes an additional partial payment event: • Colostomy and/or Ileostomy This new event has also been added to the list of conditions covered under the Premier Maximiser Option.
• Trauma Comprehensive • Trauma Premier	**Enhancement to the Trauma Cover Reinstatement Option** Previously, if you suffered a listed trauma condition, you were able to apply to reinstate your Trauma Cover after 12 months. Now you can apply to have your cover reinstated after only six months if you suffer one of seven listed trauma conditions, including Alzheimer's disease and multiple sclerosis. In addition, we have also made it more clear that the Trauma Cover Reinstatement Option is available for multiple reinstatements.
• Trauma Comprehensive • Trauma Premier	**Upgraded 'coma' definition** We have removed the requirement for a degree of impairment after being in a coma to be eligible for a trauma benefit.
• Trauma Comprehensive • Trauma Premier	**Upgraded 'severe burns' definition** Previously, to be eligible for a trauma benefit the definition required you to suffer burns to 100% of various parts of the body. This requirement has now been reduced from 100% to 50% for some parts of the body.
• Trauma Premier	**Updated 'burns of limited extent' definition** We have updated the burns of limited extent definition due to the severe burns definition upgrade. The update removes the events that are now covered under the severe burns definition.
• Trauma Comprehensive • Trauma Premier	**Upgraded 'Severe Rheumatoid Arthritis' definition** The new Severe Rheumatoid Arthritis definition has been improved to now be aligned to the American College of Rheumatology (ACR) classification of Rheumatoid Arthritis.
• Trauma Comprehensive • Trauma Premier	**Upgraded 'cancer' definitions** In keeping up with emerging diagnostic techniques we have updated our Cancer definition for Melanoma to recognise 'Ulceration' as a new measurement. We have also updated our Prostatic cancer definition so that surgery now only needs to be required, rather than having to be performed, prior to a claim payment being made. In addition we have also decreased the Gleason score minimum requirement from a score of 7 to a score of 6.
• Trauma Premier	**Updated 'melanoma' definition** We have updated the melanoma definition due to the cancer definition upgrade. The update removes ulceration as a measurement criteria as this is covered under the full payment condition Cancer.
• Trauma Comprehensive • Trauma Premier	**Upgrade 'Intensive care' definition** Previously, the definition of Intensive Care excluded people who were hospitalised as a result of alcohol and drug abuse. This exclusion has now been removed.

^ Please note all improvements apply to any new claims received on or after 14 March 2011. The improvements will not apply to current claims or any claims which first arise, or the symptoms leading to the claim are first apparent prior to 14 March 2011.

Time for a holiday?

If your annual leave balance is growing faster than your photo album, it's probably time you gave yourself a break. And who knows – it could be just what your body needs.

Everyone's got their own idea of what 'work-life balance' means. For some, it's not working weekends. For others, it's doing some exercise during their lunch break.

While there's no doubt these short breaks and distractions are great for your health (and your sanity), the only way to get any meaningful time away from work is to take holidays.

Unfortunately, many people find themselves in a situation where they're too busy to take an extended break. So instead they put their travel plans on the backburner.

According to a 2010 study by the University of South Australia, almost 60% of Australians don't use all of their annual leave entitlements[1].

Worryingly, some of the worst offenders were those who also worked the longest hours – i.e. the people who probably need the holidays the most.

The study also found that parents, and particularly mothers, tended to feel the negative effects of not using their annual leave more than most. For example, mothers of children under 18 who did not take their annual leave had worse work-life scores than men and women who worked more than 48 hours a week[1].

Good choices for a better work-life balance

Taking holidays can be a great way to reduce stress, clear your mind, and re-build relationships with your friends and family members. And it seems we know it.

Given the option, most of the workers surveyed say they would rather have an extra two weeks holiday than an equivalent pay rise[1]. Some employers are now even offering their employees this choice – which could be a great way to tip the work-life scales back in your favour.

Probably the simplest and easiest solution for full-time workers to take more holidays is to plan (and book) them well in advance.

This gives you an opportunity to better manage your workload around your holiday, and gives those around you plenty of time to cater for your absence. And the smoother it goes this time, the easier it will be when you plan your next trip.

Need a break? Why not enter our competition to win an 'Indulgence Package'.

See page 15 for details.

Source: www.unisa.edu.au/hawkeinstitute/cwl/documents/AWALI2010-report.pdf

1 'The Australian Work and Life Index 2010' – University of South Australia, July 2010

Luke Mangan's

Tuna tartare, miso, wasabi, yuzu, avocado and lotus chips

Serves 1

Ingredients

90g sashimi grade blue fin tuna, diced

20g combination of mixed herbs and edible flowers

100mls extra virgin olive oil

2 pink grape fruit segments, cut into quarters

1 tbspn chives, chopped

1 tbspn miso mayo

4 slices avocado

2 tspns wasabi roe (if no wasabi use orange tabikko)

6 lotus, peeled and sliced 3mm pieces, shallow fried until golden and crispy

Salt and pepper

Method

- In a bowl mix the tuna, miso mayo, pink grapefruit segments wasabi roe, seasoning and place in a mould in the middle of the plate.
- Finely slice a half moon of avocado, place 4 slices on top.
- Place the mixed herbs, flowers and seasoning in a small bowl and dress lightly with extra virgin olive oil and season.
- Serve salad on top of the tuna, drizzle with extra virgin olive oil around the plate.

Miso mayo - makes 30 portions

Ingredients

400g mayonnaise

45g fresh wasabi, powder

45g yuzu juice to taste (if you can't get yuzu juice use lime juice)

70g blond miso paste

Method

- Place the mayonnaise in a bowl, mix in the wasabi powder, miso paste and yuzu juice.
- Use as desired.

