



An even more compelling end-to-end offer

22 March 2012

TAL

Put simply, we are **Passionate About Life**

Our passion, coupled with our experience and specialist focus, drives the commitment we've made to you. A commitment to listen, act and, most importantly, deliver value-adding solutions that support the growth of your business.

An even more compelling end-to-end offer

With our latest upgrade, we're pleased to deliver an even more compelling end-to-end offer. Enjoy extra product features, more responsive service and even smarter technology.

Deepening your reach into TAL

The new TAL Adviser Centre supports your business and allows you to interact with us whenever and however you choose. It features enhanced functionality, more tools and useful information - all packaged within a fresh new look and feel.

Award – winning expertise

Thank you for voting TAL as your Life Company of the Year in 2011 for the second consecutive year.



Enjoy even greater access with the TAL Adviser Centre.

Smarter functionality to save you time:

- **Handy 'quick links':** Your most often used tools and links are organised in quick links groups which are accessible no matter where you are within the site.
- **Quote archive:** To help manage your old quotes, you now have the option to archive them. Simply select 'Find & Resume', search for your quotes, check the box and click 'Archive'. If you change your mind, you can un-archive them.
- **Self-service capabilities:** You now have the option to request a pre-assessment, update customer details, edit your own details and notify claims via the TAL Adviser Centre.
- **Enhanced search:** The new search facility combines functions that allow you to find site content, forms and documents.
- **Customer names on 'Last 10 transactions' table:** For easier reference, the 'Last 10 transactions' table now features the life insured's full name.

New tools and resources:

- **Adviser support tools:** The TAL Adviser Centre now offers a range of tools to support the growth of your business. These include business insurance toolkits, expert industry commentary, marketing templates, customer marketing collateral and more.
- **New Overdue Report:** To help you manage your inforce business more efficiently, we've introduced a new Overdue Report. This report consolidates all policies – both risk and investments – with overdue premiums (including those with dishonoured premiums).
- **User demonstration videos:** Our 'How to' video series guides you through the key features within the site e.g. learn how to create a Quick Quote.

A new look and feel

The TAL Adviser Centre has a new look and feel. We have improved the way we organise the content and tools to reflect the way you do business with your customers.

Whether selling, quoting, applying, servicing or claiming, we have the tools and information to support you.



Give your customers a comprehensive and cost-effective product

TAL's award-winning Accelerated Protection product has been improved, with no changes to premium rates.

Improved features:

- Child's Critical Illness Insurance:**
 The maximum benefit on the Child's Critical Illness option has been increased from \$50,000 to \$200,000. This is payable in addition to the \$10k free built-in Child's Critical Illness Benefit under the Life, TPD & Critical Illness Insurance Plans, and the \$25k benefit available under Income Protection Premier.
- Critical Illness Insurance – Premier:**
 Diagnosed Benign Brain Tumour is now an insurable Advancement Benefit event under Critical Illness Premier. The amount payable is 25% of the benefit amount up to a maximum payment of \$100,000.
- Critical Illness Insurance – Premier:**
 The Carcinoma In-Situ of the Cervix-uteri definition has been updated to include coverage for CIN III (Cervical Intraepithelial Neoplasia) cancers. The amount payable is 10% of the benefit amount up to a maximum payment of \$100,000.
- Total and Permanent Disability Insurance:** A new Home Duties tier has been added to the 'Any Occupation' and 'Own Occupation' definitions. Building this into our standard definition takes into account your customers' changing circumstances over time. There is no need to choose a Home Duties definition at the time of application.

- Income Protection Insurance:**
 You now have the option to select Level premium rates with an Age 70 benefit term. Level premium rates will convert to Stepped at Age 65.
- Superannuation beneficiary nominations:** 'Non-Binding' beneficiary nominations have been introduced for policies structured within the TAL Superannuation and Insurance Fund. The current 'Categories of Membership' have been removed due to increases in reasonable benefit limits.

Enhanced documentation:

- Interim Cover Certificate:** Accelerated Protection's Interim Cover Certificate has been included in the PDS, instead of as a separate certificate. Remember, your customers are covered for accident and sickness. What's more, there is no limit to interim cover when policies are accepted online.
- Policy Schedule:** We have enhanced the look and feel of the Policy Schedule we send your customer once their policy is in-force. We feel this will further validate your customer's decision to purchase insurance.
- Transfer of Ownership form:** Where a Memorandum of Transfer cannot be used (due to SIS regulations), we've created a single new simplified Transfer of Ownership form. This replaces the current Supplementary Application Forms.



Modified commission rules:

- **Income Protection Insurance:**
The restrictions applying to Income Protection benefits of greater than \$30k have been removed.
- **Income Protection Insurance:**
When applying for the Age 70 benefit term, there are no longer any restrictions for customers aged 56-60.

