

A high-angle, top-down photograph of a young child swinging on a metal chain at a playground. The child is wearing a dark jacket, light-colored pants with star patterns, and purple sneakers. They are suspended in the air, with their legs pointing upwards. The playground surface is sand, and a long shadow of the child and the chain is cast onto it. In the background, there are trees, a hedge, a bench, and parked cars. The scene is brightly lit by sunlight.

**Let's grow  
together.**

**Accelerated Protection**





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# About this Guide

This guide will provide you with information about Accelerated Protection, our underwriting guidelines and requirements, to help you place risk insurance with us.

We also encourage you to contact our experienced underwriters for a professional opinion on more complex cases and to secure faster decisions for your clients.


If you have any questions regarding Accelerated Protection please contact our Adviser Service Centre using the details below:

 1300 286 937

 1300 351 133

 [accelerateservice@tal.com.au](mailto:accelerateservice@tal.com.au)

 [www.tal.com.au](http://www.tal.com.au)

 GPO Box 5380, Sydney NSW 2001

## 1 Overview

Accelerated Protection is a contract of life insurance that is designed to provide financial assistance if an insured event occurs.

If the policy is issued through superannuation only one life can be insured.

If the policy is not issued through superannuation up to five lives can be insured.

### Minimum Policy Premium

Premium Frequency	New Business	Increases	Policy Fee
Monthly	\$20.00	\$10.00	\$7.00
Quarterly	\$60.00	\$30.00	\$21.00
Half-Yearly	\$110.00	\$55.00	\$38.50
Yearly	\$220.00	\$110.00	\$77.00

The principal contracts under Accelerated Protection are:

Insurance type	Benefits payable if the life insured
<b>Life insurance (LI)</b>	dies or is diagnosed with a terminal illness
<b>Critical Illness insurance (CI)</b>	suffers one of the insured events as defined in the policy conditions
<b>Total and Permanent Disability insurance (TPD)</b>	is totally and permanently disabled as defined in the policy conditions
<b>Income Protection (IP)</b>	is unable to work due to sickness or injury
<b>Business Expense insurance (BEX)</b>	is self-employed and unable to work due to sickness or injury

All plans and options provide cover 24 hours a day, worldwide, subject to the normal policy conditions.

## 2 Ready Reckoner

### Life, Critical Illness and TPD insurance

	Life insurance	Critical Illness insurance	TPD insurance
<b>Available as</b>	<ul style="list-style-type: none"> <li>Life Insurance Plan</li> </ul>	<ul style="list-style-type: none"> <li>Critical Illness Insurance Plan (stand-alone)</li> <li>Critical Illness Benefit Attached to the Life Insurance Plan</li> <li>Critical Illness Insurance Plan Linked to the Life Insurance Plan.</li> </ul>	<ul style="list-style-type: none"> <li>TPD Insurance Plan (stand-alone)</li> <li>TPD Benefit Attached to the Life Insurance Plan</li> <li>TPD Benefit Attached to the Critical Illness Insurance Plan</li> <li>TPD Insurance Plan Linked to the Life Insurance Plan.</li> <li>Superlink TPD Attached to the Life Insurance Plan</li> </ul>
<b>Available through superannuation</b>	Yes	No	Yes – please see <a href="#">page 8</a> for limitations.
<b>Minimum Entry Age (next birthday)</b>	16	16	16
<b>Maximum Entry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>75 for stepped premiums</li> <li>60 for level premiums</li> <li>62 for Premium Relief Option and Business Insurance Option</li> </ul>	<ul style="list-style-type: none"> <li>62 for stepped premiums</li> <li>60 for level premiums</li> </ul>	<ul style="list-style-type: none"> <li>62 for stepped premiums</li> <li>60 for level premiums</li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see <a href="#">page 3</a> )		
<b>Maximum Benefit</b>	Any financially justifiable amount.	\$2,000,000 Note: This maximum limit includes all Critical Illness insurance with TAL and any other organisation.	<ul style="list-style-type: none"> <li>\$5,000,000 (Limitations apply. Please see <a href="#">page 8</a>.)</li> </ul>
<b>Benefit Expiry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 100</li> <li>If effected through superannuation, contributions to meet minimum payments can only be paid while eligible under superannuation law.</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 70</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence (permanent) only definition to apply after age 70).</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 65</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence (permanent), Loss of use of Limbs (permanent) and Blindness (permanent and irreversible) only definitions to apply after age 65).</li> </ul>
<b>Benefit Indexation</b>	CPI with minimum of 5% per annum		
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to 100	<ul style="list-style-type: none"> <li>Policy anniversary prior to 70</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100.</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 65</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100.</li> </ul>
<b>Renewability</b>	Guaranteed renewable		
<b>Premium Type<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70</li> </ul>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70 (except where stand-alone Critical Illness has an attached TPD)</li> </ul>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70 (except for TPD stand-alone or where Double TPD Option is selected)</li> </ul>

<sup>1</sup> Where Level to age 65 is selected, the premium reverts to Stepped premium on the Policy anniversary prior to age 65. Where Level to age 70 is selected, the premium reverts to Stepped premium on the Policy anniversary prior to age 70.



	Life insurance	Critical Illness insurance	TPD insurance
<b>Included Benefits</b>	<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<sup>NS</sup></li> <li>• Accommodation Benefit<sup>NS</sup></li> <li>• Grief Counselling Benefit<sup>NS</sup></li> <li>• Child's Critical Illness Benefit<sup>NS</sup></li> </ul>	Standard: <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<sup>NS</sup></li> <li>• Accommodation Benefit<sup>NS</sup></li> <li>• Grief Counselling Benefit<sup>NS</sup></li> <li>• Child's Critical Illness Benefit<sup>NS</sup></li> </ul>	<ul style="list-style-type: none"> <li>• TPD Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit<sup>NS</sup></li> <li>• Accommodation Benefit<sup>NS</sup></li> <li>• Grief Counselling Benefit<sup>NS</sup></li> <li>• Child's Critical Illness Benefit<sup>NS</sup></li> <li>• Advanced Payment Benefit<sup>NS</sup></li> <li>• Death Benefit<sup>1</sup></li> </ul>
<b>Premier Benefits</b>	N/A	All 'Standard' benefits plus: <ul style="list-style-type: none"> <li>• Advancement Benefit;</li> <li>• Female Critical Illness Benefit;</li> <li>• Needlestick Benefit.</li> </ul>	N/A
<b>Restricted availability</b>	Where the policy is structured through superannuation (except for a self-managed super fund) and the life insured is aged 65-74, the life insured must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.	Not available when structured through superannuation	Where the policy is structured through superannuation (except for a self-managed super fund) and the life insured is aged 65-74, the life insured must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.
<b>Premium Relief Option</b>	When the life insured is unable to work or produce an income due to sickness or injury for three consecutive months, the premiums due, including any benefit options, are waived until the earlier of: <ul style="list-style-type: none"> <li>• the life insured returning to work or earning an income; or</li> <li>• the policy anniversary prior to the life insured's 65th birthday.</li> </ul>		
<b>Business Insurance Option<sup>NS</sup></b>	Available for business insurance purposes only, this option allows an increase of the sum insured (for the applicable cover), without medical underwriting, on the occurrence of a business event. Not available on stand-alone or Linked TPD/CI insurance.		

**NS** means not available through superannuation.

<sup>1</sup> Not available when structured through a retail superannuation platform, self-managed super fund, self-owned, company, trustee or other/joint owned. Not available when TPD is Attached or Linked to Life Insurance or Critical Illness insurance.

## Critical Illness insurance (CI)

Critical Illness insurance provides a lump sum benefit if the life insured suffers a Critical Illness. Critical Illness insurance can be:

- purchased as a stand-alone policy
- Attached to LI as an additional benefit; or
- Linked to LI as a Plan

If Attached or Linked to LI, the CI cover cannot exceed the LI cover.

If CI is Attached or Linked to LI, then the LI cover will be reduced by any CI amount paid in the event of a claim.

If the CI cover is stand-alone, then a CI claim will have no effect on any other cover.

### Critical Illness Events are:

#### Heart conditions

- Angioplasty<sup>1,2</sup>
- Aortic Surgery
- Cardiomyopathy (permanent and irreversible)
- Heart Attack<sup>1</sup>
- Heart Valve Surgery<sup>1</sup>
- Open Heart Surgery<sup>1</sup>
- Coronary Artery Bypass Surgery<sup>1</sup>
- Out of Hospital Cardiac Arrest<sup>1</sup>
- Primary Pulmonary Hypertension
- Triple Vessel Angioplasty<sup>1</sup>

#### Neurological conditions

- Coma (of specified severity)
- Dementia including Alzheimer's Disease (permanent and irreversible)
- Encephalitis and Meningitis (resulting in permanent neurological deficit)
- Major Head Trauma (with permanent neurological deficit)
- Meningococcal Disease (resulting in permanent impairment)
- Multiple Sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities)
- Muscular Dystrophy
- Paralysis (total and irreversible)
- Parkinson's Disease (permanent)
- Progressive and Debilitating Motor Neurone Disease
- Stroke (resulting in neurological deficit)<sup>1</sup>

#### Permanent conditions

- Blindness (permanent and irreversible)
- Loss of Hearing (permanent)
- Loss of Independent Existence (permanent)
- Loss of use of a Single Limb (permanent)
- Loss of Speech (permanent)

#### Organ disorders

- Chronic Kidney Failure (requiring transplantation or dialysis)
- Chronic Liver Failure (resulting in permanent symptoms)
- Chronic Lung Failure (requiring permanent oxygen therapy)
- Major Organ Transplant
- Pneumonectomy
- Severe Burns (covering at least 20% of the body's surface area)
- Severe Diabetes<sup>3</sup>

#### Blood disorders

- Aplastic Anaemia (requiring treatment)
- Medically-Acquired HIV (contracted from a medical procedure or operation)
- Occupationally-Acquired HIV
- Occupationally-Acquired Hepatitis B or C<sup>3,4</sup>

#### Cancer

- Benign Brain Tumour (resulting in irreversible neurological deficit)
- Cancer (excluding early stage cancers)<sup>1</sup>

#### Other events

- Prolonged Intensive Care
- Severe Rheumatoid Arthritis (with significant impairment)<sup>3</sup>

1 Some restrictions apply to these conditions. Refer to the Policy Document for more information. These conditions are also not covered under Accelerated Protection Interim Cover. Please refer to the PDS for further details.

2 This condition has a maximum payment of \$50,000, unless a benefit is payable under Triple Vessel Angioplasty.

3 This condition only applies under Critical Illness insurance Premier.

4 These conditions only apply under the Needlestick Benefit.





## Child's Critical Illness Option

This benefit covers the children of the life insured for death, terminal illness and certain critical illness events for a minimum of \$50,000 and maximum of \$200,000 per child. The level of cover under the Child's Critical Illness Option must be equal or lower than the cover on the parent CI policy. The monthly cost of this benefit is \$8.50 per \$50,000 per child (plus stamp duty in South Australia only). If this option is taken, all children of the life insured in the qualifying age bands must be covered unless they fall outside the standard life classification. To qualify, children must be dependent, ie not working, and be aged (next birthday) 2-15. Cover expires on the policy anniversary prior to the insured child's 19th birthday. When both parents select the Child's Critical Illness Option, we will sum the payment per child together. The sum of all payments per child under the Child's Critical Illness Option and Child's Critical Illness Benefit (where applicable), including cover with TAL and other organisations will be limited to \$250,000.

## Double CI Option

Double CI is only available if CI insurance is Attached to LI. If Double CI applies, the LI cover is not reduced in the event of a CI claim and all future LI premiums equal to the CI benefit paid are waived.

## CI Reinstatement Option

The Critical Illness Reinstatement Option allows the life insured to buy back the amount of the Critical Illness claim paid out, 12 months after a Critical Illness Event (including partial payment events). Depending on the original Critical Illness Event, exclusions apply to the bought-back cover.

## Needlestick Benefit

(Applies to Critical Illness 'Premier'. Please refer to [the PDS](#) for further details.)

If the Income Protection occupation class of the Life Insured is AA+ the Needlestick Benefit may be payable when the Life Insured suffers Occupationally Acquired Hepatitis B or C. The amount payable is the Benefit Amount to a maximum of \$1 million. The Benefit Amount will be reduced by the amount paid.

## Advancement Benefit

(Applies to 'Premier' Critical Illness. Please refer to [the PDS](#) for further details.)

The Advancement Benefit is payable only once for each of these Events. The Benefit Amount will be reduced by the amount paid the Advancement Benefit.

Advancement Benefit Events	Amount to be paid
<ul style="list-style-type: none"><li>Loss of Hearing in one ear (permanent), or</li><li>Loss of Sight in one eye (permanent)</li></ul>	10% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"><li>Carcinoma In Situ<sup>1</sup></li><li>Diagnosed Benign Brain Tumour</li><li>Early Stage Chronic Lymphocytic Leukaemia</li><li>Early Stage Melanoma (excluding Melanoma In Situ), or</li><li>Early Stage Prostate Cancer</li></ul>	25% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"><li>Adult onset insulin dependent diabetes mellitus diagnosed after age 30</li><li>Severe Ulcerative Colitis (requiring permanent immunosuppressive medication), or</li><li>Severe Crohn's Disease</li></ul>	20% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"><li>Partial Dementia which is paid if the Life Insured is unequivocally diagnosed with Dementia including Alzheimer's disease, as confirmed by a specialist Medical Practitioner, and if the meaning defined in Part 11 of the Policy Document is not met.</li></ul>	25% of the Benefit Amount to a maximum of \$50,000

<sup>1</sup> The payment amount for Carcinoma In Situ of the Cervix Uteri classified as Cervical Intraepithelial Neoplasia grade 3 (CIN-3), will be a portion of the Advancement Benefit of 10% of the Benefit Amount to a maximum of \$100,000. If the life insured is subsequently diagnosed with a grading higher than CIN-3, any remaining portion of Advancement Benefit will be paid.

## Female Critical Illness Benefit

(Applies to 'Premier' Critical Illness. Please refer to [the PDS](#) for further details.)

The Female Critical Illness Benefit will be paid upon the occurrence of a Medical Condition listed below. The payment for each Event is 20% of the Benefit Amount, up to a maximum of \$50,000. Only one Medical Condition can be paid under each Event listed below. The Benefit Amount will be reduced by the amount paid under the Female Critical Illness Benefit.

Event	Medical Conditions
<b>Female Pregnancy Complications</b>	<ul style="list-style-type: none"><li>Eclampsia of pregnancy</li><li>Disseminated Intravascular Coagulation</li><li>Ectopic Pregnancy</li><li>Hydatidiform Mole</li><li>Still birth</li></ul>
<b>Congenital Abnormalities<sup>1</sup></b>	<ul style="list-style-type: none"><li>Down's Syndrome</li><li>Spina Bifida Myelomeningocele</li><li>Tetralogy of Fallot</li><li>Transposition of Great Vessels</li><li>Congenital Blindness</li><li>Congenital Deafness (permanent and irreversible)</li></ul>
<b>Other Events</b>	<ul style="list-style-type: none"><li>Osteoporosis</li><li>Lupus</li></ul>

<sup>1</sup> The child must survive 30 days or longer from birth.

## TPD insurance (TPD)

*Available through superannuation – see below for limitations*

TPD insurance provides a lump sum benefit if the life insured is Totally and Permanently Disabled. TPD may be:

- purchased as a stand-alone policy;
- Attached to LI or CI as an additional benefit; or
- Linked to LI as a Plan.

Any, Own Occupation (for selected occupations) or ADL definitions of TPD are available. Own Occupation is not available when TPD is structured through superannuation.

Loss of Independent Existence (permanent), Loss of use of Limbs (permanent) and Blindness (permanent and irreversible) are the only definitions to apply after age 65.

If Attached or Linked to LI or Attached to CI, the level of TPD cover cannot exceed the amount of LI or CI cover.

If TPD is Attached or Linked to LI or Attached to CI, then the LI or CI cover will be reduced by the TPD amount paid in the event of a claim. If the TPD cover is stand-alone, then a TPD claim will have no effect on any other cover.

If Superlink TPD Insurance is, reduced or increased under one Policy, Superlink TPD Insurance on the other Policy will be, reduced or increased (as applicable) at the same time. If TPD is cancelled under the superannuation Policy, the non-superannuation Policy will also be cancelled; however, where TPD is cancelled under the non-superannuation Policy, cover will continue under the superannuation Policy, and Superlink TPD will no longer apply.

### Double TPD Option

Double TPD is only available if TPD insurance is Attached to LI. If Double TPD applies, the LI cover is not reduced in the event of a TPD claim and all future LI premiums equal to the TPD Benefit paid are waived.

### Death Buy Back Option

The policy owner may elect the Death Buy Back Option at time of application. If the life insured makes a claim under a TPD Benefit Attached or Linked to LI, the Death Benefit amount is reduced by the amount of the TPD benefit paid. Within 30 days of the 12-month anniversary of the claim payment, an amount of death cover equivalent to the TPD Benefit paid may be repurchased.

**Note:** Where CI is Attached or Linked to LI, the TPD benefit amount must be greater than the CI benefit amount for this option to be available. This is because a Death Buy-Back Benefit is included in CI.

### Maximum Benefit

The maximum benefit which may be applied for is:

- \$5,000,000 under an Own Occupation, Any Occupation or ADL definition:
  - where the Life Insured applies prior to their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA.
- \$5,000,000 with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the Life Insured applies after their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA
- \$5,000,000 with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the occupation class of the Life Insured is A, BBB, BB+, BB, B or SRA

**Please note:** These maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TAL and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance.

If applying for an increase over \$3,000,000 on an existing TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.



## Income Protection (IP)

	Super, Standard and Premier	Optimal
<b>Availability</b>	<ul style="list-style-type: none"> <li>IP Super – only available through superannuation</li> <li>IP Standard and Premier – not available through superannuation</li> <li>Superlink IP – Income Protection Standard or Premier are Superlinked to an Income Protection Super Policy.</li> </ul>	As Ordinary only
<b>Minimum Entry Age (next birthday)</b>	19	19
<b>Maximum Entry Ages (next birthday)</b>	<ul style="list-style-type: none"> <li>Stepped premium:               <ul style="list-style-type: none"> <li>For Benefit Periods 1, 2 and 5 years and to age 65                   <ul style="list-style-type: none"> <li>60 for AAA, AA+, AA, A and BBB</li> <li>55 for all other occupation groups</li> </ul> </li> <li>For Benefit Period to age 70                   <ul style="list-style-type: none"> <li>64 for AAA, AA+ and AA only</li> </ul> </li> </ul> </li> <li>Level premium:               <ul style="list-style-type: none"> <li>For Benefit Periods 1, 2 and 5 years and to age 65                   <ul style="list-style-type: none"> <li>55 for all occupation groups</li> </ul> </li> <li>For Benefit Period to age 70                   <ul style="list-style-type: none"> <li>60 for AAA, AA+ and AA only</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Stepped premium:               <ul style="list-style-type: none"> <li>64 for AAA, AA+ and AA only</li> <li>60 for A, BBB, BB+, BB and B</li> </ul> </li> <li>No Level premiums available under Optimal</li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see <a href="#">page 3</a> )	
<b>Maximum Benefit</b>	<ul style="list-style-type: none"> <li>Maximum: \$30,000 (inclusive of Retirement Protection Option (RPO) and Disability Plus Option (DPO)) for 5 yr, to age 65 and to age 70 Benefit Periods</li> <li>Maximum: \$30,000 (inclusive of RPO and DPO) for 1 and 2 year Benefit Periods (including topping up on long-term Benefit Periods)</li> <li>The total maximum amount allowable under a 1 or 2 year Benefit Period policy plus a 5 year, to age 65 or to age 70 Benefit Period policy, including RPO and DPO, is \$60,000.</li> </ul> <p>Note: For covers above a \$40,000 monthly Benefit Amount, the Maximum Entry Age is 55 next birthday and the 'to age 70' Benefit Period is not available.</p> <ul style="list-style-type: none"> <li>Maximum: \$15,000 DPO (see <a href="#">page 11</a>)</li> <li>Maximum: \$3,000 RPO (see <a href="#">page 11</a>)</li> </ul>	\$30,000
<b>Benefit Expiry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>Policy anniversary prior to age 65 for Benefit Periods 1, 2, 5 years and to age 65</li> <li>Policy anniversary prior to age 70 for Benefit Period to age 70.</li> </ul>	Policy anniversary prior to age 70
<b>Benefit Indexation</b>	CPI with minimum of 3% per annum	
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to age 65 for all Benefit Periods	
<b>Premium Type</b>	<ul style="list-style-type: none"> <li>Stepped or Level</li> <li>Level premiums revert to Stepped premiums on Policy anniversary prior to age 65</li> </ul>	Stepped only
<b>Renewability</b>	Guaranteed Renewable	
<b>Waiting Periods</b>	2, 4, 8, 13, 26, 52, and 104 weeks SRA – min 4 week WP	<ul style="list-style-type: none"> <li>Specified Critical Illness               <ul style="list-style-type: none"> <li>Total Disability Benefit starts the first day of Total Disability</li> </ul> </li> <li>Specified Injury               <ul style="list-style-type: none"> <li>Total Disability Benefit starts the first day of Total Disability</li> </ul> </li> <li>Sickness or Injury other than a Specified Critical Illness or Specified Injury               <ul style="list-style-type: none"> <li>Total Disability Benefit starts to accrue at the end of 30 continuous days of Total Disability</li> </ul> </li> </ul>

## Income Protection (IP) *continued*

	Super, Standard and Premier	Optimal
<b>Benefit Periods</b>	<ul style="list-style-type: none"> <li>To age 70 for occupations AAA, AA+ and AA only</li> <li>To age 65 for all occupation groups except BB, B and SRA</li> <li>1, 2 and 5 year for all occupation groups</li> </ul>	<p>Total Disability Benefit continues until the earliest of:</p> <ul style="list-style-type: none"> <li>Specified Critical Illness:               <ul style="list-style-type: none"> <li>Policy anniversary prior to age 70;</li> <li>when no longer disabled as a result of the Specified Critical Illness; or</li> <li>death</li> </ul> </li> <li>Specified Injury:               <ul style="list-style-type: none"> <li>the end of the minimum payment period for the Specified Injury;</li> <li>Policy anniversary prior to age 70;</li> <li>when no longer disabled as a result of the Specified Injury; or</li> <li>death</li> </ul> </li> <li>Sickness or Injury other than a Specified Critical Illness or Specified Injury:               <ul style="list-style-type: none"> <li>the date on which the total number of days during which we have paid a Total or Partial Disability Benefit (other than for a Specified Critical Illness or a Specified Injury) reaches 730 days;</li> <li>Policy anniversary prior to age 70;</li> <li>ceasing to be disabled; or</li> <li>death</li> </ul> </li> </ul>
<b>Restricted availability</b>	<ul style="list-style-type: none"> <li>DPO Waiting Periods 2, 4, 8 and 13 weeks only</li> <li>Accident Benefit Option Waiting Periods 2 and 4 weeks only</li> <li>Critical Illness Option Waiting Periods 2, 4, 8 and 13 weeks only</li> <li>Mental Health Discount Option:               <ul style="list-style-type: none"> <li>only available under IP Super and Standard;</li> <li>not available for 1 and 2 year Benefit Periods; and</li> <li>only available with Waiting Period less than 52 weeks</li> </ul> </li> </ul>	N/A
<b>Split Benefit Amount</b>	Split benefit covers can be structured through two policies in the TAL Adviser Centre	N/A

### Income Protection Super

#### Included Benefits

- Total and Partial Disability Benefit
- Inflation Protection Benefit
- Death Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Bed Confinement Benefit
- Superannuation Pause Benefit

### Income Protection Standard<sup>NS</sup>

#### Included Benefits

- Total and Partial Disability Benefit
- Inflation Protection Benefit
- Death Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Bed Confinement Benefit
- Family Support Benefit
- Housekeeper Benefit
- Scheduled Injury Benefit

### Income Protection Premier<sup>NS</sup>

#### Included Benefits

All Income Protection “Standard” benefits plus:

- Child Care Benefit
- Child’s Critical Illness Benefit
- Rehabilitation Benefit
- Rehabilitation Expense Reimbursement Benefit
- Overseas Assistance Benefit
- Accommodation Benefit
- Job Security Benefit
- Involuntary Unemployment Benefit
- Return to Work Benefit
- Premium Pause Benefit
- Cover Continuation Benefit
- Guaranteed Future Insurability Benefit
- Change of Waiting Period Benefit

**NS** means not available through superannuation.



## Optional Benefits

### Increasing Claim Option

When a disability benefit is payable and the Increasing Claim Option is included, the benefit amount (including the benefit amount for the Retirement Protection Option and Disability Plus Option, if applicable) is increased each year by the CPI. This option is capped at 5% when structured through superannuation.

### Retirement Protection Option (RPO)<sup>NS</sup>

Once disability payments have accrued beyond the Waiting Period, the RPO reimburses the life insured, or their employer, for contributions made by either of them to a complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*, or any replacement legislation.

The maximum amount that can be applied for under the Retirement Protection Option is 10% of Monthly Earnings, to a maximum benefit of \$3,000 per month.

### Disability Plus Option (DPO)<sup>NS</sup>

This benefit is paid when the life insured receives a disability benefit and is totally and permanently unable to perform at least two of the five Activities of Daily Living without the physical assistance of another person.

The maximum amount that can be applied for under the DPO is 50% of Monthly Earnings, to a maximum benefit of \$15,000.

### Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.

### Critical Illness Option<sup>NS</sup>

A lump sum benefit is paid if a listed insured event occurs.

### Needlestick Benefit<sup>NS</sup>

*(Included with the Critical Illness Option, please see [the PDS](#) for further details.)*

If the occupation class of the Life Insured is AA+, the Needlestick Benefit may be payable under the Critical Illness Option when the Life Insured suffers Occupationally-Acquired HIV or Occupationally-Acquired Hepatitis B or C.

