

# Accelerated Protection at a glance.

March 2011

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### Life, Critical Illness and TPD insurance

Life Insurance		Critical Illness Insurance				Total and Permanent Disability (TPD) Insurance	
		Standard		Premier			
<p>We pay a lump sum in the event of death or diagnosis of a Terminal Illness.</p> <p><b>Available:</b></p> <ul style="list-style-type: none"> <li>• on its own</li> <li>• through the TOWER Master Fund or a retail superannuation fund</li> </ul>		<p>We pay a lump sum if diagnosed with one of 37 specified medical conditions like Cancer, Heart Attack or Stroke.</p> <p><b>Available:</b></p> <ul style="list-style-type: none"> <li>• on its own</li> <li>• attached to Life insurance or</li> <li>• linked to Life insurance with different policy ownership</li> </ul>		<p>We pay a lump sum if diagnosed with one of 38 specified medical conditions plus early payments for ten additional conditions including lower grade cancers.</p> <p><b>Available:</b></p> <ul style="list-style-type: none"> <li>• on its own</li> <li>• attached to Life insurance or</li> <li>• linked to Life insurance with different policy ownership</li> </ul>		<p>We pay a lump sum for a total and permanent disability.</p> <p><b>Available:</b></p> <ul style="list-style-type: none"> <li>• on its own</li> <li>• attached to Life insurance</li> <li>• attached to Critical Illness insurance or</li> <li>• as Superlink TPD where the Own Occupation component is held outside Superannuation</li> </ul>	
Included Benefits	Optional Benefits	Included Benefits	Optional Benefits	Included Benefits	Optional Benefits	Included Benefits	Optional Benefits
<ul style="list-style-type: none"> <li>• Death Benefit</li> <li>• Terminal Illness Benefit</li> <li>• Advanced Payment Benefit</li> <li>• Repatriation Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit*</li> <li>• Accommodation Benefit*</li> <li>• Grief Counselling Benefit*</li> <li>• Child's Critical Illness Benefit*</li> </ul>	<ul style="list-style-type: none"> <li>• Premium Relief Option</li> <li>• Business Insurance Option</li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness Benefit</li> <li>• Paralysis Support Benefit</li> <li>• Death Buy-Back Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit</li> <li>• Accommodation Benefit</li> <li>• Grief Counselling Benefit</li> <li>• Child's Critical Illness Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness Reinstatement Option</li> <li>• Double Critical Illness Option</li> <li>• Child's Critical Illness Option</li> <li>• Premium Relief Option</li> <li>• Business Insurance Option^</li> </ul>	<p>Critical Illness Premier includes all benefits listed under Standard, plus the following:</p> <ul style="list-style-type: none"> <li>• Advancement Benefit</li> <li>• Female Critical Illness Benefit</li> <li>• Needlestick Benefit (IP Occupation Class AA+)</li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness Reinstatement Option</li> <li>• Double Critical Illness Option</li> <li>• Child's Critical Illness Option</li> <li>• Premium Relief Option</li> <li>• Business Insurance Option^</li> </ul>	<ul style="list-style-type: none"> <li>• TPD Benefit (Any, Own or Activities of Daily Living definition)</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit*</li> <li>• Accommodation Benefit*</li> <li>• Grief Counselling Benefit*</li> <li>• Child's Critical Illness Benefit*</li> <li>• Advanced Payment Benefit*</li> </ul>	<ul style="list-style-type: none"> <li>• Death Buy-Back Option</li> <li>• Double TPD Option*</li> <li>• Premium Relief Option</li> <li>• Business Insurance Option^</li> </ul>
Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry
<ul style="list-style-type: none"> <li>• 16 to 75 for Stepped premiums</li> <li>• 16 to 60 for Level premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 100 for most Included Benefits</li> <li>• Policy anniversary before 65 for Optional Benefits</li> </ul>	<ul style="list-style-type: none"> <li>• 16 to 62 for Stepped premiums</li> <li>• 16 to 60 for Level premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70 for most Included Benefits</li> <li>• Extends to Policy anniversary before 100 if attached or linked to Life insurance†</li> <li>• Policy Anniversary before 65 for Optional Benefits</li> </ul>	<ul style="list-style-type: none"> <li>• 16 to 62 for Stepped premiums</li> <li>• 16 to 60 for Level premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70 for most Included Benefits</li> <li>• Extends to Policy anniversary before 100 if attached or linked to Life insurance†</li> <li>• Policy Anniversary before 65 for Optional Benefits</li> </ul>	<ul style="list-style-type: none"> <li>• 16 to 62 for Stepped premiums</li> <li>• 16 to 60 for Level premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Policy Anniversary before 65 for most Included Benefits</li> <li>• Extends to Policy anniversary before 100 if Attached or Linked to Life insurance‡</li> <li>• Policy Anniversary before 65 for Optional Benefits</li> </ul>
Benefit Amount		Benefit Amount				Benefit Amount	
<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: any financially justifiable amount</li> </ul>		<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: \$2,000,000</li> </ul>		<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: \$2,000,000</li> </ul>		<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: \$5,000,000</li> </ul>	

\*Not available when structured through the TOWER Master Fund or a retail superannuation fund. ^Available if attached to Life insurance only. †Definition reverts to Loss of Independent Existence definition. ‡Definition reverts to Loss of Independent Existence, Loss of Limbs and Blindness.

