



Flexible Lifetime® - Protection

More cover for your money

New changes to Income Protection cover

You can never replace you.

We have introduced some great enhancements to the Income Protection Plan effective from 28 March 2011, at no extra cost to you. Any benefit changes in this brochure only apply to new claims arising on or after 28 March 2011.

This brochure also updates the Flexible Lifetime - Protection Product Disclosure Statement (PDS), dated 22 May 2010. You can obtain a copy of the PDS from your financial planner or online at www.amp.com.au.

Guaranteed Future Insurability feature

The Guaranteed Future Insurability Feature allows you to increase the maximum monthly benefit without providing evidence of the insured person's health, occupation or pastimes when the insured person's income increases (subject to conditions).

We now allow the maximum monthly benefit to be increased under this feature by up to 10%, to a maximum of \$1,500 across all AMP Income Protection plans. Previously, the maximum increase was \$1,000.

Major fracture or loss feature (Advanced plans only)

We have added 2 extra fractures under the Major fracture or loss feature. The Major fracture or loss feature now covers 14 fractures we pay for a minimum specified period, even if you continue working.

WE COVER FRACTURE OF:	PAYMENT PERIOD (MONTHS)
The skull (except bones of the nose or face)	2
The jaw	1

"Fracture" means the disruption in continuity of bone, with or without displacement. The fracture must be shown by radiographic or scanning techniques.

Trauma feature (Advanced plans only)

We have added 7 extra conditions under the Trauma feature. The trauma feature now covers 22 conditions we pay for a minimum period of 6 months, even if you continue working.

- Cardiomyopathy
- Coronary artery angioplasty - triple vessel
- Hepatitis B or C - occupationally acquired
- HIV/AIDS - medically acquired
- HIV/AIDS - occupationally acquired
- Pneumonectomy
- Primary pulmonary hypertension

The definitions for these conditions are provided below.

Cardiomyopathy

The insured person's heart muscle fails to function properly resulting in permanent physical impairment to at least Class 3 of the New York Heart Association Classification of Cardiac Impairment.

Coronary artery angioplasty - triple vessel

The insured person undergoes angioplasty of the coronary arteries (with or without the insertion of a stent, laser therapy or atherectomy) to 3 or more coronary arteries within the same surgical procedure. Angiographic evidence, indicating obstruction of 3 or more coronary arteries, is required to confirm the need for this procedure. In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment.

Hepatitis B or C - occupationally acquired

The insured person becomes infected with Hepatitis B or C, which is:

- acquired as a result of an accident occurring during the course of the insured person's normal occupation, and
- acquired while the insured person was carrying out their normal occupational duties, and
- documented by proof indicating:
 - Hepatitis B surface antigen negative to Hepatitis B surface antigen positive, or
 - Hepatitis C antibody negative to Hepatitis C antibody positive

within 6 months of the presumed causal event.

Any accident giving rise to a potential claim must be:

- reported to the relevant authority or employer, and
- reported to us within 14 days of its occurrence, and
- supported by a negative Hepatitis B or C test taken within 7 days of the accident.

We will only pay if we are able to:

- independently test all blood samples used, and
- take further samples, and
- obtain a copy of the report made to the relevant institution or employer, and
- obtain all evidence relating to the alleged source of infection.

We won't pay if the infection is acquired through any other cause including but not limited to sexual activity, recreational intravenous drug use or deliberate self-infection.

HIV/AIDS - medically acquired

The insured person acquires HIV through accidental infection as a result of a medical procedure. We will only pay if we believe on the balance of probabilities that the infection arose because of one of the medical events listed below.

The event must have been medically necessary and it was performed by or under the supervision of a medical doctor or a dentist, and:

- it occurred to the insured person in either Australia or New Zealand, and
- it occurred as a result of any one of the following procedures:
 - a blood transfusion
 - the transfusion with blood products
 - an organ transplant to the insured person
 - assisted reproductive techniques.

Before we will pay, we will require proof of the incident via a statement from a Statutory Health Authority that the infection was medically acquired.

We won't pay if the HIV infection is acquired through any other cause including but not limited to sexual activity, intravenous drug use except as a legitimate medical procedure, or deliberate self-infection.

HIV/AIDS - occupationally acquired

The insured person becomes infected with HIV if:

- the virus is acquired as a result of an accident occurring during the course of the insured person's normal occupation, and
- the virus is acquired while the insured person was carrying out their normal occupational duties, and
- sero conversion to the HIV infection occurs within 6 months of that accident.

Any accident giving rise to a potential claim must be:

- reported to the relevant authority or employer, and
- reported to us within 14 days of its occurrence, and
- supported by a negative HIV antibody test taken after the accident.

This document contains important information on enhanced features in the Income Protection Plan. You should read it carefully and keep a copy with your other plan documentation.

More information

If you would like any more information on these enhancements or anything to do with the Income Protection Plan, talk to your financial planner or contact an AMP Customer Service Officer.

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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), together with this brochure, 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.

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

We will only pay if we are able to:

- independently test all blood samples used
- take further samples
- obtain a copy of the report made to the relevant institution or employer, and
- obtain all evidence relating to the alleged source of infection.

We won't pay if:

- the HIV infection is acquired through any other cause including but not limited to sexual activity, recreational intravenous drug use or deliberate self-infection, or
- recommended precautionary measures aren't taken before or after the presumed causal event.

Pneumonectomy

The insured person undergoes surgical removal of an entire lung. In the opinion of an appropriate consultant medical specialist, the insured person must require the treatment on medical grounds and it must be the most appropriate treatment.

Primary pulmonary hypertension

The insured person suffers primary pulmonary hypertension associated with the right ventricle being enlarged and this:

- is established by cardiac catheterisation and/or echocardiography, and
- results in permanent physical impairment to at least Class 3 of the New York Heart Association Classification of Cardiac Impairment.

We don't pay for any other causes of pulmonary hypertension.

Total Disability Benefit

There is no need for the insured person to be totally disabled for the whole of the waiting period. As long as you satisfy the other conditions for payment we pay the Total Disability benefit when:

Advanced Plan (White collar occupations)	The insured person is totally disabled or partially disabled for whole waiting period.
Advanced Plan (other than white collar occupations), Standard Plan and Basic Plan	The insured person is totally disabled for at least 7 consecutive days during the waiting period (and totally disabled or partially disabled for the remainder of the waiting period).