- **Critical Illness Insurance Plan:**

In line with the Income Protection to Age 70 benefit term rules, Upfront Commission is no longer available for customers aged greater than 60 (the Critical Illness Insurance Plan expires at age 70).

All customers 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.

More choices for superannuation funding of Accelerated Protection

Rollover Payment Method

In the current economic environment, we understand that many of your customers may value the option of funding insurance premiums from their superannuation account.

That's why TAL now accepts rollovers from any superannuation fund in payment of Accelerated Protection insurance premiums, when structured through the TAL Superannuation and Insurance Fund.

To support this enhancement, you'll note that the Rollover Payment method is now an option on Accelerated Protection Online for annual premiums. We've also developed a new rollover form that you may use (note, it is important to first check that this will be acceptable to your customer's original fund).

Bendigo SuperAstute

TAL has been appointed the insurance partner for SuperAstute, Bendigo and Adelaide Bank's new Self-Managed Superannuation Fund (SMSF) service.

SuperAstute provides advisers and trustees with all the tools they need to instantly set up and manage an SMSF.

By structuring Accelerated Protection through SuperAstute, premiums are deducted from your customer's SMSF bank account, and insurance details are automatically transmitted to the SuperAstute service. This provides you and your customer a single view of the financial position of the SMSF, including insurance, making it easier to meet end of year audit requirements.

Cover more customers – more easily – with our solutions–focused underwriting approach.

More flexibility with medical tests:

- **Chest x-ray limit increase:** Previously, chest x-rays for past and current smokers were required for sums insured over \$15m. This limit has increased to sums insured over \$20m.
- **Exercise ECGs obsolete for lives up to age 45:** Exercise ECGs have now been removed for lives up to age 45 next birthday, regardless of the sum insured being applied for.
- **Mammogram reports now accepted:** If a female client has had a mammogram within the last six months, she can now provide a copy of this report instead of undergoing another mammogram.
- **New mammogram requirement:** Mammograms are now required for women age 41 next birthday and over when the Life Insurance sum insured exceeds \$5m.
- **New mammogram requirement:** Mammograms are now required for women age 46 next birthday and over when the Critical Illness Insurance sum insured exceeds \$1m.
- **New PSA test requirement:** PSA tests are now required for men age 51 next birthday and over when the Critical Illness Insurance sum insured exceed \$1m.

Better quality data capture:

- **Streamlined data capture:** The layout for answers to the Hazardous Occupation Duties question has changed to facilitate a quicker decision when referred to underwriting.

- **Comprehensive bankruptcy wording:** The bankruptcy question wording has been updated to cover all kinds of bankruptcy and insolvency.
- **New question about working at heights:** A new question has been added in relation to working at heights and the maximum height worked at.
- **Hint text amendment for income screen:** The hint text on the income screen for self-employed applicants now allows for add backs paid on behalf of the applicant.
- **More comprehensive questions for ongoing income:** Additional questions have been introduced for applicants with ongoing income. If there is a partnership or shareholders agreement, details should be provided in response to these questions.

Occupation list updates:

- **Wording updates:** The terminology and wording have been adjusted for greater consistency.
- **Underwriting flexibility for painters:** Painters will be underwritten more favourably, depending on the heights they work at.
- **More occupations eligible for 'Any' occupation TPD:** The following occupations are now eligible for 'Any' occupation TPD: Driver – Removalist, Furniture – Removalist and Removalist.



Introducing
Unified HealthCare Group (UHG),
our new Paramedical Service Provider

TAL is pleased to announce the appointment of UHG as our new Paramedical Service Provider. Through this partnership, we aim to deliver efficiency, ease and a more streamlined underwriting experience for you and your clients.

From 22 March 2012, UHG will co-ordinate all PMARs on TAL's behalf. The status of PMARs can be tracked by accessing **Unifier**, UHG's online portal, via a new link on the TAL Adviser Centre or at **unifier.uhg.com.au**. The site is accessible 24 hours a day, giving you complete transparency at all times.

What does it mean for you?

In addition to the benefits described above, please be aware of the following dates:

- **22 March 2012:** All new PMARs will be managed by UHG from this date onward. If you are not already a user of Unifier (the online portal), you will receive an email from UHG containing your login details and instructions.
- **22 March 2012 – 1 June 2012:** During this transition period, please monitor any existing PMARs with ISOS and ZedMed via the TAL Service Centre.
- **1 June 2012:** Any PMARs still in progress with ISOS or ZedMed will be redirected to UHG.

**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** | Fax **1300 351 133**

accelerateservice@tal.com.au

www.tal.com.au

Important Information

This is a summary only. The Policy Document and Schedule will set out the full terms and conditions of cover.

© 2012– TAL Life Limited ABN 70 050 109 450 AFSL 237848