The amount payable is fifty times the Benefit Amount to a maximum of \$1,000,000, and the Critical Illness Option will end.

### Mental Health Discount Option

A premium discount is available when the Benefit Period is reduced to a maximum of 104 weeks if the life insured claims for mental illness. Only available on Income Protection Super or Standard and where no mental health exclusion is applied in the course of underwriting.

### Superlink IP

Superlink IP allows Income Protection Standard or Premier to be Superlinked to an Income Protection Super Policy.

In the event a claim is payable, the total amount paid under the two policies will be equal to the amount that would have been paid under a single Income Protection Standard or Premier Policy (as applicable) issued outside of superannuation.

Optional Benefits not available through Income Protection Super (Critical Illness Option, Needlestick Benefit, Retirement Protection Option and Disability Plus Option) are available on the Income Protection Standard or Premier Policy held outside of superannuation.

If Income Protection is reduced or increased under one Policy, Income Protection on the other Policy will be reduced or increased (as applicable) at the same time.

**NS** means not available through superannuation.



## Business Expense insurance (BEX)<sup>NS</sup>

**NS** means not available through superannuation.

Availability	As Ordinary only
<b>Minimum entry age (next birthday)</b>	19
<b>Maximum entry age (next birthday)</b>	<ul style="list-style-type: none"> <li>• Stepped premium               <ul style="list-style-type: none"> <li>– Age 60</li> </ul> </li> <li>• Level premium               <ul style="list-style-type: none"> <li>– Age 55</li> </ul> </li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see <a href="#">page 3</a> )
<b>Maximum Benefit</b>	\$60,000 per month
<b>Occupation class eligibility</b>	<ul style="list-style-type: none"> <li>• AAA, AA+, AA, A, BBB, BB+, BB and B</li> <li>• Not available for SRA</li> </ul>
<b>Benefit Expiry Age (next birthday)</b>	Policy anniversary prior to age 65
<b>Benefit Indexation</b>	CPI with minimum of 3% pa
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to age 65
<b>Premium Type</b>	Stepped or Level
<b>Renewability</b>	Guaranteed renewable
<b>Waiting Period</b>	2 or 4 weeks
<b>Benefit Period</b>	1 year

### Included Benefits

- Total and Partial Disability Benefit
- Payment Extension Benefit
- Lease Extension Benefit
- Loss of Profits Benefit
- Inflation Protection Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Recurrent Disability Benefit
- Death Benefit

### Optional Benefit

#### Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.



## 3 Interim Cover

Interim Cover is available under Accelerated Protection and applies from the date that TAL receives the fully completed, signed and dated paper application form or fully completed electronic application form. This provides valuable cover for your client during the Underwriting process and ceases for each respective cover upon the earlier of:

- the Plan Start Date;
- the expiration of 90 days;
- the date we reject the cover; or
- the date the Application is withdrawn.

Where an online application is accepted by our straight-through processing, we provide cover as per the benefit amount that is being applied for. Otherwise, the amount payable under Interim Cover is up to a maximum of:

- \$1,000,000 for Death and Terminal Illness cover;
- \$500,000 for TPD and Critical Illness cover;
- \$10,000 per month for Income Protection and Business Expense insurance; and
- \$50,000 for the Child's Critical Illness Option.

Please refer to [the PDS](#) for further details.

## 4 Policy Discounts

### Rollover Rebate

A 15% premium rebate will apply from year 1 and each subsequent year where premium is funded annually via rollover.

This means the member only needs to rollover 85% of premium per the application quote and yearly renewal letter.

The 15% rebate represents the tax deduction claimed by the Fund for insurance premiums paid.

### Large Benefit Discounts

The following Large Benefit Discounts will apply for benefits under a Policy which have the same Premium Type.

#### Life Insurance

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	6%
\$500,000 – \$749,999	22%
\$750,000 – \$999,999	24%
\$1,000,000 – \$1,999,999	32%
\$2,000,000 – \$2,999,999	33%
\$3,000,000 – \$20,000,000	34%
Over \$20,000,000	Individual consideration to a max of 34%

#### TPD insurance

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	10%
\$500,000 – \$749,999	20%
\$750,000 – \$1,499,999	22.5%
\$1,500,000 – \$1,999,999	25.5%
\$2,000,000 and over	30%

#### Critical Illness insurance

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	5%
\$500,000 – \$749,999	10%
\$750,000 and over	15%

#### Income Protection

Sum Insured	Discount
0 – \$3,999	Nil
\$4,000 – \$6,999	5%
\$7,000 – \$9,999	10%
\$10,000 – \$30,000	12%
Over \$30,000	Individual consideration to a max of 12%

#### Business Expense insurance

Sum Insured	Discount
0 – \$3,999	Nil
\$4,000 – \$9,999	5%
\$10,000 – \$30,000	12%
Over \$30,000	Individual consideration to a max of 12%

## Health Sense discount

Health Sense offers a premium discount ranging from 7.5% to 15% for Life insurance, TPD insurance and Critical Illness insurance, where a Life Insured has a Body Mass Index (BMI) falling between 19 and 28 (inclusive), and minimum sum insured criteria are met.

The initial 7.5% discount applies to the premium for Life insurance, TPD insurance and/or Critical Illness insurance only. The discount can be increased to up to 15% for these benefits when they are packaged with Income Protection or Business Expense insurance. Refer to the table below for discount combinations.

For any questions on the Health Sense discount please refer to your TAL Sales Representative.

The following Health Sense discounts will apply to Life insurance, TPD insurance and/or Critical Illness insurance benefit combinations held by a Life Insured:

### Health Sense discount combinations

1 or 2 benefits: 7.5%	3 benefits: 12.5%	4 benefits: 15%
✓ Life <u>or</u> CI <u>or</u> TPD	✓ Life, TPD & CI	✓ Life, CI, TPD and IP/BEX
✓ Life & TPD	✓ Life, TPD & IP/BEX	
✓ Life & CI	✓ Life, CI & IP/BEX	
✓ TPD & CI	✓ TPD, CI & IP/BEX	
✓ Life & IP/BEX		
✓ TPD & IP/BEX		
✓ CI & IP/BEX		

- The Health Sense discount applies to the premium for Life Insurance, TPD Insurance and Critical Illness insurance benefits only. Premiums for Income Protection and Business Expense insurance are not discounted.
- Eligibility for the Health Sense discount is assessed on a per Life basis.
- The Health Sense discount applies only to policies where the quote commenced on or after 18 December 2015.
- The Health Sense discount for Critical Illness premiums only applies to policies where the quote commenced on or after 1 April 2017.
- The following minimum sum insured criteria must be met for a benefit to be discounted, or for a benefit to contribute to a higher discount.

### Minimum Sums Insured

Benefit	Minimum Sum Insured
Life Insurance	\$100,000
TPD Insurance	\$100,000
Critical Illness Insurance	\$50,000
Income Protection/Business Expense Insurance	\$2,000 per month

Where a Life Insured has multiple benefits of the same type, the benefits are not added together for the purpose of the minimum sum insured check.

Once eligible, the Health Sense discount applies for the duration of a policy. The discount may be adjusted if the policy is reinstated or where a benefit is reduced or removed, including in the event of a claim.

The Health Sense discount applies regardless of any alternate terms applied to the policy and is available to all ownership and premium types. The discount does not apply to the Policy fee or stamp duty.



## 5 Underwriting Philosophy

At TAL, we aim to be our advisers' key insurance partner by taking a solutions-focused underwriting approach to ensure the best possible outcome. To do this, we follow a set of core underwriting philosophies. We:

- are easy to do business with;
- provide advisers with the best application experience by working to reduce the need for medical evidence;
- take a creative, flexible and professional approach to underwriting; and
- don't use a one-size-fits-all approach because we understand applicants have unique risk profiles.

### The TAL Underwriting team

Our professional and highly skilled underwriting team offers extensive experience gained locally and overseas at insurer and reinsurer level. This collective experience means we provide each adviser with fast, cost-efficient underwriting solutions.

### Our solutions-focused underwriting approach

The four elements of our solutions-focused underwriting are:

#### 1. Risk profiling

We endeavour to find an underwriting solution for every enquiry. We seek to understand the specific risk profile of each scenario so we can offer terms to as many applicants as possible.

#### 2. Ownership

Our underwriters are responsible and accountable for their underwriting decisions. They provide clear rationales for all non-standard underwriting decisions and help you effectively communicate the rationale to your client. In fact our underwriters will communicate progress with you throughout the entire application process.

#### 3. Empowerment

Our underwriters are empowered to seek and develop solutions for insurance applicants and on pre-assessments.

#### 4. Partnership

We aim to forge strong partnerships between advisers and our underwriters to ensure the success of both parties.

### Our fast and simple application process

We've made our application process as simple and straightforward as possible, giving applicants the choice of completing a paper or online application form.

### Application form

The paper application form is completed and submitted to TAL. If we require any further information, we'll follow up with you. Wherever possible, we will use tele-underwriting to speed up the processing of the application.

### Online applications

With our online application, we use a combination of straight-through processing, tele-interviewing and tele-underwriting to deliver efficient, cost-effective underwriting decisions.

### Straight-Through Processing

Straight-Through Processing (STP) provides automatic underwriting decisions based on the answers provided in our online application. TAL's online process only asks relevant questions to the cover being applied for.

For an application to receive STP online in real time:

- all Level 1 questions must be answered; and
- no material risk factors are identified.

If all Level 1 questions are answered and further information is required, you can answer all Level 2 questions online with your client, for online processing.

The underwriting outcomes may be one of the following:

- accepted at standard rates;
- offered revised terms; or
- referred to TAL Underwriting for individual consideration.

### About Tele-Interviewing

Our tele-interviewing service saves you time as we complete the health and lifestyle questions on the application for you. You can submit an application to use the TAL tele-interview service via the online application process. A tele-interview consultant will then contact your client within one business day to arrange an interview time. No forms need to be filled in or signed as our calls are recorded. This interview may take 20 to 30 minutes depending on your client's health history and the benefits applied for.

### About Tele-Underwriting

TAL has a market leading tele-underwriting service. We have been independently found to use tele-underwriting more consistently and frequently than any other insurer in our market.

Tele-underwriting is the fastest and simplest way to process applications that require further underwriting after the application is completed. It means we can finalise many applications without the need for further evidence such as medical reports or medical examinations. In fact, we obtain PMARs on a far lower number of applications than the market average.

When tele-underwriting is needed, we will call your client to obtain specific additional information. The average call length is less than 10 minutes! The underwriter then evaluates this information and makes a decision.

**Karen Janes,  
Head of Underwriting Operations,  
Operations & Underwriting**





## 6 Medical Underwriting Requirements

**Please note:** that these requirements only apply to Accelerated Protection. For increases under other TAL retail products please discuss with your Underwriting team.

### Medical Requirements for Life, TPD and Critical Illness

Medical requirements depend on the:

- life insured's age next birthday;
- type of cover being applied for (see separate tables for Life, TPD and Critical Illness insurance); and
- total sum insured of all similar cover held with TAL.

All benefits applied for are taken into account when determining medical requirements. For example, if a Life application includes Critical Illness and/or TPD cover, then these benefits will need to be taken into account when determining the medical requirements. Use the medical tables based on the highest cover.

Applications for the Business Insurance Option require medical evidence based on three times the sum insured, to a maximum of:

- \$15,000,000 for Life cover;
- \$2,000,000 for Critical Illness cover;
- \$5,000,000 for TPD cover under an Own Occupation, Any Occupation or ADL definition:
  - where the Life Insured applies prior to their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA.

- \$5,000,000 for TPD cover with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the Life Insured applies after their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA
- \$5,000,000 for TPD cover with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the occupation class of the Life Insured is A, BBB, BB+, BB, B or SRA

**Please note:** These maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TAL and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance.

If applying for an increase over \$3,000,000 on an existing TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

There are no additional medical requirements for the Critical Illness Reinstatement Option.

### Life and TPD cover

Benefit is the total sum insured of all similar cover held with TAL plus the cover being applied for, based on the highest cover.

Age bands (next birthday)	\$0 – \$250,000	\$250,001 – \$500,000	\$500,001 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$1,500,000	\$1,500,001 – \$2,000,000
Up to 40	Nil	Nil	Nil	Nil	Nil	Nil
41 – 45	Nil	Nil	Nil	Nil	Nil	Nil
46 – 50	Nil	Nil	Nil	Nil	Nil	A, J
51 – 55	Nil	Nil	Nil	Nil	A, J	A, J
56 – 60	Nil	Nil	Nil	A, J	A, J	A, J
61 – 65	Nil	Nil	J	A, J	A, J	A, J
66+	Nil	J	A, J	A, J	A, J	A, J

### Life and TPD cover *continued*

Age bands (next birthday)	\$2,000,001 – \$2,500,000	\$2,500,001 – \$3,000,000	\$3,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	\$10,000,001 – \$25,000,000	\$25,000,001 +
Up to 40	Nil	A, J	A, J, F <sup>1</sup>	A, F, H, K, R	A, D, F, H, K, N <sup>2</sup> , Q, U	Refer to UW
41 – 45	Nil	A, J	A, J, F <sup>1</sup>	A, F, H, K, R	A, D, F, H, K, N <sup>2</sup> , Q, U	Refer to UW
46 – 50	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, K, R	A, D, F, H, I, K, N <sup>2</sup> , Q, U	Refer to UW
51 – 55	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
56 – 60	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
61 – 65	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
66+	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW

1 Note that the PMAR is not a mandatory requirement for Term cover up to \$5m. A mandatory PMAR will still be required for TPD cover exceeding \$3m.

2 A CXR is only required for Term cover exceeding \$20m where there is a current or past history of smoking.

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

Medical requirements are based on the total benefit amounts with TAL only.

### Critical Illness cover

Benefit is the total sum insured of all similar cover held with TAL plus the cover being applied for under the application.

Age bands (next birthday)	\$0 – \$250,000	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$1,500,000	\$1,500,001 – \$2,000,000
Up to 40	Nil	Nil	Nil	J	A, H, J
41 – 45	Nil	Nil	Nil	J	A, H, J
46 – 50	Nil	Nil	Nil	A, J	A, F, H, I, J
51 – 55	Nil	Nil	Nil	A, I, J, P	A, F, G, H, I, P, R
56 – 60	Nil	Nil	A, J	A, G, I, P, R	A, F, G, H, I, P, R
61 – 62	Nil	J	A, J	A, G, I, P, R	A, F, G, H, I, P, R

#### Key

<b>A</b>	MBA20 – including HDL/LDL cholesterol – non fasting
<b>D</b>	Specialist Medical Examination
<b>F</b>	PMAR
<b>G</b>	Exercise ECG
<b>H</b>	Full Blood Count
<b>I</b>	Prostate Specific Antigen blood test (PSA) and the Free to Total Ratio (males only)
<b>J</b>	Fast-Check Examination by Nurse – Paramedical Provider (height/weight, blood pressure, urinalysis)
<b>K</b>	Micro-urinalysis
<b>N</b>	Chest X-Ray (CXR)
<b>P</b>	Mammogram (females only) – If a mammogram has been undertaken within the last six months, a copy of this can be used instead
<b>Q</b>	Stress Echocardiogram
<b>R</b>	Fast-Check Examination by Specialist (height/weight, blood pressure, urinalysis and heart)
<b>S</b>	Full Blood Count and ESR
<b>T</b>	Hepatitis B & C
<b>U</b>	HIV



## Medical Requirements for Income Protection and Business Expense insurance

Income Protection and Business Expense including Disability Plus Option or Retirement Protection Option

The medical requirements are based on the highest of:

- Income Protection and the Retirement Protection Option; or
- Disability Plus Option; or
- Business Expense insurance.

Age bands (next birthday)	Up to \$10,000	\$10,001 – \$12,500	\$12,501 – \$15,000	\$15,001 – \$20,000	\$20,001 – \$40,000	\$40,001 – \$60,000
Up to 40	Nil	Nil	J	A, J	A, F, J	A, D, F, K, S, T, U
41 – 45	Nil	Nil	J	A, J	A, F, J	A, D, F, K, S, T, U
46 – 50	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, Q, S, T, U
51 – 55	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U
56 – 60	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U
61 – 64	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

Medical requirements are based on the total benefit amounts with TAL only.

Example	
<b>Income Protection Benefit (Agreed)</b>	= \$25,500
<b>Disability Plus Option</b>	= \$10,000
<b>Retirement Protection Option</b>	= \$3,000
<b>Business Expense insurance</b>	= \$20,000
<i>Medical requirements</i>	
<b>Income Protection + Retirement Protection Option</b>	= \$28,500

Use the medical table to determine the requirements for IP plus RPO. In this instance this is \$28,500.

## 7 Medical Services Information

**Standard Medical requirements** – when arranging medical requirements please advise the Paramedical Service Provider that the client has applied for cover under Accelerated Protection as the medical requirements shown in the previous tables are only applicable for this product.

**If you would like TAL to arrange any medical examinations or blood tests, please advise us in the application process. In this instance we will utilise the services of Unified Healthcare Group.**

### Paramedical Service Providers

Paramedical Providers organise for examinations and medical tests by either a Registered Nurse or a Specialist (if required) and will contact clients to arrange appointments.

Utilising the services of a Paramedical provider is more efficient and will result in faster completion of your business. It also allows us to have arrangements for automatic reflex testing to be done when necessary to avoid clients having to undergo additional tests.

For you and your clients to get the full value of these changes please use one of TAL's Paramedical Providers below:

#### Unified Healthcare Group

Phone: 1300 558 583

Email: [adviser.relations@uhg.com.au](mailto:adviser.relations@uhg.com.au)

Web: [www.medebridge.com.au](http://www.medebridge.com.au)

#### Lifescreeen Australia Pty Ltd

Phone : 1800 686 000

Fax : 1800 804 758

Email: [lifescreeen@lifescreeen.com.au](mailto:lifescreeen@lifescreeen.com.au)

### Medical Examinations

Fast-Check Examination by Nurse – to be arranged with one of our approved Paramedical Provider only

During a Fast-Check examination, the client answers a medical questionnaire and undergoes:

- height and weight check
- blood pressure check
- urinalysis

### Fast-Check Examination – Specialist

In addition to the above, the Specialist will be asked to comment on any Heart sounds or murmurs.

If this is not being arranged with one of our approved Paramedical Providers, please use the TAL Fast-Check Examination form found on the TAL Adviser Centre.

In general, a Fast-Check Examination by a Specialist will be done in conjunction with an Exercise ECG.

### Specialist Medical Examination

The specialist medical examiner will review the clients medical and family history and records details such as height, weight, blood pressure, pulse rate, heart sounds, urinalysis and notes any abnormalities. In general, a Specialist Medical Examination will be done in conjunction with a Stress Echocardiogram.

### Blood Test Details

#### Full Blood Count (FBC)

FBC measures the number and status of different types of cells in the blood, including haemo-globin, red and white blood cells and platelets.

#### Hepatitis B & C Serology

A blood test to establish whether there is acute, chronic or past infection with the hepatitis B and C viruses and the client's immunity status.

#### HIV

An HIV (Human Immunodeficiency Virus) test establishes whether the virus is present in the blood.

#### Multiple Biochemical Analysis (MBA) – non fasting

An MBA measures certain elements in the blood to analyse liver and renal function, glucose, cholesterol and electrolytes.



## Other Medical Test Details

### Chest X-Ray (CXR)

A chest x-ray to evaluate organs and structures within the chest for symptoms of disease. Views of the lungs, heart, small portions of the gastrointestinal tract, thyroid gland and bones of the chest area are taken.

### Exercise Electrocardiogram (Ex ECG)

A test to measure the electrical activity of the heart. Leads are fixed to certain points of the client's chest, wrists and ankles to measure the heart's electrical impulses. This test is performed when the client is exercising, either on a treadmill or exercise bike.

### Mammogram

An x-ray of the soft tissue of the breast to identify tissue abnormalities.

### Micro urinalysis

A micro urinalysis establishes the presence of renal and urinary tract disease and renal involvement in systemic disease.

### Personal Medical Attendant's Report (PMAR)

TAL works with UHG (as our preferred supplier) in obtaining PMARs.

A PMAR is an underwriter's request for medical information, made directly to the client's doctor, with the client's signed permission. All communication between the doctor and TAL is confidential, however, the doctor can discuss the report with the life to be insured if they wish.

For efficient completion of PMARs please ensure:

- the doctor's name and address on the Application is accurate; and
- the medical authority in the Policy Declaration page is signed.

### Following up PMARs

UHG aims to have the majority of PMARs returned to TAL within 10 working days. There is no need for you to follow up PMARs with doctors as TAL supports a robust follow-up process.

### Tracking PMAR progress

Unifier, UHG's online portal, lets you track the status of your clients PMARs. To log into Unifier, visit <https://unifier.uhg.com.au>

### Prostate-specific antigen (PSA)

A test to measure levels of prostate-specific antigen (PSA), a protein produced by the cells of the prostate gland.

### Stress (exercise) Echocardiogram

An echocardiogram uses sound waves (ultrasound) to produce images of the client's heart during exercise.



## 8 Financial Underwriting Guidelines

Financial underwriting establishes that the amount, term and type of any insurance suits the client's needs.

When assessing financial risk, we consider the following factors:

- product type;
- level of cover;
- purpose and need for the cover (personal and/or business);
- income and how it is generated;
- assets and liabilities;
- nature of business and business structure;
- number and ages of any dependants; and
- total cover in the industry.

The purpose is to provide as clear a picture as possible for the underwriter to understand the client's financial situation, why cover is required and how the level of cover was calculated.

### Financial Underwriting for Life, TPD and Critical Illness

To prepare your client's insurance application and financial underwriting requirements:

1. calculate the total sum insured of any other similar insurance they hold with TAL or any other insurer;
2. calculate the benefits they can apply for, ensuring the value does not exceed the Maximum benefits or the Maximum Total Industry Cover (as outlined below); and
3. obtain the financial underwriting requirements for the level of cover they're applying for.

All clients are required to provide details of their current income (unless they have an occupation that is non-income producing such as Home Duties) and for large sums insured we require additional information.

### Maximum benefits for Personal Cover

For Life, TPD and Critical Illness insurance, we use income multiples based on the age to determine the maximum benefit available to an applicant.

Age	Life Up to	TPD Up to	Critical Illness Up to
To age 35	x 30	x 20	x 20
36-45	x 20	x 20	x 15
46-50	x 18	x 18	x 12
51-55	x 15	x 15	x 10
56-60	x 10	x 10	x 8
61-65	x 8	x 8	x 3
65+	IC	IC	IC
Maximum Total Industry Cover Maximum total sum insured of all similar cover held with TAL or any other company, plus the sum insured they're applying for	No maximum if cover is financially justified	\$5,000,000 maximum <sup>1</sup>	\$2,000,000 maximum

<sup>1</sup> Please refer to page 8 for full definitions of the TPD definitions available based on the clients occupation class.

	Example
<b>Age of life insured</b>	40 years
<b>Income</b>	\$90,000
<b>Maximum Life insurance benefit</b>	20 x \$90,000 = \$1,800,000
<b>Maximum TPD insurance benefit</b>	20 x \$90,000 = \$1,800,000
<b>Maximum Critical Illness insurance benefit</b>	15 x \$90,000 = \$1,350,000



## Increased Benefits

In some circumstances, we consider benefits above the income multiple guidelines. To apply for a benefit outside the guidelines please include:

- a brief outline of how the benefit amount was calculated;
- any supporting information; and
- a copy of the signed Statement of Advice.

## Maximum Benefits for Home Duties

For a Home Duties applicant, the level of cover available varies depending on their individual circumstances, such as age and number of dependants, balance of family mortgage outstanding, their spouse's income and existing level of insurance. Insurance on the non-working spouse should not exceed the amount of cover on the working spouse.

Based on completion of the application only, the maximum benefits we offer for Home Duties occupations are listed in the following table:

Insurance type	Maximum benefits
Life & TPD insurance	\$1,000,000
Critical Illness insurance	\$750,000

Alternatively, cover can be calculated using the following criteria to consider cover above these amounts.

Note: this is not in addition to the above amounts.

	Life & TPD insurance	CI insurance
Multiple of spouse's income	5	5
Each dependent child primary school age or younger	\$200,000	\$200,000
Each dependent child in secondary/tertiary education or other dependents <sup>1</sup>	\$100,000	\$100,000
Balance of mortgage on family home	Yes	Yes
Maximum benefit	\$2,000,000	\$1,250,000

<sup>1</sup> Consideration can be given to other dependents such as disabled parents, siblings, etc.

To apply for a benefit at these higher levels, please include one of the following:

- completed Financial Questionnaire outlining how the benefit amount was calculated, plus any supporting information; and
- a copy of the relevant information from the signed Statement of Advice.

## Financial Requirements for Life, TPD and CI insurance

After calculating the total value of cover required, refer to the following tables to find the minimum financial requirements for:

- Personal Cover; and
- Business Cover, including:
  - Business Insurability Option;
  - Key Person Cover;
  - Partnership/Share Purchase; and
  - Loan Cover.

If you have any questions, please contact your TAL underwriter. For assistance with large and/or complex financial underwriting queries, please call our financial underwriting service on 1300 434 689.

### Important information:

- Financial requirements depend on the:
  - purpose of the cover;
  - product;
  - sum insured applied for; and
  - total sum insured of all similar cover held with TAL or any other company. We use this information to determine the total cover paid out in the event of a claim for different product types (Life, TPD and Critical Illness insurance benefits).
- For Critical Illness insurance Reinstatement applications, financial requirements are based on the Critical Illness insurance sum insured only

### Example:

CI \$500,000 + Critical Illness insurance Reinstatement; the financial requirements are based on \$500,000 only

- There are additional financial requirements for the Business Insurance Option. See [page 25](#) for more information.

**Applications for multi-purpose cover, for example personal, partnership and loan cover, may require additional information as we will take into account the total of all cover (industry wide) when determining financial requirements.**

## Personal Cover

Personal cover insures personal liabilities, future income earning potential and family or dependants. The following items are required for a personal cover application.

