

## Enhancements to your plan – Income Protection

We have introduced new enhancements to Income Protection cover, at no extra cost to you.

Please refer to the Flexible Lifetime – Protection Product Disclosure Statement (PDS), dated 19 August 2012 for more information on the features of your plan. You can obtain a copy of this from your financial planner or online at [amp.com.au](http://amp.com.au) >insurance >life insurance.

The following changes will apply from 19 August 2012. Guaranteed Future Insurability (GFI) feature – you can now use this feature if you have a 50% premium loading or one exclusion.

### What is the Guaranteed Future Insurability (GFI) feature?

If the insured person's salary has increased it may no longer match the insured amount on your plan. With supporting evidence of a salary increase, AMP allows you to increase the sum insured within certain limits.

### What has changed?

Previously only plans without a loading (additional premium amounts payable due to health reasons) or an exclusion were able to use this feature. Now, if you have a premium loading of up to 50% or if you have one exclusion you can now use the GFI feature.

This change may allow you to utilise this feature if it was previously not available to you.

The following changes only apply to new claims arising on or after 19 August 2012.

### Trauma feature (Income Protection Advanced plans only)

If you have an Income Protection Advanced plan, we pay under the Trauma feature when the insured person suffers one of a list of trauma conditions or undergoes one of a list of medical procedures. The full list is available on page 48 of the PDS.

We have enhanced several conditions covered under this feature. The updated conditions are:

Condition	What is the change?
Cancer	We now pay for any type of skin cancer that has metastasised (secondary skin cancer). This is a clarification of existing practice, in line with paying for all cancers that have metastasised.
Severe Burns	Where grafting is required to trigger payment of the benefit, we will now also pay if the insured person suffers full thickness burns to 50% of the feet.
Primary Pulmonary Hypertension	We have removed the requirement to be permanently physically impaired. We will now pay where the insured person has established right ventricular enlargement by investigations including cardiac catheterisation.

### 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 (PDS) dated 19 August 2012, together with this brochure, before making a decision in relation to your insurance cover. The PDS is available at [amp.com.au](http://amp.com.au) or by calling us on 131 267. AMP Life Limited ABN 84 079 300 379, AFSL No. 233671, is the issuer of the insurance product referred to in this brochure.