

TAL: New name, same passion for life insurance



Over the past six months, we have steadily transitioned our brand from TOWER to TAL. This transition is now complete – signalling an exciting new chapter in our history.

Life insurance expertise has a new name. TAL.

While our name has changed, our focus has not. We are still the life insurance specialist. And, we are still committed to our partnership with you.

We're still dedicated to market-leading products and services.

To celebrate our evolution as TAL, we're pleased to present an even more compelling Accelerated Protection offer.

All clients should enjoy optimal protection.

That's why these enhancements will be passed on to anyone who purchased an Accelerated Protection policy since its launch in August 2009.

Extra product value – at no extra cost:

- **Faster Life Cover buy-back:**
Exercise Death buy-back sooner – just 12 months from the date of the claim lodgement. Applicable to Total and Permanent Disability insurance and Critical Illness insurance.
- **Faster Critical Illness reinstatement:**
Exercise reinstatement sooner – just 12 months from the date of claim lodgement. Applicable to Critical Illness insurance.
- **Improved prostate cancer definition:**
The definition has been improved to encompass Gleason scores of six and seven. Applicable to Critical Illness Standard and Premier.
- **Broader cover of Carcinoma in Situ sites:**
Corpus uteri (the uterus) is now also a covered site. Applicable to Critical Illness Premier.
- **A combined Total Disability definition:**
The Total Disability definitions for Income Protection insurance (Premier and Standard) and Business Expense insurance have been combined for greater simplicity. Income Protection Premier claimants will also continue to enjoy the option of working up to 10 hours per week whilst on claim without reducing the benefit payable.
- **A more generous Accommodation Benefit:**
Renamed the 'Accommodation and Transport Benefit', this benefit now covers transportation costs. Applicable to Income Protection Premier.
- **Agreed value for Total Disability payments:**
Financial evidence is no longer required during the first three months following the waiting period. Applicable to Business Expense insurance.

Forward-thinking service:

- **More comprehensive tele-interviewing:**
Tele-interviewing now covers height/weight questions and tobacco/alcohol questions – reducing the time you spend completing application details.
- **A new Short Form Application:**
Use this document to further expedite your completion of application details when using the tele-interviewing service.



More convenient technology:

- **Save individual xQuote data:**
The 'Save Quote' button now saves only the data you've entered instead of the entire xQuote spreadsheet.
- **Upload individual xQuote data:**
The new 'Load Quote' button lets you upload individual quote data - without needing to relaunch xQuote.
- **Clear or retain xQuote data:**
While using xQuote, choose to clear or retain data you have entered using the 'New Quote' button.
- **Updated Income Protection calculator:**
Our Income Protection calculator now offers a more generous approach to adding back depreciation. Additionally, it allows you to enter more detailed financial information (e.g. 'deductions relating to distributions') and quote with even greater accuracy.

The Accelerated Protection enhancements and our new name, TAL, are effective from 24 October 2011. For more information, please contact your TAL State Sales team or the Adviser Service Centre on 1300 286 937.

Adviser Service Centre

Monday to Friday, 8.00am – 7.00pm (AEST)

Phone **1300 286 937**

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Important Information

The policy upgrade booklet dated October 2011 available from www.tal.com.au sets out the full terms of conditions of the upgraded benefits. This is a summary only. 24 October 2011.

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