- A** Application only
- B** TAL financial questionnaire or copy of signed Statement of Advice (SoA)
- C** Detailed report on the need for cover and how the benefit was calculated (alternatively a copy of the appropriate sections of the signed Statement of Advice can be submitted).
- D** Business accounts to include business tax returns, profit and loss accounts and balance sheets for all business entities the client has an ownership in either directly or indirectly in which the occupation of the life insured is performed, for the last two tax years AND individual tax returns for the last two tax years (for both self-employed and employees).

To find the financial requirements for your client's insurance application, first calculate their Total Industry Cover, which is the total sum insured of all similar cover held with TAL or any other company, plus the sum insured they're applying for under this application.

Total Industry Cover	Life	Critical Illness	TPD <sup>1</sup>
Up to \$2,000,000	A	A	A
\$2,000,001 – \$3,000,000	A	–	A
\$3,000,001 – \$6,000,000	A	–	A, B, D
Over \$6,000,000	A, B, C, D	–	–

1 For TPD the application can have a total of up to \$5,000,000 maximum with TAL and any other life insurance company.

Example 1: Personal cover	Stand-alone plan or attached benefit	Benefit amount	Maximum potential claim payout
<b>Life insurance</b>	Stand-alone	\$1,500,000	\$1,500,000
<b>Critical Illness insurance</b>	Stand-alone	\$500,000	\$500,000
<b>TPD insurance</b>	Stand-alone	\$2,000,000	\$2,000,000
<b>Financial requirements</b>	Based on individual plans	A – Application only – current year's income.	

Example 2: Personal cover	Stand-alone plan or attached benefit	Benefit amount	Maximum potential claim payout
Life insurance	Stand-alone	\$4,000,000	Note: Critical Illness benefit is Attached to Life insurance, so the Life insurance benefit amount is reduced by the Critical Illness insurance claim.
Critical Illness benefit Attached to Life insurance	Benefit attached to Life insurance	\$500,000	
TPD insurance	Stand-alone	\$4,000,000	\$4,000,000
Financial requirements	Based on individual plans	A – Application only – current year's income. B – TAL Financial Questionnaire or copy of signed Statement of Advice (SoA). D – Business accounts to include business tax returns, profit and loss accounts and balance sheets for all business entities the client has an ownership in either directly or indirectly in which the occupation of the life insured is performed, for the last two tax years AND individual tax returns for the last two tax years (for both self-employed and employees).	



## Business Cover

Business cover includes insurance for:

1. Key Person Protection
2. Partnership or Share Purchase Protection
3. Business Loan Protection

	Purpose	Method for determining level of cover required
<b>Key Person Protection</b>	<p>Provides funds for the business to overcome the financial effect of the death or disability of a Key Person.</p> <p>A Key Person (<i>generally a third party arms-length employee with no or very minimal ownership interest in the business</i>) is usually a person who:</p> <ul style="list-style-type: none"> <li>Possesses proven knowledge, skills and/or expertise in a specific field;</li> <li>Performs important tasks or processes in the business not easily replicated by others;</li> <li>Has valuable personal/business contacts and/or relationships vital to the ongoing success of the business.</li> </ul>	<p>Cover is required to be owned by the business.</p> <p>One of the following calculation methods should be applied:</p> <p><b>1. Replacement cost method</b> Includes:</p> <ul style="list-style-type: none"> <li>• Replacement salary</li> <li>• Recruitment costs</li> <li>• Relocation costs</li> <li>• Training costs</li> <li>• Advertising expenses</li> </ul> <p><b>2. Loss of revenue</b> Determined based on the expected reduction in business revenue for the period before a replacement is found</p> <p><b>3. Loss of capital value</b> Determined based on the expected loss of capital value of the business as a result of the absence of the Key Person</p>
<b>Partnership/Share Purchase Protection</b>	<p>Provides insurance proceeds to fund the sale of the deceased (or disabled) party's interest, according to the terms of the buy/sell (succession or shareholders) agreement;</p> <p>Ensures surviving parties own all the business, and the surviving family and/or estate receives a fair price for their interest in the business in a timely way; and</p> <p>Ensures smooth transition to new ownership, minimal impact to day-to-day management (no interference from surviving spouse or family).</p>	<p>Value of business (including details of the method used in deriving the valuation)</p> <p>x</p> <p>Percentage ownership share</p> <p><i>All major partners/shareholders should be covered and there should be an agreement in place to cover the Partnership/Share Purchase or Buy/Sell arrangements</i></p>
<b>Business Loan Protection</b>	<p>Protecting the business from exposure to financial loss due to inability to service/pay debt, such that the bank (or financier) may recall the debt.</p>	<p>Current amount of debt drawn down</p> <p>x</p> <p>Percentage ownership share.</p>

Financial evidence is required as follows:

Cover value	Life	Critical Illness	TPD
Total industry cover <sup>1</sup>	No industry maximum if cover is financially justified	Maximum of \$2,000,000	Maximum of \$5,000,000 <sup>2</sup>
Up to \$1,000,000	A	A	A
\$1,000,000 to \$2,000,000	A	A, B, D	A
\$2,000,000 to \$3,000,000	A	Not available	A
Over \$3,000,000	<p>Key Person Cover: A, B, D &amp; E</p> <p>Partnership/Share Purchase: A, B, D &amp; F</p> <p>Loan Cover: A, B, D &amp; G</p>	Not available	<p>Key Person Cover: A, B, D &amp; E</p> <p>Partnership/Share Purchase: A, B, D &amp; F</p> <p>Loan Cover: A, B, D &amp; G</p>

1 Total industry cover refers to total industry wide business cover including this application and any combination of personal and business cover (Key Person Cover, Partnership/Share Purchase and Loan Cover).

2 Please refer to [page 8](#) for full details of the TPD definitions available based on the clients occupation class.

## Financial Requirements

<b>A</b>	Application only – current year's income.
<b>B</b>	TAL financial questionnaire or copy of signed Statement of Advice (SoA).
<b>C</b>	Detailed report on the need for cover and how the benefit was calculated (alternatively a copy of the appropriate sections of the signed Statement of Advice can be submitted).
<b>D</b>	Business accounts to include the business tax returns, profit and loss accounts and balance sheets (for all business entities) for the last two tax years.
<b>E</b>	Statement from Employer or Chief Financial Officer/Accountant outlining the salary package, role, skills and duties which make them a key person and how the potential loss was calculated in determining the level of cover proposed.
<b>F</b>	Copy of the most recent business valuation and/or partnership/share purchase or buy/sell agreement (if available) which outlines the valuation methodology used to determine the business value and the level of cover.
<b>G</b>	Signed letter of offer from financial institution or loan schedule (to include details of lender, borrower, purpose, type, amount, term and interest rate).

## Business Insurance Option

This option allows you to increase your Life insurance Benefit Amount without further medical underwriting on the occurrence of a valid business event.

The financial requirements for the Business Insurance Option (BIO) are A+B+D+E+F+G, determined by the purpose of the cover or per the specific business cover guidelines. This is regardless of the sum insured. For example, financial requirements for Partnership/Share Purchase cover are A+B+D+F.

The same financial information is required when exercising this option.

When exercising the BIO, any increase in cover must be for the same business event for which the cover was originally taken out and determined using the same or similar methodology.

### Example: Original cover and BIO established for Share Purchase

The value of the business has increased and therefore a BIO increase for Share Purchase is available using the same valuation methodology used in the original application.

This should be supported by the same financial requirements to confirm the new business value and level of cover.

No medical underwriting is required.

If the applicant was classified as a smoker on their original application, their BIO increase is on smoker rates.

### Items required to exercise Business Insurance Option

- Application Form, completed, including Occupational and Financial questions
- Application declarations, completed
- Confirmation the life insured is working in their usual occupation
- Financial Questionnaire, completed
- Supporting financial evidence as per the specific cover guidelines. For example, financial requirements for Share Purchase cover are A+B+D+F.

For more information, see the Policy Document.

## Financial Underwriting for Income Protection

Prepare your client's insurance application and financial underwriting requirements by:

1. determining their monthly earnings;
2. calculating their benefit level; and
3. obtaining the financial underwriting requirements applicable to their employment status and the level of benefit they apply for.

## Determine monthly earnings

Monthly earnings is income generated by work performed in the client's own occupation. Income not generated from personal exertion, such as investment income, should not be included. Monthly earnings are assessed differently for:

- employees; and
- self-employed people.

Use the following guidelines to determine your client's monthly earnings.

## Employees

For employees (with no ownership interest in the business), monthly earnings includes income the client is entitled to receive or receives as remuneration from their employer. Employees may include additional elements of their salary package, provided they were not included in the original package/ salary listed on their application, such as:

- motor vehicle allowance;
- superannuation; and
- regular and recurring bonus or commission payments (over three year history).





## Self-employed

Self-employed applicants are sole traders, partners, shareholders or employees of their own business, (eg Pty Ltd company, trust or partnership). Monthly earnings are based on the client's share of the business profits they are entitled to and/or receive directly or otherwise. Business profits are calculated in the usual manner that profits and losses in a business are calculated.

Some items can be added back from the profit and loss such as the client's share of:

- donations;
- salary/wage and/or Director's fees paid to the clients;
- superannuation paid to the clients;
- salary/wage and or superannuation income split with spouse;
- a percentage of private use of a motor vehicle, if not already taken into account; and
- depreciation costs if not already taken into account, depending on the item and the amount.

For details and examples of these and other add back items, please refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which outlines the process for determining the client's income, or speak to your TAL underwriter.

## Income Splitting

If a spouse is employed in the business primarily for income splitting or taxation purposes, benefits may be based on the income actually generated by the breadwinner. If both spouses require cover, full details of each spouse's responsibilities, duties and income must be provided.

Applications for both spouses on the basis of the above are only accepted when it is clear each spouse works full-time in the business and one is not merely working at home doing accounts, bookkeeping or secretarial work for the business.

Please refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which explains how to determine if income splitting is occurring. Your TAL underwriter will also be able to assist you with further clarification.

## Calculating benefit levels

Use the following formula to determine your client's maximum benefit levels:

- 75% of the first \$26,666 of monthly earnings (or \$320,000 per year)
- 50% of the next \$20,000 of monthly earnings (or \$240,000 per year).

## Monthly benefits over \$20,000

Clients applying for a total monthly benefit of \$20,000 or more must complete Section 5, Question 11 of the application regarding their net assets and net investments/unearned income. Net assets and net investments/unearned income includes those where the client has either an ownership interest in or control over assets, directly or indirectly including those held in the spouse's name, trusts or other entities owned by any other entity.

For clients with net assets (excluding the personal residence/family home and superannuation) with a value of \$5,000,000 or more OR net investment or unearned income exceeding \$250,000 per year then ask your TAL underwriter for individual consideration.

## Monthly benefits over \$30,000<sup>1</sup>

Monthly benefits over \$30,000 are only available where at least \$5,000 monthly benefit is held or applied for with TAL and Section 5, Question 11 of the application is completed.

We consider top-ups of a further 20% of the monthly earnings in excess of \$46,666 (\$560,000 per year) on a limited Benefit Period of one or two years. Maximum \$60,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) is available comprising of a maximum \$30,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) long term plus a maximum \$30,000 monthly benefit top-up on a limited benefit period of one or two years.

*Please note:* If applying for an increase over \$30,000 monthly benefit on a TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

<sup>1</sup> Please refer to Ready Reckoner on [page 9](#) for full details of what benefits and options are involved in the maximum monthly benefits.

## Monthly benefits over \$30,000<sup>1</sup> *continued*

	Benefit 1 – Select any Benefit Period	Benefit 2 – Benefit Period limited to 1 or 2 years
<b>Income</b>	\$2,000,000 per annum	\$2,000,000 per annum
<b>Monthly benefit calculation</b>	<ul style="list-style-type: none"> <li>75% of the first \$320,000 income = \$20,000</li> <li>50% of next \$240,000 income = \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>Income in excess of \$560,000 = \$1,440,000</li> <li>20% of \$1,440,000 = \$24,000</li> </ul>
<b>Maximum monthly benefit</b>	\$30,000	\$24,000
<b>Top up benefit</b>	N/A	\$24,000 monthly benefit for 1 or 2 year Benefit Period
<b>Eligible for long term monthly benefit</b>	\$30,000 to age 65 or 70	N/A

### Benefit 1

Client could select any Benefit Period and the benefit would be calculated as follows to a maximum monthly benefit of \$30,000:

- 75% of the first \$320K income = \$20,000 MB
- 50% of the next \$240K income = \$10,000 MB
- TOTAL = \$30,000 MB

The client would be eligible for a long-term monthly benefit of \$30,000.

### Benefit 2

Would be limited to a 1 or 2 year Benefit Period and would be calculated as follows:

- Income in excess of \$560,000 = \$1.44M
- 20% of \$1.44M = \$24,000 MB

This means the client could apply for a maximum long-term benefit of \$30,000 MB to age 65 or 70.

The client could also apply for a separate and additional top up benefit of up to \$24,000 MB on a 1 or 2 year Benefit Period.

## Ongoing Income

Where clients are self-employed and the business is likely to generate on-going income when they are unable to work your TAL underwriter may consider applying an Ongoing Income Clause. Please contact your TAL underwriter who will be able to assist you with further clarification.

### Example:

Client is a self-employed Specialist Ophthalmic Surgeon with two support staff earning a net income of \$2,000,000 per year.

## Limits for financial requirements

If a client applies for a total monthly Benefit Amount exceeding the amounts in the table on the next page, we require the minimum financial evidence as presented on [page 29](#).

### Please note:

**Self-Employed** means you are a business owner, sole trader, an employee of your own company or trust or are in a partnership.

**Employee** means you are an arms-length employee with no ownership interest in the company you work for.

## Applying for both Income Protection and Business Expense insurance

When a client applies for both Income Protection and Business Expense insurance, the financial requirements are based on the highest benefit applied for.

### Example:

Income Protection benefit of \$10,000 (inclusive of RPO and DPO) and Business Expense benefit of \$8,000. The financial requirements will be based on the Income Protection Benefit of \$10,000.



## Agreed Value

Occupation class	Monthly Benefit Amount	Employee		Self-employed	
		Financial Requirements	Proof of Income Endorsement	Financial Requirements	Proof of Income Endorsement
AAA & AA+	\$0 to \$10,000	A	A + (B or C or D or E)	A	A + F + H
AAA & AA+	\$10,001 to \$15,000	A	A + (C or D or E)	A	A + F + H
AAA & AA+	\$15,001 to \$20,000	A + (C or D or E)	A + (C or D or E)	A + F + H	A + F + H
AAA & AA+	\$20,001+	A + (F or G)	A + (F or G)	A + F + H	A + F + H
AA	\$0 to \$10,000	A	A + (B or C or D or E)	A	A + F + H
AA	\$10,001 to \$12,500	A	A + (C or D or E)	A	A + F + H
AA	\$12,501 to \$20,000	A + (C or D or E)	A + (C or D or E)	A + F + H	A + F + H
AA	\$20,001+	A + (F or G)	A + (F or G)	A + F + H	A + F + H
A, BBB, BB+, BB, B	\$0 to \$7,500	A	A + (B or C or D or E)	A	A + F + H
A, BBB, BB+, BB, B	\$7,501 to \$10,000	A + (B or C or D or E)	A + (B or C or D or E)	A + F + H	A + F + H
A, BBB, BB+, BB, B	\$10,001 to \$20,000	A + (C or D or E)	A + (C or D or E)	A + F + H	A + F + H
A, BBB, BB+, BB, B	\$20,001+	A + (F or G)	A + (F or G)	A + F + H	A + F + H
SRA	\$0 to \$7,500	A	A + (B or C or D or E)	A	A + F + H
SRA	\$7,501+	N/A	N/A	N/A	N/A

## Indemnity (Proof of Income Endorsement is not available)

Occupation class	Monthly Benefit Amount	Financial requirements		
		Employee	Self-employed	BEX
AAA & AA+ & AA	\$0 to \$20,000	A	A	A
AAA & AA+ & AA	\$20,001+	A + (F or G)	A + F + H	A + F + H + I
A, BBB, BB+, BB, B	\$0 to \$15,000	A	A	A
A, BBB, BB+, BB, B	\$15,001 to \$20,000	A	A + F + H	A + F + H + I
A, BBB, BB+, BB, B	\$20,001+	A + (F or G)	A + F + H	A + F + H + I
SRA	\$0 to \$7,500	A	A	N/A
SRA	\$7,501+	N/A	N/A	N/A

## Financial Requirements

<b>A</b>	Application only – two year's income figures
<b>B</b>	The two most recent official employer prepared payslips (eg Micropay) showing year-to-date earnings
<b>C</b>	Individual tax return for the last tax year <sup>1</sup>
<b>D</b>	PAYG payment summary for the last tax year
<b>E</b>	Signed letter from employer on business letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits itemised
<b>F</b>	Individual tax returns for the last two tax years <sup>1</sup>
<b>G</b>	Signed letter from employer on business letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits itemised for the last two tax years
<b>H</b>	Business accounts to include business tax returns, profit and loss accounts and balance sheets for all business entities the client has an ownership in either directly or indirectly in which the occupation of the life insured is performed, for the last two tax years.
<b>I</b>	Business Expense Questionnaire

<sup>1</sup> Tax returns submitted must be those returns submitted to the ATO, with no subsequent adjustments made.

## Proof of Income Endorsement

When a client applies for Agreed Value Income Protection (Standard or Premier) and FULL financial evidence is provided supporting the Benefit Amount the option of an Agreed Value Proof of Income Endorsement is available. This endorsement guarantees the amount paid for Total Disability at the point of claim without further financial evidence being necessary. (Please note: Partial Disability payments and payments where offsets or adjustments apply will still require financial evidence to be obtained at claim time and the endorsement is not available where Income Protection is structured through superannuation, unless Superlink IP has been selected).

## Financial Underwriting for Business Expense insurance

Business Expense insurance provides a monthly reimbursement of the regular fixed expenses of a business if the life insured is unable to work due to Sickness or Injury. Maximum \$60,000 monthly benefit Business Expense insurance is available.

(See expense lists below).

Prepare your client's insurance application and financial underwriting requirements by completing the Business Expenses Form (available on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au)).

Please also refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which has a Business Expenses worksheet and will assist in calculating the Business Expense benefit amount for your client.

As a guide, the following table lists expenses that are covered and not covered by Business Expense insurance.

Insurable expenses	Non-insurable expenses
<ul style="list-style-type: none"> <li>• accounting fees</li> </ul>	<ul style="list-style-type: none"> <li>• consumables</li> </ul>
<ul style="list-style-type: none"> <li>• advertising</li> </ul>	<ul style="list-style-type: none"> <li>• depreciation</li> </ul>
<ul style="list-style-type: none"> <li>• audit fees</li> </ul>	<ul style="list-style-type: none"> <li>• disposables</li> </ul>
<ul style="list-style-type: none"> <li>• business insurance premiums</li> </ul>	<ul style="list-style-type: none"> <li>• equipment</li> </ul>
<ul style="list-style-type: none"> <li>• business interest payments</li> </ul>	<ul style="list-style-type: none"> <li>• fittings</li> </ul>
<ul style="list-style-type: none"> <li>• business loan principal repayments that are ongoing, fixed and will continue to be incurred if your client is unable to work.</li> </ul>	<ul style="list-style-type: none"> <li>• fixtures</li> </ul>
<ul style="list-style-type: none"> <li>• cleaning</li> </ul>	<ul style="list-style-type: none"> <li>• implements</li> </ul>
<ul style="list-style-type: none"> <li>• costs ordinarily incurred in the employment of non-revenue generating employees</li> </ul>	<ul style="list-style-type: none"> <li>• merchandise</li> </ul>
<ul style="list-style-type: none"> <li>• electricity</li> </ul>	<ul style="list-style-type: none"> <li>• personal remuneration</li> </ul>
<ul style="list-style-type: none"> <li>• gas</li> </ul>	<ul style="list-style-type: none"> <li>• payments of a private or domestic nature</li> </ul>
<ul style="list-style-type: none"> <li>• heating</li> </ul>	<ul style="list-style-type: none"> <li>• products or wares</li> </ul>
<ul style="list-style-type: none"> <li>• leasing costs</li> </ul>	<ul style="list-style-type: none"> <li>• salaries of revenue-generating employees</li> </ul>
<ul style="list-style-type: none"> <li>• net cost of a locum (a person sourced external to the life insured's business and is a direct replacement for the life insured. The 'net cost of a locum' arises when the gross sales, income or billings generated by the locum are less the fees incurred for that locum).</li> </ul>	<ul style="list-style-type: none"> <li>• stock or any other items of a capital nature</li> </ul>
<ul style="list-style-type: none"> <li>• professional dues</li> </ul>	
<ul style="list-style-type: none"> <li>• rates</li> </ul>	
<ul style="list-style-type: none"> <li>• rent</li> </ul>	
<ul style="list-style-type: none"> <li>• telephone charges</li> </ul>	
<ul style="list-style-type: none"> <li>• water</li> </ul>	
<ul style="list-style-type: none"> <li>• any other fixed expenses that are normal and customary in the conduct of the life insured's business that will continue to be incurred if your client is unable to work.</li> </ul>	



## 9 Bankruptcy, Liquidation, Receivership or Administration

Application form disclosure is required where in the last 5 years a client has either been declared bankrupt or had a business placed into liquidation, receivership or administration.

Where a client is an undischarged bankrupt no IP or TPD insurance is available.

Undischarged bankrupts can generally apply for up to \$1 million Life cover and \$500K Critical Illness cover. Cover over these limits could be considered based on individual merits.

For situations of discharged bankruptcy, liquidation, receivership and administration, we will take into account

how long ago the event took place, the reason for the event and the client's current activities and overall risk profile. Restrictions may be made in terms of the level of cover that is offered and a limited cover term of 2 or 5 years may apply. In some cases, cover may not be available.

In situations where the client has moved into a different industry or where the client is now currently an employee, consideration of cover can be made subject to them having been in the new role for more than 12 months for an employee and more than 2 years in a new business activity.

Financial evidence is required as follows:

Self Employed	Employee
<ul style="list-style-type: none"><li>• Bankruptcy Questionnaire</li><li>• Individual Tax Returns for last 3 years</li><li>• Business Tax Returns and financial statements for the last 3 years for all entities the client has an ownership interest in (directly or otherwise).</li></ul>	<ul style="list-style-type: none"><li>• Bankruptcy Questionnaire</li><li>• Individual Tax Returns for the last 2 years, or</li><li>• PAYG Payment Summaries for the last 2 years</li><li>• Where wages include commissions and/or bonuses a breakdown is required from the employer of base salary, superannuation, commissions, bonuses and any other benefits.</li></ul>

# 10 Occupation Details – General Guidelines

Refer to the Occupation Listing on [pages 41 to 67](#) for information on the availability of cover for different occupations. If your client's occupation is not included, please contact your underwriter to discuss.

## Apprentices

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

For Income Protection applications, the following guidelines apply:

- first-year apprentices are not eligible for cover; and
- second and third-year apprentices are restricted to a maximum five-year Benefit Period.
- Please refer to the Occupation list for the correct category to use when quoting.

For TPD applications, the following guideline applies:

- for TPD cover, the rating is as per the occupation guide, for example, 2 x premium.

## Employment – full-time and part-time eligibility criteria

### Full-time employment

(minimum of 30 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Full-time employees can apply for Life, Critical Illness, TPD and Income Protection benefits and are rated according to their occupation. The Own Occupation definition is available as per the Occupation Listing.

For clients with two or three part-time positions that make up 30 hours per week of employment, Income Protection is not available as they are not in full-time employment.

For clients working 60-70 hours per week in one full-time position, we consider cover on an individual case-by-case basis.

Clients working 70+ hours per week are generally not eligible for Income Protection insurance.

### Part-time employment

(less than 20 hours per week)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients working less than 20 hours per week are rated as Home Duties, providing their part-time occupation is insurable for the benefits they apply for. However, Own Occupation TPD is not available for part-time workers.

### Example:

A client working 15 hours per week as a bank teller can apply for Life insurance, TPD insurance (under the Any Occupation or ADL definition) and Critical Illness Insurance. The quotation occupation is Home Duties not bank teller. See [page 23](#) for details of the cover limits for Home Duties.

Applicants working less than 20 hours per week are not eligible for Income Protection.



### **Part-time employment**

(between 20-29 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Clients working on a part-time basis may be considered for Income Protection based on the following criteria:

- working between 20-29 hours per week
- permanent part-time employees who work at least three days per week
- Agreed Value – if in their position/self-employed for a continuous 24 months
- Indemnity – if in their position/self-employed for 12 -24 months
- occupations AAA, AA+, AA and A only
- minimum 4-week Waiting Period.

TPD benefits are rated according to the client's part-time occupation, however, 'Own' Occupation TPD is not available for clients working part-time.

### **Casual employment**

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Applicants employed on a casual basis are not eligible for Income Protection.

Please note that TPD benefits will be rated according to the number of hours worked and their occupation. However, 'Own' Occupation TPD is not available for clients working casually.

### **Farmers (owners)**

Depending on your client's situation, we now have three Income Protection options to choose from. These options provide more certainty by having the opportunity to financially underwrite a policy with an 'Agreed' value contract for all three options.

Your clients' can rest easy, knowing that if they have to make a claim, they will be paid the 'Agreed' monthly benefit, meaning they will be paid the pre-determined sum insured amount, no matter what their income at their time of need.

Farmers are eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ Total and Permanent Disability Insurance, and
- ✓ Income Protection insurance

For further details please refer to the Table on the [next page](#).