## Accelerated Protection at a glance – March 2011

### Income Protection and Business Expense insurance

Income Protection						Business Expense Insurance	
Standard		Premier*		Optimal*			
We pay a monthly benefit of up to 75% of your income with some added benefits Income Protection Standard is available through the TOWER Master Fund or a retail superannuation fund				We pay a monthly benefit for a specified timeframe depending on the cause of disability		We provide a monthly payment to reimburse your business' expenses while you're disabled	
Included Benefits	Optional Benefits	Included Benefits	Optional Benefits	Included Benefits	Included Benefits	Optional Benefits	
<ul style="list-style-type: none"> <li>• Total Disability Benefit (3 Tier Disability Definition)</li> <li>• Partial Disability Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Death Benefit</li> <li>• Concurrent Disability Benefit</li> <li>• Recurrent Disability Benefit</li> <li>• Waiver of Premium Benefit</li> <li>• Elective Surgery Benefit</li> <li>• Extended Care Benefit</li> <li>• Bed Confinement Benefit</li> <li>• Family Support Benefit</li> <li>• Housekeeper Benefit</li> <li>• Scheduled Injury Benefit*</li> <li>• Blood Borne Diseases Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing Claim Option</li> <li>• Accident Benefit Option</li> <li>• Critical Illness Option*</li> <li>• Needlestick Benefit (included with Critical Illness Option for AA+)</li> <li>• Retirement Protection Option*</li> <li>• Disability Plus Option*</li> <li>• Mental Health Discount Option (not available under Premier)</li> </ul>	Premier includes all benefits listed under Standard, plus the following: <ul style="list-style-type: none"> <li>• Partial Disability Benefit including               <ul style="list-style-type: none"> <li>– 10 hour rule</li> <li>– no capability clause</li> </ul> </li> <li>• Child Care Benefit</li> <li>• Child's Critical Illness Benefit</li> <li>• Rehabilitation Benefit</li> <li>• Rehabilitation Expense Reimbursement Benefit</li> <li>• Overseas Assistance Benefit</li> <li>• Accommodation Benefit</li> <li>• Job Security Benefit</li> <li>• Involuntary Unemployment Benefit</li> <li>• Return to Work Benefit</li> <li>• Premium Pause Benefit</li> <li>• Cover Continuation Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Change of Waiting Period Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing Claim Option</li> <li>• Accident Benefit Option</li> <li>• Critical Illness Option*</li> <li>• Needlestick Benefit (included with Critical Illness Option for AA+)</li> <li>• Retirement Protection Option*</li> <li>• Disability Plus Option*</li> </ul>	<ul style="list-style-type: none"> <li>• Total Disability Benefit due to a               <ul style="list-style-type: none"> <li>– Specified Injury</li> <li>– Specified Critical Illness</li> <li>– Sickness or Injury not specified</li> </ul> </li> <li>• Partial Disability Benefit</li> <li>• Waiver of Premium Benefit</li> <li>• Death Benefit</li> <li>• Recurring Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Blood Borne Diseases Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Total Disability Benefit (3 Tier Disability Definition)</li> <li>• Partial Disability Benefit</li> <li>• Death Benefit</li> <li>• Payment Extension Benefit</li> <li>• Lease Extension Benefit</li> <li>• Loss of Profits Benefit</li> <li>• Elective Surgery Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Recurrent Disability Benefit</li> <li>• Waiver of Premium Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Benefit Option</li> </ul>	
Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry	Entry Ages (Next birthday)	Cover Expiry
<ul style="list-style-type: none"> <li>• Stepped Premium               <ul style="list-style-type: none"> <li>– 19 - 64 for benefit period to age 70 (AAA, AA+, AA)</li> <li>– 19 - 60 for benefit periods 1, 2, 5 years and to age 65 (AAA, AA+, AA, A, BBB)</li> <li>– 19 - 55 otherwise</li> </ul> </li> <li>• 19 - 55 for Level Premium (All)</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70 for benefit period to age 70</li> <li>• Policy anniversary before 65 for all other benefit periods</li> <li>• Policy anniversary before 100 for Extended Care Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Stepped Premium               <ul style="list-style-type: none"> <li>– 19 - 64 for benefit period to age 70 (AAA, AA+, AA)</li> <li>– 19 - 60 for benefit periods 1, 2, 5 years and to age 65 (AAA, AA+, AA, A, BBB)</li> <li>– 19 - 55 otherwise</li> </ul> </li> <li>• 19 - 55 for Level Premium (All)</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70 for benefit period to age 70</li> <li>• Policy anniversary before 65 for all other benefit periods</li> <li>• Policy anniversary before 100 for Extended Care Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Stepped Premium               <ul style="list-style-type: none"> <li>– 19 - 64 (AAA, AA+, AA)</li> <li>– 19 - 60 for all other occupations</li> </ul> </li> <li>• Level Premium N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 70</li> </ul>	<ul style="list-style-type: none"> <li>• 19 - 60 for Stepped Premium</li> <li>• 19 - 55 for Level Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Policy anniversary before 65</li> </ul>
Benefit Amount (monthly)						Benefit Amount (monthly)	
<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: \$15,000 Disability Plus Option (DPO)</li> <li>• Maximum: \$3,000 Retirement Protection Option (RPO)</li> <li>• Maximum: \$30,000 (inclusive of DPO &amp; RPO) for 5 yr, to age 65 and to age 70 benefit periods</li> <li>• Maximum: \$30,000 (inclusive of DPO &amp; RPO) on 1 and 2 year benefit periods (including topping up on long term benefit periods).</li> </ul>				<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: \$30,000</li> </ul>		<ul style="list-style-type: none"> <li>• Minimum: subject to minimum premium</li> <li>• Maximum: 100% of eligible expenses</li> </ul>	

\* Not available when structured through the TOWER Master Fund or a retail superannuation fund.

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