Win an indulgence package

Want a chance to win one of three 'Indulgence Packages', including dinner at one of Luke Mangan's restaurants, glass brasserie Sydney or The Palace Melbourne, accommodation at the Hilton Hotel (Sydney or South Wharf Melbourne) and travel vouchers to get you there. Enter by emailing your response to the following question in 25 words or less, 'What meal would you most enjoy at Luke Mangan's glass brasserie or The Palace and why?'

Email your response, including postal address and contact phone number if these have recently changed, to customer.risk@onepath.com.au and you'll have the opportunity to win one of three 'Indulgence Packages' up to the value of $1690.

The Competition starts at 7.30am Sydney time on 3 January 2011 and ends at 12pm Sydney time on 30 December 2011 (Promotion Period). The winning entry will be judged by a panel chosen by the Promoter against these criteria: clarity, skill, relevance, originality and merit. A total of three winners will be chosen by the panel during the Promotion Period. A winner will be chosen and announced on 6 May 2011, 2 September 2011 and 9 January 2012. The prize winners will be notified by telephone by 16 May, 12 September 2011 and 23 January 2012 and their details published via onepath.com.au. For full terms and conditions please visit onepath.com.au/termsandconditions.

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Now you can earn Qantas Frequent Flyer points when you renew your OneCare life insurance – making it even more rewarding to stay covered.

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OnePath has partnered with the Qantas Frequent Flyer program, one of the leading points-based loyalty programs in Australia.

That means you can earn Qantas Frequent Flyer points when you pay your OneCare premiums – rewarding you for staying covered, and helping you accumulate valuable points towards your next holiday or shopping trip.

Register your Qantas Frequent Flyer details now

You will need to register your Qantas Frequent Flyer membership details with OnePath to start earning points.

Once you've registered your Qantas Frequent Flyer membership details with OnePath:

- you'll start earning one Qantas Frequent Flyer point for every $1 you spend on your premium*, up to a maximum of 20,000 points per annum per policy
- you can register one Qantas Frequent Flyer membership number per eligible OnePath policy
- points are earned as your eligible OnePath premiums are paid – which can be monthly, quarterly, half yearly, or annually
- if you have a Qantas Frequent Flyer linked credit card, you can use it to pay for your eligible OnePath premiums, earning Qantas Frequent Flyer points from both OnePath and your credit card provider#
- points will be credited to your Qantas Frequent Flyer account after each statement period which can take up to eight weeks from when you pay your eligible OnePath premiums.

If you're not already a Qantas Frequent Flyer member, visit qantas.com/onepathjoin today to register, and as a valued OnePath customer, for a limited time, we'll take care of the normal joining fee (saving you $82.50)^. You will then need to register your Qantas Frequent Flyer membership details with OnePath so you can start earning points.

Register your Qantas Frequent Flyer details now at onepath.com.au

^ Complimentary join fee waiver offered by OnePath. This complimentary offer may be withdrawn at any time.

* You must be a Qantas Frequent Flyer member and correctly register your membership details with OnePath to start earning Qantas Frequent Flyer points on eligible OnePath premiums you pay. Points are earned in accordance with the 'OnePath and Qantas Frequent Flyer Terms and Conditions' available at onepath.com.au/qff-terms-conditions. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/frequentflyer. Points are only earned on premiums you pay after OnePath has received your Qantas Frequent Flyer membership details. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these insurance products and the information provided by OnePath in this publication.

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Have you recently moved?

You can now view and update your details online. Go to My OnePath at onepath.com.au or call us on 133 667.

Have your insurance payment details changed?

If you have changed your bank account details or your credit card details recently, make sure OnePath has your correct details to ensure that a premium payment is never missed. Call us on 133 667.

Sudoku

	2		5			8		9
	4	3			1		6	
		6	3	7				5
			4	5		6	2	7
		9				1		
4	6	7		2	8			
1				8	3	9		
	3		9			2	7	
8		2			4		5	

Win an Apple iPad

Want a chance to win one of three 'Apple 64GB iPad's with Wi-Fi + 3G'? Enter by providing a valid email address online at My OnePath at onepath.com.au or by calling 133 667 or emailing customer.risk@onepath.com.au.

Competition commences at 7.30am Sydney time 3 January 2011 and closes at 12pm Sydney time at 30 December 2011. The promoter is OnePath Life Limited (ABN 33 009 657 176, AFSL 238341). The prize will be an Apple 64GB iPad with Wi-Fi + 3G, valued at $1049. A winner will be chosen at 347 Kent Street, Sydney at 2pm Sydney time on 6 May 2011, 2 September 2011 and 9 January 2012. Authorised under NSW permit No. LTPS/1-/12082 and ACT TP 10/05470.1. For terms and conditions visit onepath.com.au/termsandconditions

Answers

7	2	1	5	4	6	8	3	9
5	4	3	8	9	1	7	6	2
9	8	6	3	7	2	1	4	5
3	1	8	4	5	9	6	2	7
2	5	9	6	3	7	1	8	4
4	6	7	1	2	8	5	9	3
1	7	5	2	8	3	9	4	6
6	3	4	9	1	5	2	7	8
8	9	2	7	6	4	3	5	1

OnePath Life (formerly ING Life) has won the following awards for OneCare:

Risk Company of the Year Money Management/ Dexx&r Adviser Choice Risk Awards 2008 and 2010

AFR Smart Investor Blue Ribbon Awards: Life Company of the Year 2008, 2009 and 2010

Canstar-Cannex 'outstanding value' award for life insurance 2009 and 2010

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