### Option 1 – Profitable for the last three years

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options <sup>#</sup>	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB (Input Gen Cat 19 on Quote)	Minimum 30 days	Maximum \$10,000	Maximum to age 65	Standard or Premier. No limitations to optional benefits.	Agreed and Indemnity	Available	Personal and Business Tax returns. Profit and Loss accounts and balance sheets for the last 3 years. <b>Note:</b> Must have positive asset position for last financial year as per balance sheets.
Less than 2 employees	BB (Input Gen Cat 23 on Quote)	Minimum 30 days	Maximum \$10,000	Maximum 5 years	Standard or Premier. No limitations to optional benefits.	Agreed and Indemnity	Available	

### Option 2 – Profit in at least one of the last three years

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options <sup>#</sup>	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB (Input Gen Cat 19 on Quote)	Minimum 30 days	Maximum \$5,000	Maximum to age 65	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	Profit and Loss accounts and balance sheets for the last 3 years. <b>Note:</b> Must have positive asset position for last financial year as per balance sheets.
Less than 2 employees	BB (Input Gen Cat 23 on Quote)	Minimum 30 days	Maximum \$5,000	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	

### Option 3 – Loss in all of the last three years

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options <sup>#</sup>	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB (Input Gen Cat 19 on Quote)	Minimum 30 days	Maximum \$3,500	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	Balance sheet for the last financial year. <b>Note:</b> Must have positive asset position for last financial year.
Less than 2 employees	BB (Input Gen Cat 23 on Quote)	Minimum 30 days	Maximum \$3,500	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	

\* Occupation Class and Financial Requirements – please read below on how to take advantage of this new Farmer Package.

\*\* Employees/Contractors must be working full-time and be on wages (excludes any casual or seasonal workers)

# For occupation class BBB the maximum entry age is 60nb and for BB 55nb. Where your client is older, only Income Protection Optimal is available. For further details please see [page 9](#).



## Home Duties (full-time)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Home Duties occupations are eligible for Life, TPD and Critical Illness insurance, however, 'Own' Occupation TPD is not available.

See [page 23](#) for details of the cover limits for Home Duties.

Not included under Home Duties are students and people currently unemployed ie seeking employment and not intending to do Home Duties.

## Newly Self-employed

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

We will generally consider applicants who have become self-employed within the last three to six months where they are doing the same type of work. Our approach is to limit Income Protection cover to an Indemnity contract and apply a newly self-employed clause.

A newly self-employed clause allows for the definition of Pre-Disability Earnings to be calculated from the date of self-employment and this remains on the policy for a period of two years. After two years, the client can elect to alter the Indemnity contract to Agreed Value with supporting financial evidence.

For self-employed applicants, the application form requires the following income figures:

- gross business expenses (turnover)
- business expenses
- net business income (net profit)
- client's share of income
- any addbacks
- total income

If you have a client who is newly self-employed, it is important that previous income figures are still completed.

For applicants who have become self-employed within the last 12 months, please provide 'Projected Income Figures' in the 'Last Tax Year' fields and previous income in the 'Previous Tax Year' fields (business income and net income are the same if the person was previously an arms-length employee).

## New Professionals Package

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection

While many newly qualified professionals, such as specialist doctors, vets or solicitors have significant earning capacity, they are unlikely to have complete financials to support their income. Their earnings will also increase significantly over the early period of their working lives.

As a result, we provide higher levels of cover for new professionals without the need for the usual financial requirements. These limits apply to Life, TPD, Critical Illness and Income Protection benefits.

### Eligibility

The new levels of cover are available to newly qualified professionals who became registered or licensed within the last three years, are working full-time and generating an income in one of the following eligible professional occupations:

- Accounting Graduate, Accountant – CPA or CA
- Actuarial Graduate, Actuarial Fellow
- Architect
- Dentist, Dental Specialist
- Engineer
- Financial Planner
- Medical Intern, Registrar, Resident, Doctor – GP or Specialist
- Optometrist
- Pharmacist
- Physiotherapist, Chiropractor, Osteopath
- Podiatrist
- Psychologist
- Quantity Surveyor
- Solicitor, Barrister
- Veterinarian

The following table outlines the complete list of eligible professional occupations and the occupation's relevant eligibility criteria.

Occupation	Eligibility Criteria
<b>General Practitioner and Dentists</b>	<p>A new general practitioner or dentist working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate medical or dental degree from an Australian Medical Council (AMC) or Australian Dental Council (ADC) accredited medical or dental school; has appropriate registration with the Australian Health Practitioner Regulation Agency (AHPRA) and, in the case of General Practitioners, are a Fellow of the Australian College of General Practitioners (FRACGP); or</li> <li>overseas, has had their qualifications recognised by the AMC or ADC and have unrestricted, appropriate registration with the Australian Health Practitioner Regulation Agency (AHPRA) and, in the case of General Practitioners, are a Fellow of the Australian College of General Practitioners (FRACGP) – also satisfy the usual underwriting residency guidelines;</li> </ul> <p>and has registered as a General Practitioner or Dentist with AHPRA within the last three years.</p>
<b>Specialist Medical and Dental Practitioners</b>	<p>A new specialist medical and dental practitioner working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate medical or dental degree from an Australian Medical Council (AMC) or Australian Dental Council (ADC) accredited medical or dental school; completed appropriate requirements with an AMC accredited specialist medical or dental training college or provider and has appropriate Specialist registration with the Australian Health Practitioner Regulation Agency (AHPRA); or</li> <li>overseas, has had their Specialist qualifications recognised by the AMC or ADC and have unrestricted, appropriate Specialist registration with the Australian Health Practitioner Regulation Agency (AHPRA) and satisfies the usual underwriting residency guidelines;</li> </ul> <p>and has registered as a Specialist Medical Practitioner or Dentist Practitioner with AHPRA within the last three years.</p>
<b>Medical Registrars in Training</b>	<p>We acknowledge that Medical Registrars in Training undergo extended accredited training to qualify as Specialists. As a result, to be considered within this category, a Medical Registrar in Training needs to be registered to practice with the Australian Health Practitioner Regulation Agency (AHPRA) and be accepted into an AMC accredited specialist medical college training program which would lead to an AHPRA recognised medical specialist qualification. Waiving of mandatory financial evidence requirements for Medical Registrars in Training will be extended from three years post graduation to 10 years post graduation in recognition of this extended period of training.</p> <p>This excludes GPs in Training.</p>
<b>Barrister and Solicitor</b>	<p>A new barrister and/or solicitor working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with a law degree and/or higher qualification from an accredited Australian law school, has completed the approved accredited program of practical legal training; or</li> <li>overseas, is a trained barrister and/or solicitor who has completed requirements for the appropriate state and/or territory registration (and satisfies the usual underwriting residency guidelines)</li> </ul> <p>and is currently registered to practice as a barrister and/or solicitor with the appropriate state and/or territory Bar Association and/or Law Society, and has been admitted within the last three years.</p>
<b>CPA/CA Accountants and Actuarial Fellows</b>	<p>A new CPA or CA or actuarial fellow, working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate bachelor degree or higher qualification, has completed the approved training program and practical experience requirements for qualification as a CPA or CA or FIAA; or</li> <li>overseas, is a trained accountant or actuary who has completed requirements for admission as a CPA or CA or FIAA (and satisfies the usual underwriting residency guidelines)</li> </ul> <p>and is currently registered to practice as a CPA or CA or FIAA in Australia, and has registered within the last three years.</p>
<b>Financial Planners</b>	<p>A new graduate, working full-time, generating an income and is currently an authorised representative for a business that holds an Australian Financial Services License and graduated and started working as a Financial Planner in the last three years.</p>
<b>Graduates and Other Practitioners</b> Applies to: <ul style="list-style-type: none"> <li>Accounting Graduate</li> <li>Actuarial Graduate</li> <li>Architect</li> <li>Chiropractor</li> <li>Engineer</li> <li>Medical Intern, Registrar, Resident</li> <li>Optometrist</li> <li>Pharmacist</li> <li>Physiotherapist</li> <li>Psychologist</li> <li>Podiatrist</li> <li>Quantity Surveyor</li> <li>Veterinarian</li> </ul>	<p>A new graduate or practitioner (of all other occupations listed in the table), working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate bachelor degree or higher qualification<sup>1</sup> and completed (or is in the process for Medical Interns and Residents, accounting graduates or actuarial graduates) the approved training program and practical experience requirements; or</li> <li>overseas, is a trained practitioner who graduated with the appropriate bachelor degree or higher qualification and has completed the appropriate Australian accreditation as set out by the appropriate Australian accreditation authority (and satisfies the usual underwriting residency guidelines)</li> </ul> <p>and is currently registered to practice with the appropriate state and/or territory registration board and graduated or registered within the last three years.</p>

<sup>1</sup> Psychologists require both a bachelor degree and a higher qualification.

**Note:** Professionals who have been qualified and/or registered and been working or practising in their professions for more than three years are not eligible. The New Professionals offer is available for clients' going overseas for further studies for a period of up to 3 months. Where a client is going overseas to study for a period of greater than 3 months this will be considered on an individual basis.



## Maximum levels of cover

The mandatory financial evidence requirements for the New Professionals Package are waived for set maximum amounts for Income Protection, Critical Illness, TPD and Life insurance subject to underwriting and disclosures on the Accelerated Protection application. The table below shows the maximum levels of cover (held industry wide). Any amount below these maximum amounts is accepted.

Profession	Maximum cover Life insurance	Maximum cover Critical Illness insurance	Maximum cover TPD insurance	Maximum cover – Income Protection Benefit		
				Agreed Value Monthly Benefit	Indemnity Monthly Benefit	Total Monthly Benefit
<b>Accountant – CPA or CA</b>	\$4m	\$1.5m	\$2.5m	\$6,000	\$4,000	\$10,000
<b>Accounting Graduate</b>	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
<b>Actuarial Fellow</b>	\$3m	\$1.5m	\$2.5m	\$6,500	\$3,500	\$10,000
<b>Actuarial Graduate</b>	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
<b>Architect</b>	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
<b>Barrister</b>	\$4m	\$2m	\$2.5m	\$6,250	\$3,750	\$10,000
<b>Chiropractor</b>	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
<b>Dental Specialist</b>	\$5m	\$2m	\$3m	\$15,000	\$5,000	\$20,000
<b>Dentist</b>	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
<b>Doctor – GP Only</b>	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
<b>Doctor – Specialist<sup>1</sup></b>	\$5m	\$2m	\$3m	\$15,000	\$5,000	\$20,000
<b>Engineer</b>	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
<b>Financial Planner</b>	\$1.5m	\$1m	\$1.5m	\$5,000	\$0	\$5,000
<b>Medical Intern</b>	\$2.5m	\$1m	\$2m	\$10,000	\$0	\$10,000
<b>Medical Registrar<sup>2</sup></b>	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
<b>Medical Registrar in Training</b>	\$4m	\$1.5m	\$2.5m	\$12,500	\$5,000	\$17,500
<b>Medical Resident</b>	\$3m	\$1.5m	\$2m	\$10,000	\$0	\$10,000
<b>Optometrist</b>	\$3m	\$1m	\$2m	\$5,000	\$3,000	\$8,000
<b>Osteopath</b>	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
<b>Pharmacist</b>	\$2.5m	\$1m	\$2m	\$5,000	\$5,000	\$10,000
<b>Physiotherapist</b>	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
<b>Podiatrist</b>	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
<b>Psychologist</b>	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
<b>Quantity Surveyor</b>	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
<b>Solicitor</b>	\$3m	\$1.5m	\$2.5m	\$5,000	\$5,000	\$10,000
<b>Veterinarian</b>	\$2.5m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000

<sup>1</sup> To be eligible for the additional \$5,000 Indemnity cover, the client cannot be deriving all of their income from the public sector (either fully private practice or a combination of public and private practice).

<sup>2</sup> If a Medical Registrar is part of a hospital training programme, they qualify under this offering as a Medical Intern and Medical Intern limits will apply

## Applying for the Offer

When obtaining a quote for Income Protection under the New Professionals package, the application may require:

- two separate Income Protection policies, one Agreed Value and one Indemnity. The indemnity component of the Income Protection policy can be converted to an Agreed Value policy at any future date without further medical underwriting, subject to the usual financial underwriting requirements, ie proof of income. A Special Condition is also included with the Policy Document to confirm that the Agreed Value benefit has been allowed even though the client's income at application stage may not support the benefit.
- the full (combined) Income Protection benefits for medical requirements, see [page 19](#), and
- completion of questions 9 and 10 in Section 4 of the application form.

## Seasonal Workers

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients employed in seasonal employment occupations that do not offer continuous employment are not eligible for Income Protection because it is difficult to determine whether the client is working and what their income is at a given time.

TPD is generally available under the modified Activities of Daily Living definition only. See the Occupation list for the specific occupation.

## Second Occupation

Clients working in a second occupation for 10 or more hours per week are rated in the 'higher' risk occupation category.

For clients working less than 10 hours per week in a second occupation where the occupation category only varies by one classification, we retain the occupation category for the principal occupation, otherwise the 'higher' risk occupation category applies.

The earnings from both jobs must be stated separately on the application. In general, only income from the principal occupation is covered. However, there will be scenarios where the income from the second occupation / employment may be considered.

For example: Client is a qualified Accountant and has been working 20 hours per week and 15 hours per week (total of 35 hours per week) for two different accountancy firms for the last three years. In this instance we would include the income from both.

Please discuss further with your Underwriter.

## Students – full-time / part-time

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients studying on either a full-time or part-time basis are eligible for Life, TPD and Critical Illness insurance. TPD is available under the modified Activities of Daily Living definition only.

In general, we consider benefits up to \$1,000,000 for Life and TPD insurance (TPD is only available under the modified Activities of Daily Living definition) and \$750,000 for Critical Illness insurance.

## Unemployed

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✗ TPD insurance
- ✗ Income Protection

Unemployed clients are eligible for Life and Critical Illness insurance only. In general, we consider applications for benefits up to \$1,000,000 for Life insurance and \$750,000 for Critical Illness insurance.

## Working from Home

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

Self-employed clients working from home can present challenges at the underwriting and claims stage because it can be difficult to determine if the business will continue to run whilst the client is disabled.

Under Income Protection, the following criteria are taken into consideration and determine eligibility:

- the nature of employment and industry;
- how work is sourced; and
- track record of successfully running a business from home.

### Please note:

- the client must not be employed by or in a partnership with their spouse; and
- 25% of working time is spent outside of the work/home environment or 25% of working time spent at home must involve meeting with clients, etc.

Please discuss further with your Underwriter.



## Working in Remote Areas

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

Where a client is working in a remote location there are a number of aspects that are taken into account.

Due to the financial incentive to work in remote areas, we need to ensure that any Income Protection benefit being applied for is sustainable.

In general, people only remain in these areas for a limited time and do not continue earning the high level of income.

For this reason, Income Protection may be restricted to a maximum monthly benefit of \$7,500 and have other limitations to benefit period and/or waiting period. We consider cover based on individual circumstances.

There may also be additional risks depending on transport and living conditions and access to medical care.

The type of information that will assist us in offering the best cover possible is:

- Work history for 3 years including roles undertaken, names of companies worked for and income earned
- What is the client's specific job title including a more specific breakdown of duties and qualifications
- Details of current and other recent work contracts including duration, hours worked per day, weeks worked per year etc.
- What is the mode of transport to site and living conditions once there
- Distance to medical and hospital support
- Income details for last 2 years with breakdown of any bonuses or loadings paid due to working hours etc.
- Indication of how long client intends staying in the role with current employer and future work intentions.
- Please discuss further with your Underwriter.

# 11

## Occupation Classification Descriptions

### General

The Occupation Classifications section is a comprehensive listing of individual occupations and their categories and also contains a description of each occupation category.

If your client's occupation is not listed and you can't determine which category they belong to, please contact your TAL underwriter for a classification. Please ensure that full occupational details are clearly disclosed on the application.

Where '5 year' or '2 year' is shown against the Occupation Category, this indicates the maximum Benefit Period available.

### Product, Occupation and Lifestyle Codes

<b>LI</b>	Life Insurance
<b>CI</b>	Critical Illness insurance
<b>TPD – Any</b>	TPD insurance – Any Occupation
<b>TPD – Own</b>	TPD insurance – Own Occupation
<b>TPD – ADL</b>	TPD – Activities of Daily Living
<b>TPD Factor</b>	TPD rate is multiplied by this factor
<b>IP</b>	Income Protection, Business Expense insurance
<b>OR</b>	Ordinary Rates
<b>UI</b>	Uninsurable
<b>1</b>	Standard Rates
<b>1.5</b>	Standard Rates plus 50%
<b>2</b>	Standard Rates plus 100%
<b>\$x.xx</b>	Standard Rates plus annual extra \$x.xx per \$1,000 of cover
<b>IC</b>	Individual Consideration (refer to underwriting)
<b>E</b>	Excluded

### Example:

A carpenter, classified as Own Occupation

TPD rate x TPD factor x Own Occupation factor  
= TPD rate x 2 x 1.5

Clients eligible for either the 'Own' or 'Any' TPD definitions, are also eligible to apply under the modified Activities of Daily Living definition.

### Income Protection and Business Expense Code Descriptions

#### AAA University Professionals/Executives

- University qualified professionals using their qualification in a role that requires membership of a professional or government body to practise, eg accountants, solicitors or engineers.
- Individuals in an office-based management role, for at least two years and earning \$120,000+ per annum.

#### AA+ Health/Medical Professionals

- University qualified health/medical professionals using their qualification in a role that requires membership of a professional or government body to practise, eg doctors, dentists or surgeons.

#### AA Qualified Managerial/Clerical

- Other professionals and those employed in management or clerical roles (office only)
- Qualified health professionals who undertake light physical work, ie naturopath.

#### A Technical Retail/Sales

- Occupations that are not manual or physical in nature but may require some travel.
- Most commission-based occupations and shopkeepers involved in highly skilled work, eg real estate salesperson.

Note: maximum to age 65 Benefit Period applies

#### BBB Qualified Light Manual

- Skilled craftspeople or tradespeople in non-hazardous industries performing light manual work. Must hold TAFE qualifications, eg carpenter, electrician.

Note: maximum to age 65 Benefit Period applies

#### BB+ Semi-Skilled Manual Plus

- Selected skilled workers performing semi-skilled work or light manual work. Qualifications and/or licensing may not be required, eg Ambulance Driver/Paramedic, courier – car/van/light truck – local only.

Note: maximum to age 65 Benefit period applies

#### BB Semi-Skilled Manual

- Skilled workers performing semi-skilled or heavy manual work. Qualifications and/or licensing may not be required, eg cement renderer, qualified floor tiler

Note: maximum 5 year Benefit Period applies

#### B Other Manual

- Workers involved in heavy manual work, eg cleaner, truck driver, floor coverer or sander.

Note: maximum 5 year Benefit Period applies

#### SRA Special Risk Category

Occupations with special underwriting risks, eg air traffic controller or baggage handler.

Note:

- maximum \$7,500 monthly benefit applies;
- maximum 5 year Benefit Period;
- minimum 4-week Waiting Period;
- only available under IP Super or Standard; and
- Accident Benefit Option not available.





## 12 Occupation Listing

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Abalone Diver	IC	IC	UI	UI	UI	UI	UI
Abattoir - Butcher - Qualified	OR	OR	2	Y	Y	Y	BB
Abattoir - Inspector	OR	OR	1.5	Y	Y	Y	BBB
Abattoir - Other	OR	OR	IC	IC	IC	IC	IC
Abattoir - Slaughterer	OR	OR	2	UI	UI	Y	SRA
Abattoir - Supervisor - Nil manual	OR	OR	2	Y	Y	Y	BBB
Account Executive	OR	OR	1	Y	Y	Y	AA
Accountant - Not university qualified	OR	OR	1	Y	Y	Y	AA
Accountant - University qualified	OR	OR	1	Y	Y	Y	AAA
Accounts Clerk	OR	OR	1	Y	Y	Y	AA
Acrobats	OR	IC	UI	UI	UI	UI	UI
Actor/Actress (no stunt work)	OR	OR	2	UI	UI	Y	UI
Actuary - Qualified	OR	OR	1	Y	Y	Y	AAA
Actuary - Unqualified	OR	OR	1	Y	Y	Y	AA
Acupuncturist - Australian qualification	OR	OR	1	Y	Y	Y	AA+
Acupuncturist - Other	OR	OR	1	Y	UI	Y	A
Administration Assistant/Clerk/Manager	OR	OR	1	Y	Y	Y	AA
Advertising - Agent/Account Executive/ Clerical staff	OR	OR	1	Y	Y	Y	AA
Advertising - Principal/Account Executive - Office only	OR	OR	1	Y	Y	Y	AAA
Adviser/Agent - Insurance	OR	OR	1	Y	Y	Y	AA
Aerial Photographer	IC	IC	UI	UI	UI	UI	UI
Aerobic/Gym Instructor - Qualified - Full time	OR	OR	2	UI	UI	Y	B
Aged Care Worker - Qualified - Includes manual duties	OR	OR	2	Y	Y	Y	B
Agent - Advertising	OR	OR	1	Y	Y	Y	AA
Agent - Employment	OR	OR	1	Y	Y	Y	AA
Agent - Machinery - Heavy	OR	OR	2	Y	Y	Y	BB
Agent - Machinery - Light	OR	OR	2	Y	Y	Y	BBB
Agent - Real Estate - Principal	OR	OR	1	Y	Y	Y	AA
Agent - Real Estate - Rental Property Manager - Office only	OR	OR	1	Y	Y	Y	AA
Agent - Real Estate - Rental Property Manager - Other	OR	OR	1	Y	Y	Y	A
Agent - Real Estate - Salesperson	OR	OR	1	Y	Y	Y	A
Agent - Repossession - Includes manual duties	OR	OR	2	Y	Y	Y	BB
Agent - Stock/Station	OR	OR	1.5	Y	Y	Y	A
Agent - TAB - Full time - Principal	OR	OR	1	Y	Y	Y	AA
Agent - Travel	OR	OR	1	Y	Y	Y	AA
Agronomist - More than 10% field work	OR	OR	IC	IC	IC	IC	IC
Agronomist - Office and consultation duties only - Less than 10% field work	OR	OR	1	Y	Y	Y	AAA

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Air-Conditioning - Installer/Repairer	OR	OR	2	Y	Y	Y	BBB
Air-Conditioning - Supervisor - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Air-Conditioning - Technician	OR	OR	2	Y	Y	Y	BBB
Airline - Flight Personnel - Commercial (non charter) - Pilots/Engineers/Flight Attendants etc	OR	OR	2	UI	UI	Y	UI
Airport - Air Traffic Controller	OR	OR	2	UI	UI	Y	SRA
Airport - Baggage Handler	OR	OR	2	UI	UI	Y	SRA
Airport - Cleaner	OR	OR	2	UI	UI	Y	B
Airport - Firefighter	OR	OR	UI	UI	UI	UI	UI
Airport - Maintenance Worker - Unqualified	OR	OR	2	UI	UI	Y	B
Airport - Manager/Clerical	OR	OR	1	Y	Y	Y	AA
Airport - Refueller	OR	OR	2	UI	UI	Y	B
Airport - Truck Driver	OR	OR	2	UI	UI	Y	B
Alarm Installer/Repairer	OR	OR	2	Y	Y	Y	BBB
Aluminium Fixer/Framer - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Aluminium Fixer/Framer - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Aluminium Fixer/Framer - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Ambulance Officer/Driver/Paramedic	OR	OR	2	Y	Y	Y	BB
Ambulance Service - Clerical only	OR	OR	1	Y	Y	Y	AA
Ambulance Technician	OR	OR	2	Y	Y	Y	BB+
Amusement Parlour - Proprietor	OR	OR	2	Y	Y	Y	B
Amway Sales Person - Full time	OR	OR	1.5	Y	Y	Y	A
Anaesthetic Technician	OR	OR	1	Y	Y	Y	AA
Anaesthetist	OR	OR	1	Y	Y	Y	AA+
Analyst - Not university qualified	OR	OR	1	Y	Y	Y	AA
Analyst - University qualified	OR	OR	1	Y	Y	Y	AAA
Animal Breeder/Trainer - Other	OR	OR	2	UI	UI	Y	SRA
Animal Breeder/Trainer - Small domestic animals - No racing involvement	OR	OR	2	Y	Y	Y	B
Antenna Erector - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Antenna Erector - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Antenna Erector - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Antique Dealer - Deliveries	OR	OR	2	Y	Y	Y	BB
Antique Dealer - No restoration	OR	OR	1	Y	Y	Y	A
Antique Dealer - Restoration - Less than 2 years exp	OR	OR	2	Y	UI	Y	BB
Antique Dealer - Restoration - Min 2 years exp	OR	OR	2	Y	Y	Y	BBB
Apiarist/Bee Keeper	OR	OR	2	Y	Y	Y	BBB
Archaeologist - Other	IC	IC	IC	IC	IC	IC	IC
Archaeologist - Less than 10% field work - No underground or manual work	OR	OR	1	Y	Y	Y	AAA



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Archaeologist - More than 10% field work - Underground or manual work	OR	OR	IC	IC	IC	IC	BBB
Architect - Qualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	1	Y	Y	Y	AAA
Architect - Qualified - More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Architect - Qualified - office/consulting only	OR	OR	1	Y	Y	Y	AAA
Architect - Unqualified - Max 10% field work - No underground/Offshore/Manual	OR	OR	1	Y	Y	Y	A
Architect - Unqualified - More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Armed Forces - Civilian - Clerical staff only	OR	OR	1	Y	Y	Y	AA
Armed Forces - Permanent	IC	IC	UI	UI	UI	UI	UI
Art Gallery Owner - Established more than 2 years	OR	OR	1	Y	Y	Y	AA
Articled Clerk - Legal	OR	OR	1	Y	Y	Y	AA
Artist - Commercial/Graphic	OR	OR	1	Y	Y	Y	AA
Artist - Freelance	OR	OR	2	UI	UI	Y	UI
Asbestos Worker	OR	IC	IC	IC	UI	IC	IC
Asphalt Layer	OR	OR	2	UI	UI	Y	SRA
Assembly Line Worker	OR	OR	2	UI	UI	Y	UI
Astronomer	OR	OR	1	Y	Y	Y	AAA
Auctioneer - Livestock	OR	OR	1.5	Y	Y	Y	A
Auctioneer - Real Estate/Other - Not livestock	OR	OR	1	Y	Y	Y	AA
Audiologist	OR	OR	1	Y	Y	Y	AA+
Audiometrist	OR	OR	1	Y	Y	Y	AA
Auditor - Not qualified	OR	OR	1	Y	Y	Y	AA
Auditor - Qualified AASA/ACA	OR	OR	1	Y	Y	Y	AAA
Author	OR	OR	2	UI	UI	Y	UI
Auto Electrician - Qualified	OR	OR	2	Y	Y	Y	BBB
Auto Electrician - Unqualified	OR	OR	2	Y	Y	Y	BB
Aviation - Aeronautical Engineer - Office only	OR	OR	1	Y	Y	Y	AAA
Aviation - Aeronautical Engineer - Other	OR	OR	IC	IC	IC	IC	IC
Aviation - Designer/Draughtsperson	OR	OR	1	Y	Y	Y	AA
Aviation - Mechanic - Flying duties	IC	IC	IC	IC	IC	IC	IC
Aviation - Mechanic - No flying duties	OR	OR	2	Y	Y	Y	BBB
Aviation - Others	IC	IC	IC	IC	IC	IC	IC
Aviation Industry - Flying Instructor	2	IC	UI	UI	UI	UI	UI
Aviation Industry - Supervisor - No Manual	OR	OR	1.5	Y	UI	Y	BBB
Avon Sales Person - Full time	OR	OR	1.5	Y	Y	Y	A
Backhoe Operator - No tree/Bush felling	OR	OR	2	Y	Y	Y	B
Backhoe Operator - Tree/Bush felling - Owner/Operator	OR	OR	2	UI	UI	Y	SRA
Baggage Handler	OR	OR	2	UI	UI	Y	SRA

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Bailiff	OR	OR	1.5	Y	Y	Y	A
Baker - Qualified	OR	OR	2	Y	Y	Y	BBB
Baker - Unqualified	OR	OR	2	Y	Y	Y	B
Bank - Manager/Teller/Clerk/Customer Service/Officer	OR	OR	1	Y	Y	Y	AA
Bank Manager - Office only	OR	OR	1	Y	Y	Y	AA
Barber/Hairdresser - Qualified	OR	OR	1.5	Y	Y	Y	BBB
Barrister	OR	OR	1	Y	Y	Y	AAA
Bartender - Full Time	OR	OR	2	Y	Y	Y	BB
Battery and Tyre Repair/Fitting	OR	OR	2	Y	Y	Y	B
Battery and Tyre Sales Only	OR	OR	1.5	Y	Y	Y	A
Beach Inspector - Permanent full time	OR	OR	2	Y	Y	Y	B
Beautician - Qualified	OR	OR	1.5	Y	Y	Y	BBB
Biochemist - Qualified	OR	OR	1	Y	Y	Y	AAA
Biologist - Laboratory and office only	OR	OR	1	Y	Y	Y	AAA
Biologist - Marine - Diving duties	IC	IC	UI	UI	UI	UI	UI
Biologist - Marine - Less than 10% field work - No diving	OR	OR	1	Y	Y	Y	AA
Biologist - Marine - More than 10% field work - No diving	OR	OR	1	Y	IC	Y	A
Blacksmith/Farrier	OR	OR	2	Y	Y	Y	BB
Blind/Awning/Screen - Installer	OR	OR	2	Y	Y	Y	BBB
Blind/Awning/Screen - Maker	OR	OR	2	Y	Y	Y	BB
Blind/Awning/Screen - Quotes/Measurements only - No manual	OR	OR	1.5	Y	Y	Y	A
Boat - Builder - Qualified	OR	OR	2	Y	Y	Y	BBB
Boat - Builder - Unqualified	OR	OR	2	Y	UI	Y	B
Boat - Sales	OR	OR	1.5	Y	Y	Y	A
Bobcat Operator - No tree/Bush felling	OR	OR	2	Y	Y	Y	B
Bobcat Operator - Tree/Bush felling - Owner/Operator	OR	OR	2	UI	UI	Y	SRA
Boilermaker - Qualified	OR	OR	2	Y	Y	Y	BBB
Boilermaker - Unqualified	OR	OR	2	Y	Y	Y	B
Bookbinder	OR	OR	1.5	Y	Y	Y	A
Bookkeeper	OR	OR	1	Y	Y	Y	AA
Bookmaker - Gambling	OR	OR	2	UI	UI	Y	UI
Botanist - Qualified	OR	OR	1	Y	Y	Y	AAA
Botanist - Unqualified	OR	OR	1.5	Y	Y	Y	A
Bouncer	2	UI	UI	UI	UI	UI	UI
Boxer - Professional	3	UI	UI	UI	UI	UI	UI
Bread Vendor	OR	OR	2	Y	Y	Y	BB
Bricklayers/Pavers	OR	OR	2	UI	UI	Y	B
Brickworks - Labourer	OR	OR	2	UI	UI	Y	SRA
Brickworks - Supervisor - Up to 10% manual work	OR	OR	2	Y	UI	Y	BBB



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Broker - Mortgage	OR	OR	1	Y	Y	Y	AA
Broker - Stock/Finance/Not insurance - Employed - Not by own company	OR	OR	1	Y	Y	Y	AAA
Broker - Stock/Finance/Not insurance - Self Employed	OR	OR	1	Y	Y	Y	IC
Broker/Financial Planner - Insurance	OR	OR	1	Y	Y	Y	AA
Builder - In 1st year apprenticeship	OR	OR	2	UI	UI	Y	UI
Builder - In 2nd or 3rd year apprenticeship	OR	OR	2	Y	UI	Y	BB
Builder - In 4th year apprenticeship	OR	OR	2	Y	Y	Y	BBB
Builder - Licensed	OR	OR	2	Y	Y	Y	BBB
Builder - Qualified - Supervisory only - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Builders Labourer	OR	OR	2	UI	UI	Y	SRA
Builders Supply Merchant - Light manual/ Shop	OR	OR	2	Y	Y	Y	BBB
Builders Supply Merchant - Yard worker	OR	OR	2	Y	Y	Y	B
Bulldozer Operator - No tree/Bush felling	OR	OR	2	Y	Y	Y	B
Bulldozer Operator - Tree/Bush felling - Owner/Operator	OR	OR	2	UI	UI	Y	SRA
Bus/Coach Driver - Local only	OR	OR	2	Y	Y	Y	BBB
Bus/Coach Driver - Long Distance	OR	OR	2	UI	UI	Y	B
Business Analyst/Consultant - Not university qualified	OR	OR	1	Y	Y	Y	AA
Business Analyst/Consultant - University qualified	OR	OR	1	Y	Y	Y	AAA
Business Development Manager - Not university qualified	OR	OR	1	Y	Y	Y	AA
Business Development Manager - University qualified	OR	OR	1	Y	Y	Y	AAA
Business Manager - Office only	OR	OR	1	Y	Y	Y	AA
Butcher - Retail - Qualified	OR	OR	2	Y	Y	Y	BBB
Butler	OR	OR	2	Y	Y	Y	BBB
Buyer - Retail Store - Office duties only	OR	OR	1	Y	Y	Y	AA
Cabinet Maker - Qualified	OR	OR	2	Y	Y	Y	BBB
Cabinet Maker - Unqualified	OR	OR	2	Y	Y	Y	B
Cable Television Installer	OR	OR	2	Y	Y	Y	BBB
Cablemaker/Wiremaker	OR	OR	2	Y	Y	Y	BBB
Cake Decorator - Qualified	OR	OR	1.5	Y	UI	Y	A
Cake Decorator - Unqualified	OR	OR	1.5	Y	UI	Y	BBB
Cameraman - Aerial	IC	IC	UI	UI	UI	UI	UI
Cameraman - On location - Employee/Freelance	IC	IC	IC	IC	UI	IC	IC
Cameraman - Studio - Employee	OR	OR	1.5	Y	Y	Y	A
Cameraman - Studio - Freelance	OR	OR	1.5	Y	Y	Y	IC
Canvas Goods/Manufacturer	OR	OR	2	Y	Y	Y	BB
Car Detailer	OR	OR	2	UI	UI	Y	B
Car Manufacture - Assembly	OR	OR	2	UI	UI	Y	B

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Car Manufacture - Supervisor	OR	OR	2	Y	Y	Y	BB
Car Park Attendant	OR	OR	2	Y	UI	Y	B
Car Salesperson	OR	OR	1.5	Y	Y	Y	A
Car Wash - Managerial/Clerical - Office only	OR	OR	1.5	Y	Y	Y	A
Car Wash - Owner/Manager	OR	OR	2	Y	UI	Y	BB
Car Washer	OR	OR	2	UI	UI	Y	UI
Car Wrecker - Owner	OR	OR	2	Y	Y	Y	B
Caravan Park Proprietor	OR	OR	2	Y	Y	Y	BB
Caravan Salesperson	OR	OR	1.5	Y	Y	Y	A
Careers Advisor/Counsellor	OR	OR	1	Y	Y	Y	AA
Carpenter - In 1st year apprenticeship	OR	OR	2	UI	UI	Y	UI
Carpenter - In 2nd or 3rd year apprenticeship	OR	OR	2	Y	UI	Y	BB
Carpenter - In 4th year apprenticeship	OR	OR	2	Y	Y	Y	BBB
Carpenter - Qualified	OR	OR	2	Y	Y	Y	BBB
Carpenter - Unqualified	OR	OR	2	Y	Y	Y	BB
Carpet - Cleaner	OR	OR	2	UI	UI	Y	B
Carpet - Layer	OR	OR	2	Y	UI	Y	B
Cartographer	OR	OR	1	Y	Y	Y	AAA
Cashier - Financial Institution	OR	OR	1.5	Y	Y	Y	AA
Cashier - Service Station/Supermarket	OR	OR	2	Y	Y	Y	BB
Casino - Government owned and licensed - Cashier	OR	OR	1.5	Y	Y	Y	A
Casino - Government owned and licensed - Croupier/Inspector	OR	OR	2	Y	UI	Y	BB
Casino - Government owned and licensed - Managerial/Clerical - Office only	OR	OR	1	Y	Y	Y	AA
Casino - Government owned and licensed - Waiter/Bar staff	OR	OR	2	Y	Y	Y	B
Caterer - Admin/Supervisory only	OR	OR	1.5	Y	Y	Y	A
Caterer - Qualified	OR	OR	1.5	Y	Y	Y	BBB
Caterer - Unqualified	OR	OR	2	Y	Y	Y	BB
Cattery/Kennel Operator	OR	OR	2	Y	Y	Y	BB
Ceiling Fixer - Qualified	OR	OR	2	Y	Y	Y	BB
Ceiling Fixer - Unqualified	OR	OR	2	Y	UI	Y	B
Cement Manufacturing - Other	OR	OR	2	UI	UI	Y	UI
Cement Manufacturing - Supervisor	OR	OR	2	Y	Y	Y	BB
Cement Renderer - Qualified	OR	OR	2	Y	Y	Y	BB
Cement Renderer - Unqualified	OR	OR	2	Y	UI	Y	B
Cemetery - Crematorium worker	OR	OR	2	UI	UI	Y	B
Chauffeur	OR	OR	2	Y	Y	Y	BBB
Chef/Cook - In 1st year apprenticeship	OR	OR	2	UI	UI	Y	UI
Chef/Cook - In 2nd or 3rd year apprenticeship	OR	OR	2	Y	UI	Y	BB
Chef/Cook - In 4th year apprenticeship	OR	OR	2	Y	Y	Y	BBB
Chef/Cook - Qualified	OR	OR	1.5	Y	Y	Y	BBB



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Chef/Cook - Unqualified	OR	OR	1.5	Y	Y	Y	BB
Chemist - Analytical/Research - Qualified	OR	OR	1	Y	Y	Y	AAA
Chemist - Laboratory Technician	OR	OR	1.5	Y	Y	Y	A
Chemist - Retail	OR	OR	1	Y	Y	Y	AAA
Chief Executive Officer - Office only - Not university qualified	OR	OR	1	Y	Y	Y	AA
Chief Executive Officer - Office only - University qualified	OR	OR	1	Y	Y	Y	AAA
Child Care Ctre Mgr/Director - Less than 10% hands on child care duties	OR	OR	1	Y	Y	Y	AA
Child Care Ctre Mgr/Director - More than 10% hands on child care duties	OR	OR	IC	IC	IC	IC	IC
Child Care Worker - Qualified and registered - Not working from home	OR	OR	2	Y	Y	Y	BBB
Child Care Worker - Qualified and registered - Working from home	OR	OR	2	Y	Y	Y	BB
Chimney Sweep	OR	OR	2	Y	UI	Y	B
Chiropodist	OR	OR	1.5	Y	Y	Y	AA+
Chiropractor	OR	OR	1.5	Y	Y	Y	AA+
Choreographer/Dancer	OR	OR	2	UI	UI	Y	UI
Circus Performers/Staff	IC	UI	UI	UI	UI	UI	UI
Cleaner - Airport	OR	OR	2	UI	UI	Y	B
Cleaner - Brick - Min 30 day waiting period	OR	OR	2	UI	UI	Y	SRA
Cleaner - Carpet	OR	OR	2	UI	UI	Y	B
Cleaner - General	OR	OR	2	UI	UI	Y	B
Cleaner - Hospital	OR	OR	2	UI	UI	Y	B
Cleaner - Hotel	OR	OR	2	UI	UI	Y	B
Cleaner - House	OR	OR	2	UI	UI	Y	B
Cleaner - Office/Factory/School	OR	OR	2	UI	UI	Y	B
Cleaner - Window - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Cleaner - Window - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Cleaner - Window - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Clergy/Minister of Religion - No overseas/ Missionary work	OR	OR	1	Y	Y	Y	AA
Clerk/Clerical	OR	OR	1	Y	Y	Y	AA
Clothing Designer	OR	OR	1.5	Y	Y	Y	SRA
Club - Registered - Bar Staff - Full time	OR	OR	2	Y	Y	Y	BB
Club - Registered - Bouncer/Security Staff	2	UI	UI	UI	UI	UI	UI
Club - Registered - Cashier	OR	OR	1.5	Y	Y	Y	A
Club - Registered - Chef/Cook	OR	OR	1.5	Y	Y	Y	BB
Club - Registered - Chef/Cook Qualified	OR	OR	1.5	Y	Y	Y	BBB
Club - Registered - Manager - Bar work	OR	OR	2	Y	Y	Y	BB
Club - Registered - Manager/Admin - No bar work	OR	OR	1	Y	Y	Y	AA
Club - Registered - Receptionist/Clerical only	OR	OR	1	Y	Y	Y	AA



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Club - Registered - Waiter/Waitress	OR	OR	2	Y	Y	Y	BB
Coach - Permanent/Full time - Football - All codes	OR	OR	2	UI	UI	Y	IC
Coach - Permanent/Full time - Golf	OR	OR	2	UI	UI	Y	BBB
Coach - Permanent/Full time - Swimming	OR	OR	2	UI	UI	Y	BBB
Coach - Permanent/Full time - Tennis	OR	OR	2	UI	UI	Y	BBB
Company Director - Office only - Not university qualified	OR	OR	1	Y	Y	Y	AA
Company Director - Office only - University qualified	OR	OR	1	Y	Y	Y	AAA
Company Secretary - Other - Office only	OR	OR	1	Y	Y	Y	AA
Company Secretary - Qualified - Income over \$120,000 pa	OR	OR	1	Y	Y	Y	AAA
Composer - Music	OR	OR	2	UI	UI	Y	UI
Compositor/Proof Reader	OR	OR	1	Y	Y	Y	AA
Computer - Analyst/Consultant/Programmer - Not university qualified	OR	OR	1	Y	Y	Y	AA
Computer - Analyst/Consultant/Programmer - University qualified	OR	OR	1	Y	Y	Y	AAA
Computer - Systems Operator	OR	OR	1	Y	Y	Y	AA
Computer - Technician	OR	OR	1.5	Y	Y	Y	A
Concreter	OR	OR	2	UI	UI	Y	B
Conveyancer	OR	OR	1	Y	Y	Y	AA
Copy Typer	OR	OR	1	Y	Y	Y	AA
Copywriter	OR	OR	1	Y	Y	Y	AA
Coroner	OR	OR	1	Y	Y	Y	AAA
Corporate Trainer - Office/Admin only	OR	OR	1	Y	Y	Y	AA
Courier - Car/Van/Light truck - Local only	OR	OR	2	Y	Y	Y	BB
Courier - Cyclist	OR	OR	2	UI	UI	Y	UI
Courier - Motorcycle	OR	OR	2	UI	UI	Y	UI
Courier - Van/Truck - Long distance	OR	OR	2	UI	UI	Y	B
Crane/Derrick/Hoist Operator	OR	OR	2	UI	UI	Y	SRA
Credit Controller/Manager	OR	OR	1	Y	Y	Y	AA
Crop Duster/Sprayer - Ground - No aviation	OR	OR	2	Y	Y	Y	B
Curator - Art Gallery/Library/Museum	OR	OR	1	Y	Y	Y	AA
Curtain Fitter	OR	OR	2	Y	Y	Y	BBB
Customs - Agent/Clerical	OR	OR	1	Y	Y	Y	AA
Customs - Officer	OR	OR	1.5	Y	Y	Y	A
Dance Instructor	OR	OR	2	Y	Y	Y	BB
Dancer	OR	OR	2	UI	UI	Y	UI
Data Entry Operator	OR	OR	1	Y	Y	Y	AA
Data Processing Manager	OR	OR	1	Y	Y	Y	AA
Debt Collector - Any site work	OR	OR	2	UI	UI	Y	B
Debt Collector - Office only	OR	OR	1	Y	Y	Y	AA
Deckhand - Ashore daily - Excludes fishing vessels	OR	OR	2	UI	UI	Y	SRA



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Demolition Worker - No use of explosives	OR	OR	2	UI	UI	Y	UI
Demolition Worker - Use of explosives	2	UI	UI	UI	UI	UI	UI
Dental Hygienist	OR	OR	1	Y	Y	Y	A
Dental Nurse	OR	OR	1	Y	Y	Y	A
Dental Prosthesisist	OR	OR	1	Y	Y	Y	AA
Dental Technician	OR	OR	1.5	Y	Y	Y	A
Dentist	OR	OR	1	Y	Y	Y	AA+
Dermatologist	OR	OR	1	Y	Y	Y	AA+
Detention Centre Officer	OR	OR	2	UI	UI	Y	UI
Diamond Cutter/Polisher/Setter	OR	OR	1.5	Y	Y	Y	A
Diemaker/Caster	OR	OR	2	Y	Y	Y	BB
Dietitian - Tertiary qualifications	OR	OR	1	Y	Y	Y	AA
Director/Producer - Entertainment	OR	OR	IC	IC	UI	IC	IC
Disc Jockey	OR	OR	2	UI	UI	Y	UI
Diver	IC	IC	UI	UI	UI	UI	UI
Dockyard - Stevedore	OR	OR	2	UI	UI	Y	SRA
Dockyard - Terminal Operator - Office only	OR	OR	1.5	Y	Y	Y	A
Doctor - General Practitioner	OR	OR	1	Y	Y	Y	AA+
Doctor - Hospital Resident	OR	OR	1	Y	Y	Y	AA+
Doctor - Medical Intern	OR	OR	1	Y	Y	Y	AA+
Doctor - Registrar	OR	OR	1	Y	Y	Y	AA+
Doctor - Specialist	OR	OR	1	Y	Y	Y	AA+
Doctor - Surgeon	OR	OR	1	Y	Y	Y	AA+
Dog Breeder/Groomer - No racing involvement	OR	OR	2	Y	Y	Y	B
Dogman	2	2	UI	UI	UI	UI	UI
Drainer/Ditcher - Qualified Plumber	OR	OR	2	Y	Y	Y	BB
Drainer/Ditcher - Unqualified	OR	OR	2	Y	Y	Y	B
Draper	OR	OR	2	Y	Y	Y	BBB
Draughtsperson - Qualified - Max 10% field work - No underground/Offshore/Manual	OR	OR	1	Y	Y	Y	AA
Draughtsperson - Qualified - More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Draughtsperson - Unqualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	1	Y	Y	Y	A
Draughtsperson - Unqualified - More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Dredger - Harbour or river	OR	OR	2	UI	UI	Y	B
Dressmaker	OR	OR	2	Y	Y	Y	BBB
Driller - Others/Offshore/Using explosives	IC	IC	UI	UI	UI	UI	UI
Driller - Waterwell and Mineral Sample	OR	OR	2	Y	UI	Y	B
Driver - Airport Truck	OR	OR	2	UI	UI	Y	B
Driver - Ambulance	OR	OR	2	Y	Y	Y	BB
Driver - Armoured Car	OR	OR	UI	UI	UI	UI	UI

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Driver - Bus - Local only	OR	OR	2	Y	Y	Y	BBB
Driver - Bus - Long Distance	OR	OR	2	UI	UI	Y	B
Driver - Car/Van/Light truck - Local only	OR	OR	2	Y	Y	Y	BB
Driver - Cement Truck	OR	OR	2	UI	UI	Y	B
Driver - Chauffer	OR	OR	2	Y	Y	Y	BBB
Driver - Crane/Derrick/Hoist Operator	OR	OR	2	UI	UI	Y	SRA
Driver - Earthmoving/Construction	OR	OR	2	Y	Y	Y	B
Driver - Explosives	2	UI	UI	UI	UI	UI	UI
Driver - Forklift - Not on docks	OR	OR	2	Y	Y	Y	B
Driver - Hire Car Owner	OR	OR	2	Y	Y	Y	BBB
Driver - Instructor	OR	OR	2	Y	Y	Y	BBB
Driver - Removalist - Local only	OR	OR	2	Y	UI	Y	B
Driver - Removalist - Long distance - More than 300km daily	OR	OR	2	UI	UI	Y	SRA
Driver - Tanker Driver - Petrol etc - Local only	OR	OR	2	UI	UI	Y	B
Driver - Taxi - Full time - Driver	OR	OR	2	Y	Y	Y	B
Driver - Taxi - Full time - Owner/Driver	OR	OR	2	Y	Y	Y	BB
Driver - Tow Truck	OR	OR	2	UI	UI	Y	B
Driver - Truck - Heavy Vehicle - Local only	OR	OR	2	Y	Y	Y	B
Driver - Truck - Heavy Vehicle - Long distance - More than 300km daily	OR	OR	2	UI	UI	Y	SRA
Dry Cleaning - Worker	OR	OR	2	UI	UI	Y	B
Earthmoving - No tree/Bush felling	OR	OR	2	Y	Y	Y	B
Earthmoving - Tree/Bush felling - Owner/Operator	OR	OR	2	UI	UI	Y	SRA
Economist	OR	OR	1	Y	Y	Y	AAA
Editor - Films/Television - Office only	OR	OR	1.5	Y	Y	Y	A
Editor - Films/Television - Site work	OR	OR	2	Y	UI	Y	BBB
Editor - Newspaper/Magazines	OR	OR	1	Y	Y	Y	AA
Electrician - In 1st year apprenticeship	OR	OR	2	UI	UI	Y	UI
Electrician - In 2nd or 3rd year apprenticeship	OR	OR	2	Y	UI	Y	BB
Electrician - In 4th year apprenticeship	OR	OR	2	Y	Y	Y	BBB
Electrician - Industrial - High Voltage - Heights up to 20 metres	OR	OR	2	UI	UI	Y	SRA
Electrician - Qualified - Domestic/Business	OR	OR	2	Y	Y	Y	BBB
Electroplater	OR	OR	2	Y	Y	Y	BB
Elevator Mechanic/Installer	OR	OR	2	Y	UI	Y	B
Embalmer	OR	OR	2	Y	Y	Y	BBB
Employment Agent	OR	OR	1	Y	Y	Y	AA
Engineer - Chemical - Uni qual - Max 10% field work - No underground/offshore/manual work	OR	OR	1	Y	Y	Y	AAA
Engineer - Civil - Uni qual - Max 20% field work - No underground/Offshore/Manual work	OR	OR	1	Y	Y	Y	AAA



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Engineer - Diploma/TAFE qual - More than 10% field work or involves underground/Offshore/Manual work	OR	OR	2	UI	UI	Y	BBB
Engineer - Diploma/TAFE qualified - Max 10% field work - No underground/Offshore/Manual work	OR	OR	1	Y	Y	Y	AA
Engineer - Electrical/Electronics - Uni qual - Max 20% field work - No underground/Offshore/Manual	OR	OR	1	Y	Y	Y	AAA
Engineer - Mechanical - Uni qual - Max 20% field work - No underground/Offshore/Manual work	OR	OR	1	Y	Y	Y	AAA
Engineer - Structural - Uni qual - Max 20% field work - No underground/Offshore/Manual work	OR	OR	1	Y	Y	Y	AAA
Engineer - Uni qual - Less than 10% field work or involves underground/Offshore/Manual work	OR	OR	1.5	Y	UI	Y	A
Engineer - Uni qual - More than 10% field work or involves underground/Offshore/Manual work	OR	OR	2	UI	UI	Y	BBB
Engineer - Uni qual - Office/Consulting - Max 20% field work - No underground/Offshore/Manual work	OR	OR	1	Y	Y	Y	AAA
Engraver/Etcher	OR	OR	1.5	Y	Y	Y	A
Entomologist	OR	OR	1	Y	Y	Y	AAA
Equipment Hire - Repair and Maintenance	OR	OR	2	Y	Y	Y	BBB
Equipment Hire - Sales only - No manual duties	OR	OR	1.5	Y	Y	Y	A
Estimator	OR	OR	1	Y	Y	Y	AA
Event Manager - Office only	OR	OR	1	Y	Y	Y	AA
Event Manager - Other	OR	OR	IC	IC	IC	IC	IC
Event Manager - Site work - No manual work	OR	OR	1	Y	Y	Y	A
Excavation Contractor	OR	OR	2	Y	Y	Y	B
Executive - Office only - Not university qualified	OR	OR	1	Y	Y	Y	AA
Executive - Office only - University qualified	OR	OR	1	Y	Y	Y	AAA
Explosives/Fireworks - Manufacturer or Setter	2	UI	UI	UI	UI	UI	UI
Factory Worker	OR	OR	2	UI	UI	Y	UI
Farmer - Cane - Restrictions apply as per the Adviser Guide	OR	OR	2	UI	UI	Y	B
Farmer - Manager	OR	OR	2	Y	Y	Y	BB
Farmer - Owner - Full time employees	OR	OR	2	Y	Y	Y	BBB
Farmer - Owner - No full time employees	OR	OR	2	Y	Y	Y	BB
Farmer - Oyster Farmer - Restrictions apply as per the Adviser Guide	OR	OR	2	Y	Y	Y	BB
Farmer - Worker	OR	OR	2	UI	UI	Y	UI
Farmer/Grazier - Owner - Full time employees	OR	OR	2	Y	Y	Y	BBB
Farmer/Grazier - Owner - No full time employees	OR	OR	2	Y	Y	Y	BB
Fashion Designer	OR	OR	1.5	Y	Y	Y	SRA

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Fencing Contractor - Licensed	OR	OR	2	Y	Y	Y	B
Ferryman	OR	OR	2	UI	UI	Y	B
Fibreglass Moulder/Supervisor	OR	OR	2	Y	Y	Y	BB
Film/TV - Aust Only - Distributor	OR	OR	1	Y	Y	Y	AA
Film/TV - Aust Only - Makeup	OR	OR	2	Y	Y	Y	A
Film/TV - Aust Only - Producer	OR	OR	IC	IC	UI	IC	IC
Film/TV - Aust Only - Sound Engineer	OR	OR	1.5	Y	Y	Y	A
Film/TV - Aust Only - Technicians/Engineers (Studio)	OR	OR	1.5	Y	Y	Y	A
Film/TV - Aust Only - Wardrobe	OR	OR	2	UI	UI	Y	SRA
Financial Planner/Insurance Sales	OR	OR	1	Y	Y	Y	AA
Firefighter	OR	OR	UI	UI	UI	UI	UI
Fisherman (Ordinary/\$2 based on Individual consideration)	IC	IC	UI	UI	UI	UI	UI
Fitness Centre - Instructor - Qualified - Full time	OR	OR	2	UI	UI	Y	B
Fitness Centre - Owner/Operator - Office only - No manual work	OR	OR	1.5	Y	UI	Y	AA
Fitter and Turner	OR	OR	2	Y	Y	Y	BBB
Floor Coverer/Sander	OR	OR	2	Y	Y	Y	B
Floor Tiler - Qualified	OR	OR	2	Y	Y	Y	BB
Floor Tiler - Unqualified	OR	OR	2	Y	UI	Y	B
Florist - Including deliveries	OR	OR	1.5	Y	Y	Y	BBB
Florist - No deliveries	OR	OR	1.5	Y	Y	Y	A
Food Technologist - Qualified	OR	OR	1	Y	Y	Y	AA
Foreman - Building - Greater than 10% manual work	OR	OR	2	Y	Y	Y	BBB
Foreman - Building - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Forester - Supervisory only	OR	OR	2	Y	Y	Y	BBB
Forester - Tree felling	OR	OR	UI	UI	UI	UI	UI
Forklift Driver - Not on docks	OR	OR	2	Y	Y	Y	B
Foundry/Smelter Worker	OR	OR	2	Y	UI	Y	SRA
French Polisher - Qualified	OR	OR	2	Y	Y	Y	BBB
French Polisher - Unqualified	OR	OR	2	UI	UI	Y	B
Fruit Packer/Picker	OR	OR	2	UI	UI	Y	UI
Fruit/Vegetable - Providore/Wholesaler	OR	OR	2	Y	Y	Y	BB+
Funeral Director - Embalming	OR	OR	2	Y	Y	Y	BBB
Funeral Director - No embalming	OR	OR	1	Y	Y	Y	AA
Funeral Pallbearer/Driver	OR	OR	2	Y	Y	Y	BBB
Furniture - Polisher - Qualified	OR	OR	2	Y	Y	Y	BBB
Furniture - Polisher - Unqualified	OR	OR	2	UI	UI	Y	B
Furniture - Removalist - Local only	OR	OR	2	Y	UI	Y	B
Furniture - Restorer	OR	OR	2	Y	Y	Y	BBB
Furniture - Retailer - Deliveries	OR	OR	2	Y	Y	Y	B
Furniture - Retailer - Sales Only	OR	OR	1	Y	Y	Y	A



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Garage - Cashier/Console Operator	OR	OR	2	Y	Y	Y	BB
Garage - Proprietor - More than 10% manual work	OR	OR	1.5	Y	Y	Y	BBB
Garage - Proprietor - Up to 10% manual work	OR	OR	1	Y	Y	Y	A
Garage - Rollerdoor Installer	OR	OR	2	Y	Y	Y	BB+
Garbage - Collector/Driver	OR	OR	2	Y	Y	Y	B
Garbage - Incineration Operator	OR	OR	2	UI	UI	Y	UI
Gardener - Qualified	OR	OR	2	Y	Y	Y	B
Gardener - Unqualified	OR	OR	2	Y	UI	Y	SRA
Gas Fitter	OR	OR	2	Y	Y	Y	BBB
Gem Cutter/Polisher/Setter	OR	OR	1.5	Y	Y	Y	A
Geologist - More than 10% exploration/ Onsite - No explosive use/No underground or offshore	OR	OR	2	Y	Y	Y	BBB
Geologist - Qualified - Office only	OR	OR	1	Y	Y	Y	AAA
Geologist - Underground - No explosives	\$2.00	\$2.00	UI	UI	UI	UI	SRA
Geologist - Underground - Uses explosives	IC	UI	UI	UI	UI	UI	UI
Geologist - Up to 20% field work - No explosive use/No underground or offshore	OR	OR	1	Y	Y	Y	AA
Glass Blower	OR	OR	2	UI	UI	Y	BB
Glazier	OR	OR	2	Y	Y	Y	BBB
Goldsmith	OR	OR	1.5	Y	Y	Y	A
Golf Professional	OR	OR	2	UI	UI	Y	UI
Golf Professional - Shop and tuition only	OR	OR	2	UI	UI	Y	BBB
Graphic Designer	OR	OR	1	Y	Y	Y	AA
Grave Digger	OR	OR	2	UI	UI	Y	B
Greenkeeper	OR	OR	2	Y	Y	Y	BBB
Groundsman - Qualified	OR	OR	2	Y	Y	Y	BB
Gunsmith	OR	OR	2	Y	Y	Y	BBB
Gynaecologist	OR	OR	1	Y	Y	Y	AA+
Gyprock Fixer - Qualified	OR	OR	2	Y	Y	Y	BB
Gyprock Fixer - Unqualified	OR	OR	2	Y	UI	Y	B
Hairdresser/Barber - Qualified	OR	OR	1.5	Y	Y	Y	BBB
Handyman	OR	OR	2	Y	UI	Y	B
Harbour Pilot	OR	OR	2	Y	Y	Y	BBB
Harvester	OR	OR	2	UI	UI	Y	UI
Headmaster	OR	OR	1	Y	Y	Y	AAA
Health and Safety Officer - No unusual hazards - No working at heights, underground, etc	OR	OR	1.5	Y	Y	Y	A
Hire Car Owner/Driver	OR	OR	2	Y	Y	Y	BBB
Home Care Worker - Qualified - Not family/ Friend	OR	OR	2	Y	UI	Y	B
Home Duties - Maximum cover applies as per the Adviser Guide	OR	OR	1.5	Y	UI	Y	UI
Homeopath - Qualified	OR	OR	1	Y	Y	Y	AA

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Horses - Breeder	OR	OR	2	UI	UI	Y	UI
Horses - Jockey - Flat racing	OR	IC	UI	UI	UI	UI	UI
Horses - Jockey - Steeplechase	2	IC	UI	UI	UI	UI	UI
Horses - Riding Instructor	OR	OR	2	UI	UI	Y	IC
Horses - Strapper/Stablehand	OR	OR	2	UI	UI	Y	UI
Horses - Trainer - No riding	OR	OR	2	UI	UI	Y	SRA
Horses - Trotting Driver	OR	OR	UI	UI	UI	UI	UI
Horticulturist - Qualified - Consulting only	OR	OR	1	Y	Y	Y	A
Horticulturist - Qualified - Including manual duties	OR	OR	2	Y	Y	Y	BBB
Hospital - Administrator	OR	OR	1	Y	Y	Y	AA
Hospital - Cleaner	OR	OR	2	UI	UI	Y	B
Hospital - Domestic worker	OR	OR	2	UI	UI	Y	B
Hospital - Wardsperson	OR	OR	2	Y	Y	Y	B
Hotel/Motel - Bartender - Full time	OR	OR	2	Y	Y	Y	BB
Hotel/Motel - Cleaner	OR	OR	2	UI	UI	Y	B
Hotel/Motel - Concierge - 5 star hotel	OR	OR	1	Y	Y	Y	AA
Hotel/Motel - Housekeeper/Chambermaid	OR	OR	2	Y	Y	Y	BB
Hotel/Motel - Kitchenhand	OR	OR	2	Y	Y	Y	B
Hotel/Motel - Maitre'D - 5 star hotel	OR	OR	1.5	Y	Y	Y	A
Hotel/Motel - Manager - Bar work	OR	OR	2	Y	Y	Y	BB
Hotel/Motel - Manager/Supervisory only - No bar duties	OR	OR	1	Y	Y	Y	AA
Hotel/Motel - Porter	OR	OR	2	Y	Y	Y	B
Hotel/Motel - Publican - More than 10% manual work	OR	OR	2	Y	Y	Y	BBB
Hotel/Motel - Publican - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Hotel/Motel - Receptionist	OR	OR	1	Y	Y	Y	AA
House Reblocker	OR	OR	2	UI	UI	Y	UI
Houseperson - Maximum cover applies as per the Adviser Guide	OR	OR	1.5	Y	UI	Y	UI
Human Resources Consultant - Not university qualified	OR	OR	1	Y	Y	Y	AA
Human Resources Consultant - University qualified	OR	OR	1	Y	Y	Y	AAA
Hypnotherapist - Qualified	OR	OR	1	Y	Y	Y	AA
Ice Cream Van Driver	OR	OR	2	Y	UI	Y	BB
Insecticide Manufacture - Other	OR	OR	2	Y	UI	Y	SRA
Insecticide Manufacture - Supervisor	OR	OR	2	Y	Y	Y	BB
Inspector - Building	OR	OR	1.5	Y	Y	Y	A
Inspector - Education	OR	OR	1	Y	Y	Y	AA
Inspector - Health	OR	OR	1.5	Y	Y	Y	A
Inspector - RSPCA	OR	OR	1.5	Y	Y	Y	A
Instrument Manufacturer	OR	OR	2	Y	Y	Y	BBB
Insulation Installer	OR	OR	2	Y	Y	Y	B



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Insurance - Adjuster	OR	OR	1	Y	Y	Y	AA
Insurance - Clerk	OR	OR	1	Y	Y	Y	AA
Insurance - Investigator	OR	OR	2	Y	Y	Y	BBB
Insurance - Sales	OR	OR	1	Y	Y	Y	AA
Interior Decorator - Manual duties	OR	OR	2	Y	Y	Y	BBB
Interior Decorator - Qualified - Consulting only	OR	OR	1.5	Y	Y	Y	A
Interpreter	OR	OR	1	Y	Y	Y	AA
Investor	OR	OR	2	UI	UI	Y	UI
Iridologist - Qualified	OR	OR	1	Y	Y	Y	AA
Ironing Contractor	OR	OR	2	UI	UI	Y	SRA
IT/Computer Representative	OR	OR	1	Y	Y	Y	A
Jackaroo/Jillaroo	OR	OR	2	UI	UI	Y	UI
Janitor - Live off premises	OR	OR	2	Y	UI	Y	B
Janitor - Live on premises	OR	OR	2	UI	UI	Y	SRA
Jeweller - Maker	OR	OR	1.5	Y	UI	Y	A
Jeweller - Merchant	OR	OR	1.5	Y	UI	Y	AA
Joiner	OR	OR	2	Y	Y	Y	BBB
Journalist/Reporter - Employee - No overseas work	OR	OR	1.5	Y	Y	Y	A
Journalist/Reporter - Employee - On air studio	OR	OR	1.5	Y	Y	Y	A
Journalist/Reporter - Employee - Overseas work	IC	IC	UI	UI	UI	UI	UI
Journalist/Reporter - Freelance - No overseas work	OR	OR	IC	IC	UI	IC	IC
Judge	OR	OR	1	Y	Y	Y	AAA
Juice Vendor	OR	OR	2	Y	Y	Y	BB
Kennel/Cattery Operator	OR	OR	2	Y	Y	Y	BB
Kitchenhand	OR	OR	2	Y	Y	Y	B
Laboratory Technician	OR	OR	1.5	Y	Y	Y	A
Labourer - Manual unskilled worker	OR	OR	2	UI	UI	Y	SRA
Landscape Gardener - Other	OR	OR	2	UI	UI	Y	B
Landscape Gardener - Qualified	OR	OR	2	Y	Y	Y	BBB
Lathe Operator - Qualified	OR	OR	2	Y	Y	Y	BB
Lathe Operator - Unqualified	OR	OR	2	UI	UI	Y	UI
Laundry/Laundromat Owner/Manager	OR	OR	2	Y	UI	Y	BB
Laundry/Laundromat Staff	OR	OR	2	UI	UI	Y	B
Lawnmowing Contractor	OR	OR	2	Y	Y	Y	B
Lawyer	OR	OR	1	Y	Y	Y	AAA
Lecturer - Other	OR	OR	1	Y	Y	Y	AA
Lecturer - University	OR	OR	1	Y	Y	Y	AAA
Legal Assistant	OR	OR	1	Y	Y	Y	AA
Librarian	OR	OR	1	Y	Y	Y	AA
Line Marker	OR	OR	2	UI	UI	Y	B



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Linespersons - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Linespersons - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Linespersons - Qualified - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Lithographer	OR	OR	2	Y	Y	Y	BBB
Livestock Broker/Buyer - Stockyard	OR	OR	2	Y	Y	Y	BBB
Locksmith	OR	OR	1.5	Y	Y	Y	A
Logging Driver - No felling	OR	OR	2	Y	UI	Y	B
Machinist - Clothing - Qualified	OR	OR	2	Y	Y	Y	BB
Machinist - Clothing - Unqualified	OR	OR	2	UI	UI	Y	UI
Machinist - Metal/Wood - Qualified	OR	OR	2	Y	Y	Y	BB
Machinist - Metal/Wood - Unqualified	OR	OR	2	UI	UI	Y	B
Machinist - Sail Making - Qualified	OR	OR	2	Y	Y	Y	BB+
Machinist - Sail Making - Unqualified	OR	OR	2	UI	UI	Y	B
Machinist - Supervisor - No manual	OR	OR	2	Y	UI	Y	BBB
Magistrate	OR	OR	1	Y	Y	Y	AAA
Mail Contractor - Car/Van/Truck - Local only	OR	OR	2	Y	Y	Y	BB+
Mail Contractor - Cyclist	OR	OR	2	UI	UI	Y	UI
Mail Contractor - Motorcycle	OR	OR	2	UI	UI	Y	UI
Management Consultant - Office only - Not university qualified	OR	OR	1	Y	Y	Y	AA
Management Consultant - Office only - University qualified	OR	OR	1	Y	Y	Y	AAA
Manager Administration - Office only	OR	OR	1	Y	Y	Y	AA
Manicurist - Qualified - Not working from home	OR	OR	1.5	Y	Y	Y	BBB
Marina Owner	OR	OR	2	Y	Y	Y	BBB
Marine Surveyor/Engineer	OR	OR	IC	IC	IC	IC	IC
Market Gardener	OR	OR	2	UI	UI	Y	B
Market Stall Holder	OR	OR	2	UI	UI	Y	UI
Marketing Manager	OR	OR	1	Y	Y	Y	AA
Masseur - Qualified	OR	OR	2	Y	Y	Y	BBB
Mechanic - Diesel	OR	OR	2	Y	Y	Y	BBB
Mechanic - In 1st year apprenticeship	OR	OR	2	UI	UI	Y	UI
Mechanic - In 2nd or 3rd year apprenticeship	OR	OR	2	Y	UI	Y	BB
Mechanic - In 4th year apprenticeship	OR	OR	2	Y	Y	Y	BBB
Mechanic - Motor - Qualified	OR	OR	2	Y	Y	Y	BBB
Mechanic - Refrigeration	OR	OR	2	Y	Y	Y	BBB
Merchant Banker	OR	OR	1	Y	Y	Y	AAA
Merchant Marine Personnel	OR	OR	UI	UI	UI	UI	UI
Metal Worker - Qualified	OR	OR	2	Y	Y	Y	BB
Metal Worker - Unqualified	OR	OR	2	UI	UI	Y	B
Metallurgist - Field work - Including underground work - No explosives	2	2	UI	UI	UI	UI	SRA



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Metallurgist - Field work - No underground	OR	OR	1.5	Y	UI	Y	AA
Metallurgist - Office only	OR	OR	1	Y	Y	Y	AAA
Meteorologist	OR	OR	1	Y	Y	Y	AAA
Meter Reader	OR	OR	1.5	Y	Y	Y	BBB
Microbiologist	OR	OR	1	Y	Y	Y	AAA
Milk Vendor	OR	OR	2	Y	Y	Y	BB
Mining - Above Ground - All occupations - With explosives	5	UI	UI	UI	UI	UI	UI
Mining - Above Ground - Carpenter	OR	OR	2	Y	Y	Y	BBB
Mining - Above Ground - Driller	OR	OR	2	Y	UI	Y	B
Mining - Above Ground - Driver	OR	OR	2	Y	Y	Y	B
Mining - Above Ground - Driver - Crane	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Driver - Train	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Driver - Truck	OR	OR	2	Y	Y	Y	B
Mining - Above Ground - Electrician	OR	OR	2	Y	Y	Y	BBB
Mining - Above Ground - Engineer - Office only	OR	OR	1	Y	Y	Y	AAA
Mining - Above Ground - Engineer - Site Visits - Up to 10%	OR	OR	1	Y	Y	Y	AAA
Mining - Above Ground - Excavator	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Fitter/Turner	OR	OR	2	Y	Y	Y	BBB
Mining - Above Ground - Foreman	OR	OR	2	Y	Y	Y	B
Mining - Above Ground - Geologist - Office only	OR	OR	1	Y	Y	Y	AAA
Mining - Above Ground - Geologist - Up to 10% field work - No explosive use, underground or offshore	OR	OR	1	Y	Y	Y	AA
Mining - Above Ground - Labourer	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Mechanic	OR	OR	2	Y	Y	Y	BBB
Mining - Above Ground - Metallurgist	OR	OR	1.5	Y	UI	Y	AA
Mining - Above Ground - Operators - Dump Truck	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Other	OR	OR	2	Y	UI	Y	B
Mining - Above Ground - Rigger - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	SRA
Mining - Above Ground - Rigger - Heights over 20 metres	\$2.00	\$2.00	2	UI	UI	Y	UI
Mining - Above Ground - Rigger - Heights up to 10 metres	OR	OR	2	Y	UI	Y	B
Mining - Above Ground - Sandblaster	OR	OR	2	UI	UI	Y	SRA
Mining - Above Ground - Supervisor/Shift Supervisor/Deputy - 100% office work	OR	OR	1.5	Y	Y	Y	A
Mining - Above Ground - Welder - Qualified	OR	OR	2	Y	Y	Y	BBB
Mining - Above Ground - Welder - Unqualified	OR	OR	2	Y	UI	Y	B
Mining - Mining Deputy - Up to 100% underground	OR	OR	1.5	Y	Y	Y	A
Mining - Mining Engineer - Qualified - Office only	OR	OR	1	Y	Y	Y	AAA

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Mining - Mining Engineer - Qualified - Site visits	OR	OR	1	Y	Y	Y	AAA
Mining - Mining Engineer - Qualified - Site visits including underground	OR	OR	1	Y	Y	Y	AAA
Mining - Underground - Miners	2	2	UI	UI	UI	UI	UI
Mining - Underground - Others	IC	IC	IC	IC	IC	IC	IC
Mining - Underground - Others - No explosives	2	2	UI	UI	UI	UI	UI
Mining - Underground - Others - With explosives	IC	IC	UI	UI	UI	UI	UI
Mining - Underground - Skilled Tradespersons - No explosives - Min 13 week waiting period	2	2	UI	UI	UI	UI	SRA
Mining - Underground - Supervisors - No explosives	2	2	UI	UI	UI	UI	IC
Model/Mannequin	OR	OR	2	UI	UI	Y	UI
Museum Attendant	OR	OR	1.5	Y	Y	Y	A
Musician - Orchestra	OR	OR	2	UI	UI	Y	A
Musician - Other	OR	OR	2	UI	UI	Y	UI
Myotherapist	OR	OR	1.5	Y	Y	Y	AA+
Naturopath - Qualified	OR	OR	1	Y	Y	Y	AA
Nurse - Aide	OR	OR	2	UI	UI	Y	B
Nurse - Clinical Nurse Specialist	OR	OR	1.5	Y	Y	Y	A
Nurse - District	OR	OR	2	Y	Y	Y	BBB
Nurse - Enrolled	OR	OR	2	Y	Y	Y	B
Nurse - Geriatric	OR	OR	2	Y	Y	Y	BBB
Nurse - Midwife	OR	OR	1.5	Y	Y	Y	A
Nurse - Nursing Unit Manager	OR	OR	1	Y	Y	Y	AA
Nurse - Psychiatric	OR	OR	2	Y	Y	Y	BB
Nurse - Registered Nurse	OR	OR	2	Y	Y	Y	BBB
Nurse - Theatre - No general nursing duties	OR	OR	1.5	Y	Y	Y	A
Obstetrician	OR	OR	1	Y	Y	Y	AA+
Occupational Therapist - Qualified	OR	OR	1	Y	Y	Y	AA+
Office Worker	OR	OR	1	Y	Y	Y	AA
Oil & Gas - Offshore - Crane Driver	2	2	2	UI	UI	Y	UI
Oil & Gas - Offshore - Derrickman	2	2	2	UI	UI	Y	UI
Oil & Gas - Offshore - Driller	2	2	2	UI	UI	Y	UI
Oil & Gas - Offshore - Drilling Engineer	\$2.00	OR	2	UI	UI	Y	UI
Oil & Gas - Offshore - Electrician	OR	OR	2	UI	UI	Y	UI
Oil & Gas - Offshore - Engineer/Qualified Professional/Admin	OR	OR	1	Y	Y	Y	AA
Oil & Gas - Offshore - Labourer	2	IC	2	UI	UI	Y	UI
Oil & Gas - Offshore - Mechanic	OR	OR	2	UI	UI	Y	UI
Oil & Gas - Offshore - Oil Rig Supervisor	OR	OR	2	UI	UI	Y	UI
Oil & Gas - Offshore - Other	IC	IC	IC	IC	UI	IC	IC
Oil & Gas - Offshore - Rigger	2	IC	2	UI	UI	Y	UI
Oil & Gas - Offshore - Tool Pusher	2	OR	2	UI	UI	Y	UI



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Oil & Gas - Offshore - Welder	2	2	2	UI	UI	Y	UI
Oil & Gas - Onshore - Admin only	OR	OR	1	Y	Y	Y	AA
Oil & Gas - Onshore - Crane/Derrick/Hoist Operator	OR	OR	2	UI	UI	Y	SRA
Oil & Gas - Onshore - Distributors - No delivery	OR	OR	1.5	Y	Y	Y	A
Oil & Gas - Onshore - Driller	OR	OR	2	UI	UI	Y	SRA
Oil & Gas - Onshore - Engineer/Geologist - Nil heights	OR	OR	1.5	Y	Y	Y	AAA
Oil & Gas - Onshore - Laboratory Technician - Nil heights	OR	OR	1.5	Y	Y	Y	A
Oil & Gas - Onshore - Machine Operator	OR	OR	2	UI	UI	Y	SRA
Oil & Gas - Onshore - Tradesperson	OR	OR	2	Y	UI	Y	BB
Oil & Gas - Onshore - Trench Digger	OR	OR	2	UI	UI	Y	SRA
Oil & Gas - Onshore - Welder - Qualified - Nil heights	OR	OR	2	UI	UI	Y	BB
Oil & Gas - Onshore - Welder - Unqualified - Nil heights	OR	OR	2	UI	UI	Y	SRA
Oil & Gas - Refinery Worker	OR	OR	2	UI	UI	Y	IC
Opthamologist	OR	OR	1	Y	Y	Y	AA+
Optician	OR	OR	1	Y	Y	Y	AA
Optometrist	OR	OR	1	Y	Y	Y	AAA
Orchardist - Manager/Owner - Restrictions apply as per the Adviser Guide	OR	OR	1.5	Y	Y	Y	BBB
Orchardist - Worker	OR	OR	2	UI	UI	Y	UI
Orthodontist	OR	OR	1	Y	Y	Y	AA+
Osteopath	OR	OR	1.5	Y	Y	Y	AA+
Oyster Farmer - Restrictions apply as per the Adviser Guide	OR	OR	2	Y	Y	Y	BB
Paediatrician	OR	OR	1	Y	Y	Y	AA+
Painter - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	BB
Painter - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Painter - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BBB
Painter - Spray Painter - Qualified	OR	OR	2	Y	Y	Y	BBB
Painter - Spray Painter - Unqualified	OR	OR	2	Y	UI	Y	B
Painter - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	2	UI	UI	Y	UI
Painter - Unqualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Painter - Unqualified - Heights up to 10 metres	OR	OR	2	UI	UI	Y	B
Panel Beater - Qualified	OR	OR	2	Y	Y	Y	BBB
Panel Beater - Unqualified	OR	OR	2	Y	Y	Y	B
Park Ranger	OR	OR	2	Y	Y	Y	BBB
Parking Station Attendant	OR	OR	2	UI	UI	Y	SRA
Parking Warden/Officer	OR	OR	2	Y	Y	Y	BBB
Pastry Cook - Qualified	OR	OR	2	Y	Y	Y	BBB

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Pathologist	OR	OR	1	Y	Y	Y	AA+
Paver/Bricklayer	OR	OR	2	UI	UI	Y	B
Pensioner	OR	OR	2	UI	UI	Y	UI
Periodontist	OR	OR	1	Y	Y	Y	AA+
Personal Trainer - Gym only - Full time	OR	OR	2	UI	UI	Y	B
Pest Exterminator/Fumigator	OR	OR	2	Y	Y	Y	BB+
Pharmacist - Qualified	OR	OR	1	Y	Y	Y	AAA
Photographer - Aerial	IC	IC	UI	UI	UI	UI	UI
Photographer - On location - Employee	OR	OR	IC	IC	UI	IC	IC
Photographer - On location - Freelance	OR	OR	IC	IC	UI	IC	IC
Photographer - Studio - Employee	OR	OR	1.5	Y	Y	Y	A
Photographer - Studio - Freelance	OR	OR	1.5	Y	Y	Y	IC
Physicist - Consulting/Laboratory duties only	OR	OR	1	Y	Y	Y	AAA
Physicist - Other	OR	OR	1	Y	Y	Y	AA
Physiotherapist	OR	OR	1.5	Y	Y	Y	AA+
Piano Tuner	OR	OR	1.5	Y	Y	Y	A
Picture Framer - Manufacturer/Repairer	OR	OR	2	Y	Y	Y	BBB
Pipelayer - No offshore work	OR	OR	2	Y	Y	Y	B
Plant Operator - Factory work - No production line work	OR	OR	2	UI	UI	Y	SRA
Plant Operator - No factory work	OR	OR	2	Y	Y	Y	B
Plasterer - Qualified	OR	OR	2	Y	Y	Y	BB
Plasterer - Unqualified	OR	OR	2	Y	UI	Y	B
Plumber - In 1st year apprenticeship - Not roof	OR	OR	2	UI	UI	Y	UI
Plumber - In 2nd or 3rd year apprenticeship - Not roof	OR	OR	2	Y	UI	Y	BB
Plumber - In 4th year apprenticeship - Not roof	OR	OR	2	Y	Y	Y	BBB
Plumber - Qualified - Not roof	OR	OR	2	Y	Y	Y	BBB
Plumber - Roof - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	B
Plumber - Roof - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Plumber - Roof - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BB
Plumber - Roof - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	2	UI	UI	Y	UI
Plumber - Roof - Unqualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Plumber - Roof - Unqualified - Heights up to 10 metres	OR	OR	2	UI	UI	Y	B
Podiatrist	OR	OR	1.5	Y	Y	Y	AA+
Police - Air Wing	IC	IC	UI	UI	UI	UI	UI
Police - Bomb Disposal and SWAT	3	UI	UI	UI	UI	UI	UI
Police - Dog Squad	OR	OR	UI	UI	UI	UI	UI
Police - Motorcyclist	OR	OR	UI	UI	UI	UI	UI



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Police - Officer	OR	OR	UI	UI	UI	UI	UI
Postal - Agent/Clerical	OR	OR	1.5	Y	Y	Y	AA
Postal - Sorter	OR	OR	2	Y	Y	Y	BB+
Postal Delivery - Car/Van/Truck - Local only	OR	OR	2	Y	Y	Y	BB+
Postal Delivery - Foot	OR	OR	2	Y	Y	Y	BB
Postal Delivery - Motorcycle	OR	OR	2	UI	UI	Y	UI
Pottery and Ceramics	OR	OR	2	Y	UI	Y	BB
Printer	OR	OR	2	Y	Y	Y	BBB
Prison - Governor/Admin Staff	OR	OR	1	Y	Y	Y	AA
Prison - Maintenance Staff	OR	OR	2	UI	UI	Y	UI
Prison - Parole Officer	OR	OR	1	Y	Y	Y	A
Prison - Warden/Guard	OR	OR	2	UI	UI	Y	UI
Private Investigator - Insurance	OR	OR	2	Y	Y	Y	BBB
Private Investigator - Not insurance	OR	OR	2	UI	UI	Y	UI
Process Production Worker	OR	OR	2	UI	UI	Y	UI
Process Server	OR	OR	2	Y	Y	Y	BBB
Professional Sports person - Restrictions apply as per the Adviser Guide	IC	IC	2	UI	UI	Y	UI
Professor - University	OR	OR	1	Y	Y	Y	AAA
Project Manager - Office only	OR	OR	1	Y	Y	Y	AA
Project Manager - Site work - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Projectionist	OR	OR	1.5	Y	Y	Y	A
Property - Developer Consultant - Not investment	OR	OR	1	Y	Y	Y	IC
Property - Investor	OR	OR	2	UI	UI	Y	UI
Property Manager	OR	OR	1	Y	Y	Y	A
Psychiatrist	OR	OR	1	Y	Y	Y	AA+
Psychologist	OR	OR	1	Y	Y	Y	AA+
Public Relations Officer	OR	OR	1	Y	Y	Y	AA
Public Servant - Clerical only	OR	OR	1	Y	Y	Y	AA
Publican - More than 10% manual work	OR	OR	2	Y	Y	Y	BBB
Publican - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A
Publisher	OR	OR	1	Y	Y	Y	AA
Purchasing Officer - No manual duties	OR	OR	1	Y	Y	Y	AA
Quality Assurance Manager	OR	OR	1	Y	Y	Y	AA
Quantity Surveyor	OR	OR	1	Y	Y	Y	AA
Quarry Worker - No explosives	OR	OR	2	UI	UI	Y	SRA
Quarry Worker - With explosives	IC	IC	UI	UI	UI	UI	UI
Radio Announcer - Not freelance	OR	OR	IC	IC	UI	IC	IC
Radiographer/Radiotherapist	OR	OR	1	Y	Y	Y	AA+
Radiologist	OR	OR	1	Y	Y	Y	AA+
Railway - Guards	OR	OR	2	Y	Y	Y	B
Railway - Inspector	OR	OR	1.5	Y	Y	Y	BBB

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Railway - Station Assistant	OR	OR	2	Y	Y	Y	BB
Railway - Station Master	OR	OR	1.5	Y	Y	Y	A
Railway - Track Worker	OR	OR	2	UI	UI	Y	SRA
Railway - Train Driver	OR	OR	2	UI	UI	Y	UI
Real Estate - Max 20% field work	OR	OR	1	Y	Y	Y	A
Real Estate - Principal	OR	OR	1	Y	Y	Y	AA
Real Estate - Rental Property Manager - Office only	OR	OR	1	Y	Y	Y	AA
Real Estate - Salesperson - Office only	OR	OR	1	Y	Y	Y	AA
Receptionist	OR	OR	1	Y	Y	Y	AA
Reflexologist - Qualified	OR	OR	1	Y	Y	Y	AA
Rehabilitation Consultant - Other	OR	OR	1.5	Y	Y	Y	AA
Rehabilitation Consultant - University qualified	OR	OR	1.5	Y	Y	Y	AA+
Removalist - Local only	OR	OR	2	Y	UI	Y	B
Repairman - Serviceman - Heavy equipment	OR	OR	2	Y	Y	Y	BB
Repairman - Serviceman - Light manual	OR	OR	1.5	Y	UI	Y	BBB
Restaurant - Barperson - Full time	OR	OR	2	Y	Y	Y	BB
Restaurant - Chef	OR	OR	1.5	Y	Y	Y	BBB
Restaurant - Maitre'D	OR	OR	1.5	Y	Y	Y	A
Restaurant - Owner/Manager - More than 10% manual work	OR	OR	1.5	Y	Y	Y	BBB
Restaurant - Owner/Manager - Up to 10% manual work	OR	OR	1	Y	Y	Y	A
Restaurant - Waiter/Waitress - Full time	OR	OR	2	Y	Y	Y	BB
Retired	OR	OR	2	UI	UI	Y	UI
Rigger - Building - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	SRA
Rigger - Building - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Rigger - Building - Heights up to 10 metres	OR	OR	2	Y	UI	Y	B
Road Construction Worker	OR	OR	2	UI	UI	Y	SRA
Roof Tiler - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	B
Roof Tiler - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Roof Tiler - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BB
Roof Tiler - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	2	UI	UI	Y	UI
Roof Tiler - Unqualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Roof Tiler - Unqualified - Heights up to 10 metres	OR	OR	2	UI	UI	Y	B
Rubbish Collector	OR	OR	2	UI	UI	Y	B
Sailmaker - Qualified	OR	OR	2	Y	Y	Y	BB+
Sales Manager/Person - Including deliveries - Car only	OR	OR	2	Y	Y	Y	BB+
Sales Manager/Person - Including deliveries - Van/Truck	OR	OR	2	Y	UI	Y	B



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Sales Manager/Person - Max 20% driving - No deliveries	OR	OR	1	Y	Y	Y	AA
Saw Doctor	OR	OR	2	Y	Y	Y	BBB
Sawmill Worker	OR	OR	UI	UI	UI	UI	UI
Scaffolder/Rigger - Building - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	SRA
Scaffolder/Rigger - Building - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Scaffolder/Rigger - Building - Heights up to 10 metres	OR	OR	2	Y	UI	Y	B
Scientist - Office or laboratory only	OR	OR	1	Y	Y	Y	AAA
Scrap Metal Dealer	OR	OR	2	Y	Y	Y	BB
Scriptwriter	OR	OR	2	UI	UI	Y	UI
Seaman	OR	OR	UI	UI	UI	UI	UI
Secretary	OR	OR	1	Y	Y	Y	AA
Security Guard - Government owned and licensed - Unarmed	OR	OR	2	UI	UI	Y	SRA
Security Guard - Not Bouncer/Crowd Control - Armed	OR	OR	UI	UI	UI	UI	UI
Security Guard - Not Bouncer/Crowd Control - Unarmed	OR	OR	2	UI	UI	Y	SRA
Service Personnel - Defence Force	IC	IC	UI	UI	UI	UI	UI
Service Station - Cashier/Console Operator	OR	OR	2	Y	Y	Y	BB
Service Station - Proprietor/Manager - More than 10% manual work	OR	OR	1.5	Y	Y	Y	BBB
Service Station - Proprietor/Manager - Up to 10% manual work	OR	OR	1	Y	Y	Y	A
Service Station/Garage Driveway/Petrol Attendant	OR	OR	2	UI	UI	Y	B
Shearer/Stockperson	OR	OR	2	UI	UI	Y	UI
Sheet Metal Worker - Qualified	OR	OR	2	Y	Y	Y	BB+
Sheet Metal Worker - Unqualified	OR	OR	2	UI	UI	Y	B
Ship/Ocean Going Vessel - Crew	OR	OR	UI	UI	UI	UI	UI
Ship/Ocean Going Vessel - Officer - Bridge/ Supervisor/Admin duties only	OR	OR	UI	UI	UI	UI	UI
Shipping - Onshore - No manual duties	OR	OR	1	Y	Y	Y	AA
Shipwright - Qualified	OR	OR	2	Y	Y	Y	BBB
Shipyards Worker	OR	OR	2	Y	UI	Y	SRA
Shoemaker/Repairer	OR	OR	2	Y	Y	Y	A
Shop Owner/Employee - Admin/Office duties only	OR	OR	1	Y	Y	Y	AA
Shop Owner/Employee - Chemist/Pharmacist - Qualified	OR	OR	1	Y	Y	Y	AAA
Shop Owner/Employee - Fast food outlets	OR	OR	2	Y	Y	Y	B
Shop Owner/Employee - Light manual duties/ Retail sales - Lifting under 15kg - No deliveries	OR	OR	2	Y	Y	Y	BBB
Shop Owner/Employee - Light manual duties/ Retail sales holding relevant quals eg: butcher	OR	OR	2	Y	Y	Y	BBB



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Shop Owner/Employee - Manual work/Retail sales - Lift over 15kg-Delivery in Car/Van/Truck-Local only	OR	OR	2	Y	Y	Y	B
Shop Owner/Employee - Retail/Admin duties only - Up to 10% manual - Including lifting or deliveries	OR	OR	1.5	Y	Y	Y	A
Shop Owner/Employee-Manual work/Retail sales-Lift over 15kg-Max 20% delivery work-Car/Van/Truck only	OR	OR	2	Y	Y	Y	BB
Shopfitter	OR	OR	2	Y	Y	Y	BBB
Shower Screen Installer	OR	OR	2	Y	Y	Y	BB
Sign Erector - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Sign Erector - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Sign Erector - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Signwriter - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	BB
Signwriter - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Signwriter - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BB
Signwriter - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	2	UI	UI	Y	UI
Signwriter - Unqualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Signwriter - Unqualified - Heights up to 10 metres	OR	OR	2	UI	UI	Y	B
Singer	OR	OR	2	UI	UI	Y	UI
Skylight Fitter	OR	OR	2	Y	Y	Y	BB
Social Worker - Qualified	OR	OR	1	Y	Y	Y	AA+
Solicitor	OR	OR	1	Y	Y	Y	AAA
Speech Therapist - Qualified	OR	OR	1	Y	Y	Y	AA+
Spray Painter - Qualified	OR	OR	2	Y	Y	Y	BBB
Spray Painter - Unqualified	OR	OR	2	Y	UI	Y	B
Statistician - Qualified	OR	OR	1	Y	Y	Y	AAA
Statistician - Unqualified	OR	OR	1	Y	Y	Y	AA
Steel Fixer - Heights over 10 metres up to 20 metres	OR	OR	2	Y	UI	Y	B
Steel Fixer - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Steel Fixer - Heights up to 10 metres	OR	OR	2	Y	UI	Y	BB
Stock/Station Agent	OR	OR	1.5	Y	Y	Y	A
Stonemason	OR	OR	2	Y	Y	Y	BB
Storeperson	OR	OR	2	Y	Y	Y	B
Street Cleaner	OR	OR	2	UI	UI	Y	B
Student - Full time	OR	OR	2	UI	UI	Y	UI
Student - Part time	OR	OR	2	UI	UI	Y	UI
Stuntperson	IC	UI	UI	UI	UI	UI	UI
Supervisor - Trade qualified - Up to 10% manual work	OR	OR	1.5	Y	Y	Y	A



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Surgeon	OR	OR	1	Y	Y	Y	AA+
Surgical Appliance Maker	OR	OR	1.5	Y	Y	Y	A
Surveyor - Marine - University qualified	OR	OR	1.5	Y	Y	Y	IC
Surveyor - Mine - University qualified - No underground	OR	OR	1	Y	Y	Y	AA
Surveyor - Quantity - University qualified	OR	OR	1	Y	Y	Y	AAA
Surveyor - University qualified - More than 20% field work	OR	OR	2	Y	Y	Y	BBB
Surveyor - University qualified - Office duties and max 20% field work only	OR	OR	1	Y	Y	Y	AAA
Swimming Pool - Attendant - Permanent and working full year only	OR	OR	2	Y	UI	Y	B
Swimming Pool - Builder - Qualified	OR	OR	2	Y	Y	Y	BB
Swimming Pool - Proprietor/Manager	OR	OR	1.5	Y	Y	Y	A
TAB - Proprietor/Manager	OR	OR	1	Y	Y	Y	AA
TAB - Staff	OR	OR	1.5	Y	Y	Y	A
Tailor	OR	OR	2	Y	Y	Y	BBB
Tanner	OR	OR	2	UI	UI	Y	B
Tattooist	OR	OR	2	UI	UI	Y	UI
Taxation Consultant - Not university qualified	OR	OR	1	Y	Y	Y	AA
Taxation Consultant - University qualified	OR	OR	1	Y	Y	Y	AAA
Taxi Driver - Full Time	OR	OR	2	Y	Y	Y	B
Taxi Driver - Owner/Driver	OR	OR	2	Y	Y	Y	BB
Taxidermist	OR	OR	2	Y	Y	Y	BBB
Teacher - Classroom/Admin duties only	OR	OR	1	Y	Y	Y	AA
Teacher - Headmaster/Mistress/Principal	OR	OR	1	Y	Y	Y	AAA
Teacher - Manual arts	OR	OR	1.5	Y	Y	Y	A
Teacher - Music	OR	OR	1	Y	Y	Y	AA
Teacher - Physical education	OR	OR	1.5	Y	Y	Y	A
Teacher - Pre school - Qualified	OR	OR	1.5	Y	Y	Y	AA
Teacher - Pre school - Unqualified	OR	OR	1.5	Y	Y	Y	A
Teachers Aide	OR	OR	2	Y	Y	Y	A
Technician - Computer	OR	OR	1.5	Y	Y	Y	A
Technician - Dental	OR	OR	1.5	Y	Y	Y	A
Technician - Electronic	OR	OR	1.5	Y	Y	Y	A
Technician - Film studio	OR	OR	1.5	Y	Y	Y	A
Technician - Laboratory	OR	OR	1.5	Y	Y	Y	A
Technician - Medical imaging	OR	OR	1.5	Y	Y	Y	A
Technician - Optical	OR	OR	1.5	Y	Y	Y	A
Technician - Stage/Theatre	OR	OR	2	Y	Y	Y	BBB
Technician - Telephone - Ground level only	OR	OR	1.5	Y	Y	Y	A
Technician - Telephone - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	BBB
Technician - Telephone - Heights over 20 metres	2	2	2	UI	UI	Y	UI

OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Technician - Telephone - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BBB
Telephonist	OR	OR	1	Y	Y	Y	AA
Television Presenter - Studio only	OR	OR	IC	IC	IC	IC	IC
Television Producer - No overseas work	OR	OR	IC	IC	UI	IC	IC
Television Reporter - No overseas work	OR	OR	IC	IC	IC	IC	IC
Tiler - Roof - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	B
Tiler - Roof - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Tiler - Roof - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BB
Tiler - Roof - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	2	UI	UI	Y	UI
Tiler - Roof - Unqualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Tiler - Roof - Unqualified - Heights up to 10 metres	OR	OR	2	UI	UI	Y	B
Tiler - Wall/Floor - Qualified	OR	OR	2	Y	Y	Y	BB
Tiler - Wall/Floor - Unqualified	OR	OR	2	Y	UI	Y	B
Timber - Merchant - Admin only	OR	OR	1	Y	Y	Y	AA
Timber - Merchant - Max 10% manual work	OR	OR	2	Y	Y	Y	BBB
Timber - Mill Worker	OR	OR	2	UI	UI	Y	SRA
Toolmaker	OR	OR	2	Y	Y	Y	BBB
Tour Guide - 1 day tours and no recreational activities	OR	OR	1.5	Y	UI	Y	A
Tour Guide - Others	IC	IC	IC	IC	UI	IC	IC
Tour Guide - Overseas	IC	IC	UI	UI	UI	UI	UI
Town Planner	OR	OR	1	Y	Y	Y	AAA
Tram Driver	OR	OR	2	UI	UI	Y	B
Translator	OR	OR	1	Y	Y	Y	AA
Travel Agent - Admin only	OR	OR	1	Y	Y	Y	AA
Tree Lopper - Residential	OR	OR	2	UI	UI	Y	SRA
Tree Surgeon - Qualified - Heights over 10 metres up to 20 metres	OR	OR	2	Y	Y	Y	BB
Tree Surgeon - Qualified - Heights over 20 metres	2	2	2	UI	UI	Y	UI
Tree Surgeon - Qualified - Heights up to 10 metres	OR	OR	2	Y	Y	Y	BB
Trench Digger	OR	OR	2	UI	UI	Y	UI
Tugboat Captain - Harbour only	OR	OR	2	Y	Y	Y	BBB
Tugboat Captain - Other	OR	OR	2	UI	UI	Y	UI
Tupperware Salesperson - Full time	OR	OR	1.5	Y	Y	Y	A
Tutor - School/College/University - Full time	OR	OR	1	Y	Y	Y	AA
Tutor - Working at students home	OR	OR	1.5	Y	Y	Y	A
Tyre Fitter	OR	OR	2	Y	Y	Y	B



OccupationDesc	LI	CI	TPD	TPDANY	TPDOWN	TPDADL	IPBEX
Unemployed	OR	OR	UI	UI	UI	UI	UI
Unskilled Manual Worker - No underground or offshore	OR	OR	2	UI	UI	Y	SRA
Upholsterer	OR	OR	2	Y	Y	Y	BBB
Urologist	OR	OR	1	Y	Y	Y	AA+
Valuer - Livestock	OR	OR	2	Y	Y	Y	A
Valuer - Property/Others	OR	OR	1.5	Y	Y	Y	AA
Vending Machine Operator	OR	OR	2	Y	UI	Y	BB
Veterinarian - Domestic Animals	OR	OR	1	Y	Y	Y	AAA
Veterinarian - Nurse	OR	OR	1.5	Y	Y	Y	A
Veterinarian - Others - Horses, cattle etc	OR	OR	1.5	Y	Y	Y	AA
Vigneron	OR	OR	1.5	Y	Y	Y	A
Vineyard - Employee	OR	OR	2	UI	UI	Y	BB
Vineyard - Owner	OR	OR	2	Y	Y	Y	BBB
Watchmaker/Repairer	OR	OR	1.5	Y	Y	Y	A
Waterproofer	OR	OR	2	Y	Y	Y	BB
Web Designer/Developer	OR	OR	1	Y	Y	Y	AA
Welder - Qualified	OR	OR	2	Y	Y	Y	BBB
Welder - Unqualified	OR	OR	2	UI	UI	Y	B
Welfare Officer/Youth Worker	OR	OR	1	Y	Y	Y	A
Wharf Worker	OR	OR	2	UI	UI	Y	SRA
Window Dresser	OR	OR	1.5	Y	Y	Y	A
Window Tinter	OR	OR	2	Y	Y	Y	BB
Windscreen Fitter	OR	OR	2	Y	Y	Y	BBB
Wine Merchant - Deliveries	OR	OR	2	Y	Y	Y	B
Wine Merchant - Sales - No deliveries	OR	OR	1.5	Y	Y	Y	A
Winemaker	OR	OR	1.5	Y	Y	Y	A
Wool Classer	OR	OR	1.5	Y	Y	Y	A
Writer	OR	OR	2	UI	UI	Y	UI
Youth Worker/Welfare Officer	OR	OR	1	Y	Y	Y	AA
Zoo Wildlife Attendant	OR	OR	2	Y	Y	Y	BB
Zoologist - No overseas or field work	OR	OR	1	Y	Y	Y	AAA
Zoologist - Other	OR	OR	1.5	Y	Y	Y	AA

# 13 Lifestyle Factors

## Height and Weight

We use the body mass index (BMI) to assess the medical implications of a client's weight compared to their height. The BMI is calculated by dividing a person's weight in kilograms by their height in metres squared, as shown below:

$$\frac{\text{Weight}}{\text{Height}^2} = \text{BMI}$$

### For example

$$\frac{68\text{kg}}{(1.7)^2} = 23.5$$

From a medical perspective, excess weight is related to an increased risk of the following medical conditions:

- cardiovascular disease (including heart failure);
- cerebrovascular disease (including stroke);
- high blood pressure;
- high blood cholesterol;
- type 2 diabetes;
- gall bladder disease;
- osteoporosis;
- musculoskeletal disorders;
- sleep apnoea; and
- some types of cancers.

The underwriting outcome for an applicant outside of our guidelines for BMI is based on a client's height/weight ratio, age and the benefits they apply for.

When completing an online application and falling outside these parameters, an applicant may receive:

- acceptance at standard rates; or
- a request for a Fast-Check examination and blood test to evaluate any potential health impacts; or
- referral to TAL's underwriting team for review.

If there has been weight loss within the 12 month period prior to application, our approach is to add half the amount of weight lost back to the current weight figure. This is because generally speaking, weight loss is hard to sustain. Where this results in a loading, it can be reviewed with further sustained weight loss in another 12 months.

## Smoking

Applicants who smoke over 35 cigarettes per day must undergo a medical examination. Depending on the results of the medical, we may apply a loading.

To be eligible for non-smoker rates, a client must not have smoked any form of tobacco (including cigars and pipe smoking) or any other substance within the previous 12 months.

### Cessation of Smoking

If your client stopped smoking in the last 12 months, they will be rated as a smoker until a full 12 months passes from when they last smoked.

Once 12 months passes, the client can apply for non-smoker rates by submitting an alteration request and Non-Smoker Declaration.

Where a client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

## Pregnancy

If the client discloses she is pregnant then the following guidelines determine the outcome of the assessment based on the product applied for.

A client without any issues to her own or her baby's health (or problems with prior pregnancies) or pregnancy related complications may be considered for Life, TPD, Critical Illness and Income Protection.

Where there are pregnancy related complications or a history of pregnancy related complications or there are concurrent medical conditions disclosed a PMAR is required.

Scenario	Life / Critical Illness	TPD	Income Protection
<b>Up to 8 months pregnant and intending to return to work full time within 12 months</b>	Available subject to underwriting up until the date of confinement.	Available subject to underwriting based on current occupation.	Available based on current income subject to underwriting. Indemnity cover only for the self-employed.
<b>Up to 8 months pregnant and intends returning to work on a part time basis within 12 months</b>	Available subject to underwriting up until the date of confinement.	Available subject to underwriting, occupation will be based on Home Duties.	Available subject to underwriting criteria, indemnity cover only and based on reduced hours and income.
<b>Over 8 months pregnant OR unsure of intention of return to work</b>	Available subject to underwriting up until the date of confinement.	Available subject to underwriting, occupation will be based on Home Duties.	Not available.
<b>On maternity leave</b>	Available subject to underwriting.	Available subject to underwriting, occupation will be based on Home Duties.	Not available.



## Residency and Travel

The table below indicates whether we will consider cover based on the visa type and intention to remain in Australia. There are additional underwriting rules that need to be taken into account based on the type of cover being applied for as outlined below.

	Currently residing in Australia on a temporary visa and does NOT intend or is NOT eligible to apply for permanent residency	Currently residing in Australia on a subclass 457 or 820 visa and intends applying for permanent residency	Currently residing in Australia on a temporary visa and intends applying for permanent residency as allowed under the temporary visa conditions (see Note 1)	New Zealand citizen currently residing in Australia on a Special Category Visa (SCV) or Protected SCV and intends residing in Australia on a permanent basis
Life	Decline	Allow with Residency Exclusion	Allow with Residency Exclusion	No Exclusion
TPD	Decline	Allow with Residency Exclusion	Allow with Residency Exclusion	No Exclusion
Critical Illness	Decline	Allow with Residency Exclusion	Allow with Residency Exclusion	No Exclusion
Income Protection	Decline	Allow with Residency Exclusion (see Note 2)	Allow with Residency Exclusion (see Note 2)	No Exclusion (see Note 2)

Note 1 – For this category we will need to know:

- Whether they are the primary visa holder or the spouse/partner or family member of a visa holder
- The number/subclass of their visa
- How long they have been in Australia
- The clients plans for staying in Australia
- Whether the client has applied for or intends to apply for permanent residency

The client may also need to provide a copy of their passport with visa approval.

Note 2 – Client must have been residing AND working in Australia for a minimum of 3 months to be considered for IP cover

- If the client is self-employed they will only be eligible to apply for an Indemnity contract until they can provide 2 years income details
- If the client is a permanent employee or on a long-term contract (minimum of 2 years) we can consider under an Agreed Value contract.

## Overseas Travel

When your client travels overseas for holiday or business, we need to know when they plan to travel, their destination(s) and the duration of the trip(s). This includes travel details where a client travels on a regular basis for business.

The underwriting assessment of travel is based on:

### Destination/Location

Some destinations incur a loading, an exclusion or they may be uninsurable. These destinations have one or more of the following factors:

- unstable political situation;
- war or ongoing civil unrest;
- inadequate medical/health facilities;
- poor health/lifestyle of general population; and
- increased crime and kidnapping.

The Department of Foreign Affairs and Trade's (DFAT) travel advisory website [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) provides additional information regarding any concerns around overseas travel.

When a client travels overseas or resides overseas for business purposes restrictions may apply. Please refer to the following section for more information.

### Purpose & Duration of Travel

The purpose and duration of travel is taken into account when considering cover. For example, a client planning to work overseas is assessed differently to a client planning to travel overseas for a holiday.

### Holiday travel

For clients travelling overseas on short holidays (usually two months or less), we generally consider all benefits for destinations with a country warning of DFAT 1 or 2. If the travel warning is a level 3 or 4, individual consideration will be applied. Cover may be offered with an exclusion, loading, or other restriction or may be unavailable until return to Australia.

Extended periods of travel are considered on an individual basis depending on the purpose, destination/s, duration of travel and benefits requested.

### Business travel

Business travel is considered on an individual basis because circumstances can vary from a client travelling overseas to a 'safe' destination for one week per year, to clients travelling on a frequent basis, visiting countries with travel warnings or travelling overseas for work purposes for a period of time.

We will assess each clients' circumstances including the length of time they are overseas, country involved, occupation and duties, income and other factors and offer cover where possible. Cover may be offered with an exclusion, loading, or other restriction or may be unavailable until return to Australia.

Please contact your TAL underwriter to discuss your client's circumstances.

DFAT travel warning category	
<b>Level 1 (Green)</b>	Exercise normal safety precautions
<b>Level 2 (Yellow)</b>	Exercise a high degree of caution
<b>Level 3 (Orange)</b>	Reconsider your need to travel
<b>Level 4 (Red)</b>	Do not travel

### Expats – Australian Citizens residing overseas

Where a client is or will be residing overseas we will only be able to consider applications on the following basis:

- The client is an Australian Citizen
- The client is working overseas for no more than 5 years in total
- There is a clear return to Australia date
- Client must have an Australian address for the issuing of the policy
- Application must be signed in Australia before the client leaves the country or when the client comes back to visit for business or on holiday
- All medical requirements must be completed in Australia

These applications will still be subject to our normal risk profiling to take into account individual circumstances, noting that we will not be able to accept all risks.

Please contact your TAL underwriter to discuss your client's circumstances.

### Sports, Pastimes, Hazardous Activities

If your client is involved in any sport, pastime or hazardous activity, they will need to complete details about this in the application.

Following is a guide of sports and activities and the loadings or exclusions that may apply to the policy.

**Note:** The loadings quoted (eg \$2) are per \$1,000 sum insured per annum.



Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Abseiling (Australia only)</b>	OR	OR	E	E
Abseiling (Indoors)	OR	OR	OR	OR
<b>Archery</b>	OR	OR	OR	OR
<b>Athletics</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Aviation-private flying and Charter-commuter service (no special risks)</b>				
Fixed wing and Helicopter				
Up to 100 hours pa	OR	OR	OR	OR
101 to 150 hours pa	\$2.00 or E	E	E	E
151 to 250 hours pa	\$3.00 or E	E	E	E
Over 250 hours pa	\$5.00 or E	E	E	E
Ballooning				
Pleasure only	OR	OR	OR	OR
Competition	\$2.00 or E	\$2.00 or E	E	E
MicroLite/Ultralite				
Up to 50 hours pa	\$2.00 or E	E	E	E
51 to 100 hours pa	\$3.00 or E	E	E	E
101 to 150 hours pa	\$4.00 or E	E	E	E
Over 150 hours pa	\$5.00 or E	E	E	E
<b>Baseball</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Basketball</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Boxing</b>				
Amateur	OR	UI	UI	UI
Professional	\$2.00 or E	UI	UI	UI
Fitness/gym only/no sparring/contact	OR	OR	OR	OR
<b>Bushwalking</b>	OR	OR	OR	OR
<b>Canoeing and Kayaking</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	E
<b>Canyoning</b>				
Social	OR	OR	E	E
Competition	\$2.00 or E	\$2.00 or E	ADL	E
<b>Caving (no diving)</b>				
Social	OR	OR	E	E
Competition	\$2.00 or E	\$2.00 or E	ADL	E
<b>Cricket</b>				



Activity/Pursuit	Life	Critical Illness	TPD	IP
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Cycling (Road)</b>				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
<b>Cycling (Mountain Bike Riding)</b>				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	UI	UI
<b>Dancing</b>	OR	OR	OR	OR
<b>Diving</b>				
Recreational (No special risks, including health risks)				
up to and including 40m	OR	OR	OR	OR
over 40m	\$2 or E	\$2 or E	E	E
Instructors	IC	E	UI	UI
Caves/Potholes /Wrecks/Night diving	\$2 or E	\$2 or E	E	E
Abalone	\$5.00 or E	\$5.00 or E	UI	UI
<b>Equestrian Sports</b>				
Amateur	OR	E	E	E
Professional	OR	UI	UI	UI
<b>Fishing</b>				
Rock fishing or Deep Sea	IC	IC	IC	IC
Other	OR	OR	OR	OR
<b>Football (Aust. Rules, Rugby League, Rugby Union, Soccer)</b>				
Social/Amateur	OR	OR	OR	*AAA, AA+, AA – OR. A, BBB, BB+, BB or B – 14 day wait and 30 day wait – +25%; OR with an exclusion for the first 8 weeks of any football injury claim. SRA – 30 day wait – +25%; OR with an exclusion for the first 8 weeks of any football injury claim; 60 day wait and over – OR.
Competition (Match Payments)	OR	OR	OR	*AAA, AA+, AA – exclude first 4 weeks A, BBB, BB+, BB, B and SRA – exclude first 8 weeks.
Competition (semi/professional)	OR	OR	ADL	UI
Touch Football/Oz tag – amateur	OR	OR	OR	OR
<b>Gliding</b>	OR	OR	E	E
Powered – Social only				
< 25 hrs pa	OR	OR	OR	E
> 25 hrs pa	\$2 to \$5 or E	E	E	E



Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Gliding (continued)</b>				
Non-powered – Social only				
< 50 hrs pa	OR	OR	OR	E
> 50 hrs pa	\$2 up to \$4 or E	E	E	E
<b>Golf</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Gymnastics</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Hang-gliding</b> (depending on number of flights per annum)				
Non-powered – Social only	\$2.00 up to \$4.00, or E	E	E	E
<b>Hockey-Field/Lacrosse</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Hockey-Ice</b>				
Amateur	OR	OR	E	E
Professional	OR	OR	ADL	UI
<b>Horse Riding</b>				
Social only/not competing in any events	OR	OR	OR	OR
<b>Jet Skiing</b>				
Social	OR	OR	OR	OR
Competition	\$2.00 or E	\$2.00 or E	E	E
Competition (semi/professional)	\$2.00 or E	\$2.00 or E	UI	UI
<b>Kitesurfing</b>				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
<b>Life Saving</b>				
Club	OR	OR	OR	OR
<b>Marathon/Triathlon</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Martial Arts (eg Judo, Karate etc)</b>				
Social /fitness only – non contact	OR	OR	OR	AAA, AA+ and AA – OR. All other occupations – exclude first 13 weeks.
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	UI	UI

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Motor/Power Boat/Jet Ski Racing</b>				
0 – 100 KM/H	OR	OR	E	E
101 – 150 KM/H	\$2.00 or E	\$2.00 or E	E	E
Over 150 KM/H	\$5.00 or E	\$5.00 or E	E	E
<b>Motor Sport Activities – Car</b>				
Vintage and Historic Racing	OR	OR	E	E
Rally Cross, Hillclimbs, Autocross	OR	OR	E	E
Lap Dash/Sprint, Super Sprint	OR	OR	E	E
Off-road and Odyssey Stock Cars	OR	OR	E	E
Motorkhana, Observed Section Trails	OR	OR	OR	OR
Closed Club events eg Porsche Car Club etc.	OR	OR	E	E
Sedan Cars (Closed Cars)				
Production Touring Cars	\$5.00 or E	\$5.00 or E	E	E
Street Sedans	\$2.50 or E	\$2.50 or E	E	E
Super Touring Cars	\$5.00 or E	\$5.00 or E	E	E
HQ Holden/Old Production vehicles	\$2.50 or E	\$2.50 or E	E	E
Sports Sedans	\$7.50 or E	\$7.50 or E	E	E
Sports Cars				
CAN AM	\$40.00 or E	UI	UI	UI
Sports Racing Cars	\$10.00 or E	\$10.00 or E	E	E
Clubman	\$5.00 or E	\$5.00 or E	E	E
Marque Sports Cars	\$3.00 or E	\$3.00 or E	E	E
Speedway Racing				
Midget Speedcars	\$5.00 or E	\$5.00 or E	E	E
Super Modified	\$5.00 or E	\$5.00 or E	E	E
Super Stock Sedans	\$5.00 or E	\$5.00 or E	E	E
Production Saloons	\$5.00 or E	\$5.00 or E	E	E
Mini Modified	\$5.00 or E	\$5.00 or E	E	E
Demolition Derby	\$5.00 or E	\$5.00 or E	E	E
Karting				
Super Kart				
80cc and 125cc classes	\$2.50 or E	\$2.50 or E	E	E
250cc classes	\$5.00 or E	\$5.00 or E	E	E
Sprint	OR	OR	E	E
Social, non competitive (recreational only)	OR	OR	OR	OR
Drag Racing				
Top Fuel, Funny Cars F/C, Exhibition	\$10.00 or E	\$10.00 or E	UI	UI
Dragsters, Altered Cars	\$7.50 or E	\$7.50 or E	E	E
Funny Cars	\$7.50 or E	\$7.50 or E	E	E
<b>Motor Sport Activities – Car – Drag Racing (continued)</b>				



Activity/Pursuit	Life	Critical Illness	TPD	IP
Gas, Pro Stock Pro	\$5.00 or E	\$5.00 or E	E	E
Modified Production	\$2.00 or E	\$2.00 or E	E	E
Modified Sedan, Street	OR	OR	E	E
Rallying (Competitions)				
Australia Only	\$2.50 or E	\$2.50 or E	E	E
International	\$10.00 or E	\$10.00 or E	E	E
Rallying (Social)	OR	OR	E	E
Open Wheel Cars				
International/Formula 1	\$40.00 or E	UI	UI	UI
Formula 2/Australia	\$30.00 or E	UI	UI	UI
Formula 3	\$25.00 or E	UI	UI	UI
Formula Brabham	\$30.00 or E	UI	UI	UI
Formula Holden	\$15.00 or E	\$15.00 or E	E	E
Formula Ford 1600	\$10.00 or E	\$10.00 or E	E	E
Formula Ford 2000	\$15.00 or E	\$15.00 or E	E	E
Formula 3000	\$20.00 or E	\$20.00 or E	UI	UI
Formula 5000	\$25.00 or E	UI	UI	UI
Formula Vee	\$5.00 or E	\$5.00 or E	E	E
AUSCAR/NASCAR Racing				
NASCAR	\$7.50 or E	\$7.50 or E	E	E
AUSCAR	\$7.50 or E	\$7.50 or E	E	E
Sportsman	\$5.00 or E	\$5.00 or E	E	E
HQ Holden	\$2.50 or E	\$2.50 or E	E	E
<b>Motor Sport Activities – Motor Cycle</b>				
Off-Road Cross Country, Motor Cross, Scrambles, Enduro, Hillclimbs, Gymkhana, Observed Trials	OR	OR	E	E
Dirt Track, Speedway, Tourist Trophy (TT)	\$5.00 or E	\$5.00 or E	E	E
Quad Bike Riding				
Organised tour group	OR	OR	OR	OR
Social (non-competitive)	OR	OR	OR	AAA, AA+, AA – exclude first 4 weeks All other occupations – exclude first 13 weeks
Racing (competition)	\$2.00 or E	\$2.00 or E	E	E
Trail Bike Riding				
Social (non-competitive) – no stunt or trick riding	OR	OR	OR	AAA, AA+, AA – OR. A, BBB, BB+, BB, B or SRA – 14, 30 and 60 day wait: +25%; OR exclude for the first 13 weeks of any trail bike riding claim; 90 day wait and over – OR.
Racing (competition)	\$2.00 or E	\$2.00 or E	E	E
Drag Racing	IC	IC	UI	UI
Stunts or Record Attempts	IC	IC	UI	UI

Activity/Pursuit	Life	Critical Illness	TPD	IP
Road Racing				
<b>Motor Sport Activities – Motor Cycle (continued)</b>				
Production/Street Class				
125cc	\$2.00 or E	E	E	UI
250cc to 500cc	\$5.00 or E	E	E	UI
Over 500cc	\$7.50 or E	E	E	UI
Grand Prix or Formula				
125cc	\$2.00 or E	UI	UI	UI
250cc to 500cc	\$5.00 or E	UI	UI	UI
Over 500cc	\$7.50 or E	UI	UI	UI
<b>Motor Sport Activities – Truck Racing</b>				
Up to 14,100cc class	OR	OR	E	E
14,101cc to 18,500cc classes	\$2.50 or E	\$2.50 or E	E	E
<b>Mountain Climbing</b>				
Abseiling/Rock Climbing – Australia only				
Abseiling	OR	OR	E	E
Abseiling (indoors)	OR	OR	OR	OR
Rock Climbing – Lead Climb/Aided	\$2.00 or E	\$2.00 or E	E	E
Solo Climbing	E	E	E	E
Other	E	E	E	E
Outside Australia	IC	IC	IC	IC
<b>Netball</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Parachuting/Sky Diving</b>				
Parachuting/Sky Diving	\$2.00 or E	\$2.00 or E	E	E
<b>Paragliding/Parascending</b> (depending on number of flights per annum)				
Non-powered – Social only	\$2.00 up to \$4.00, or E	E	E	E
<b>Polo</b>				
Horse	OR	E	E	E
Water				
Amateur	OR	OR	OR	OR
Professional	OR	OR	UI	UI
<b>Rock Climbing</b> – refer to Mountain Climbing (above)				
<b>Rodeo</b>	OR	E	E	E
<b>Rowing</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Sailing</b>				



Activity/Pursuit	Life	Critical Illness	TPD	IP
Social/Inshore	OR	OR	OR	OR
Competition/Offshore or Transocean (Terms will vary depending on duration, location and number of crew members)	IC	IC	IC	IC
<b>Shooting/Hunting</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Skating – Roller/Ice</b>				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
<b>Skiing – Snow/Water</b>				
Social	OR	OR	OR	OR
Competition	OR	E	E	E
Competition (semi/professional)	OR	E	UI	UI
<b>Soccer (rate as Football)</b>				
<b>Squash</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Surfing / Windsurfing</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Swimming</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Tennis</b>				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
<b>Volunteer Fire Fighting/SES</b>	OR	OR	OR	OR
<b>Wakeboarding</b>				
Amateur	OR	OR	OR	OR
Professional	OR	E	IC	IC
<b>Weight Lifting</b>				
Amateur	OR	OR	E	E
Professional	OR	OR	UI	UI
<b>Wrestling</b>				
Amateur	OR	OR	OR	Exclude first 13 weeks
Professional	OR	OR	UI	UI

## 14 Completing the Application

### Insurance History

#### Existing or Concurrent Insurance Cover

It is important to disclose all other existing or concurrent insurance cover whether it is with TAL or another insurance company. We use this information to determine:

- medical and financial requirements needed; and
- maximum benefit levels, particularly for Income Protection and Critical Illness insurance.

When the client indicates the cover they're applying for will replace existing cover with either TAL or another insurance company, your client must cancel the existing cover. No claim is paid on a new policy unless the previous cover is cancelled. If the previous policy is not cancelled and a claim occurs, any premiums paid on the new policy will be refunded.

When the client indicates they are replacing an existing policy, we base our underwriting assessment on this information and proceed in good faith. The existing policy should be cancelled after we inform the client we have accepted their new application.

#### Sub-standard Issue or Declinature of Other Insurance

When your client indicates previous insurance or insurance applications have been declined, deferred or issued other than as submitted, we require the full details of the alternative offer, the reasons for this, when it was made and the type of insurance applied for.

## 15 Replacing Existing Business

#### Waiver of 90-day Waiting Period under Critical Illness insurance

For Critical Illness insurance applications, the 90-day Waiting Period for Heart Attack, Stroke etc is waived where these conditions, in our opinion, are equivalent to the Critical Illness conditions being replaced and the sum insured is the same.

The 90-day Waiting Period applies to TAL Critical Illness conditions not covered under the policy being replaced.

#### 13-month Suicide Clause

The 13-month suicide clause is waived if the death benefit being replaced was current for 13 consecutive months, without lapsing or reinstatement, immediately prior to the commencement of Life insurance with TAL. The waiver applies to the amount of cover being transferred from the other insurer(s).

## 16 Documentation Lifespan

A TAL Personal Statement is current for three months. It can then be updated by a TAL Underwriting Application Declaration for another three months.

After six months, a new Personal Statement is generally required if underwriting is still incomplete.



# 17 Transfer Terms

Transfer terms, also known as modified underwriting arrangements, are available.

## Eligibility criteria

If your client's existing policy was fully underwritten by another company within the last five years and meets the eligibility criteria outlined in the table below, your client can transfer their policy to Accelerated Protection without having to undergo full underwriting.

We will waive any mandatory medical requirements and initially underwrite based on the fully completed Personal Statement. We may still require medical evidence or tests based on the information disclosed on the Personal Statement.

Benefit type	Age criteria (next birthday)	Maximum Sum Insured	Medical sub-standard terms considered <sup>1</sup>	Requirements <sup>2</sup>
<b>Life insurance</b>	Maximum 60	\$3 million	Up to +100% loading	Fully completed Personal Statement
<b>Critical Illness</b>	Maximum 55	\$1.5 million	Up to +100% loading	Fully completed Personal Statement
	56-60	\$1.5 million	Standard rates only for these ages	Fully completed Personal Statement
<b>TPD</b>	Maximum 55	\$2 million	Up to +100% loading	Fully completed Personal Statement
	56-60	\$2 million	Standard rates only for this age group	Fully completed Personal Statement
<b>Income Protection</b> (includes Retirement Protection Option and Disability Plus Option)	Maximum 55	\$15,000 monthly benefit	Up to +50% loading	<ul style="list-style-type: none"> <li>• ≤ 45nb – applying for up to \$12,500 monthly benefit needs a fully completed Personal Statement</li> <li>• ≤ 45nb – applying for \$12,501 – \$15,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• &gt; 45nb and applying for &gt; \$10,000 monthly benefit needs a fully completed Personal Statement and Fast-Check exam</li> <li>• Mandatory financial requirements will still be required.</li> </ul>
<b>Business Expense</b>	Maximum 55	\$15,000 monthly benefit	Up to +50% loading	<ul style="list-style-type: none"> <li>• ≤ 45nb – applying for up to \$12,500 MB needs a fully completed Personal Statement</li> <li>• ≤ 45nb – applying for \$12,501 – \$15,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• &gt; 45nb and applying for &gt; \$10,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• Mandatory financial requirements will still be required.</li> </ul>

1 For medical sub-standard terms, in addition to the medical loading, we will consider additional loadings/exclusions for non-medical risks. A medical exclusion equates to +50% loading.

2 In addition to these requirements, we also require evidence of the existing cover to be replaced, as follows:

- copy of the Policy Schedule
- copy of the latest renewal notice showing that the cover is in force and the current benefits; or
- the Certificate of Currency from the current insurer.

## General guidelines and eligibility criteria

Eligibility criteria considered when transferring cover:

- modified underwriting/transfer terms are only available where the insurance cover being replaced was fully underwritten and was not accepted under modified underwriting or transfer terms previously
- the level of cover being applied for does not exceed the level of cover being replaced
- benefits applied for are no more generous than those benefits being replaced, including TPD definitions, optional benefits, waiting periods, benefit periods etc
- the occupation class will be based on the client's current occupation and will determine if any restrictions apply (for example, we may limit the benefit period)
- in general, financial evidence is not required for Life Insurance, Total and Permanent Disability insurance or Critical Illness cover. However, there may be instances where financial evidence is requested.

## Waiver of the 13 month Suicide Clause and the 90 day Waiting Period under Critical Illness

Where the cover is accepted under transfer terms, we will waive the 13-month suicide clause under Life Insurance and waive the 90-day waiting period under Critical Illness.

For specific terms and conditions, refer to the Accelerated Protection Policy Document, Part 9 Limitations and Exclusions, section 9.1 Life insurance and section 9.2 Critical Illness insurance.

**Note:** TAL reserves the right to request additional underwriting requirements and/or supporting documentation if required. Transfer terms arrangements are not a guaranteed acceptance of the original cover and terms.



## 18 Questionnaires

### Medical Questionnaires

We have the following questionnaires available if your client makes a disclosure. These questionnaires help the TAL underwriter assess the condition more quickly and may enable us to make a decision without obtaining any medical evidence. All Questionnaires are available to download from the TAL Adviser Centre.

- Abnormal Pap Smear
- Alcohol consumption
- Anaemia
- Arthritis/Gout
- Asthma / Respiratory condition
- Chest pain
- Diabetes / Raised blood sugar
- Drug use
- Ear / Eye condition
- Eczema/Dermatitis/Psoriasis/Skin condition
- Epilepsy / Seizures
- General medical condition
- Gynaecological condition
- Heart /Circulatory condition
- Hepatitis
- High blood pressure
- High cholesterol
- Kidney/Urine/Prostate or Bladder condition
- Knee condition
- Lump/lesion/growth/mole
- Mental Health
- Mental Health, Grief, Post Natal Depression
- Musculoskeletal / Joint condition
- Non-Smokers declaration
- Sleep Apnoea
- Stomach / Bowel condition
- Thyroid condition
- Underwriting Application Declaration

### Medical Fact Sheets

To help you understand some of the common medical conditions that TAL underwriters assess on a day to day basis, we have developed a series of medical fact sheets.

The fact sheets are:

- Bowel Cancer
- Carcinoma in situ (a less invasive type of cancer)
- Diabetes
- Hypertension
- Mental Health conditions
- Liver Function tests
- Rheumatoid Arthritis
- Sleep Apnoea

The fact sheets are available to download from the TAL Adviser Centre.

For more information, contact the Adviser Service Centre OR your local underwriting team.

## 19 Stamp Duty

The following table provides an overview of the explicit stamp duty rates charged for each cover type.

Cover Type	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
<ul style="list-style-type: none"> <li>• Life</li> <li>• Linked/Attached Critical Illness</li> <li>• Child's Critical Illness</li> </ul>	N/A	N/A	N/A	N/A	1.5%	N/A	N/A 10%	N/A
<ul style="list-style-type: none"> <li>• Linked/Attached TPD</li> </ul>	N/A	N/A	N/A	N/A	11%	N/A	10%	10%
<ul style="list-style-type: none"> <li>• Stand-alone TPD</li> <li>• Stand-alone Critical Illness</li> <li>• Income Protection Super</li> <li>• Income Protection Standard</li> <li>• Income Protection Premier</li> <li>• Income Protection Optimal</li> <li>• Business Expenses insurance</li> </ul>	N/A	5%	10%	9%	11%	10%	10%	10%



## 20 Requirements for exercising the Guaranteed Future Insurability Benefit under Life, Critical Illness and TPD insurance

The Guaranteed Future Insurability Benefit allows the Life Insured to increase their sum insured without medical evidence following the occurrence of an Allowable Event. The benefit is subject to the following conditions:

- the provision of an application for increase being made within 30 days of an Allowable Event or within 30 days of the Policy anniversary of an Allowable Event
- our receipt of supporting evidence for the Allowable Event, acceptable to us
- the Life Insured being under the age of 55 at the time of an Allowable Event
- the increased amount being within the allowable Guaranteed Future Insurability limits, as described in the Policy Document.
- The Guaranteed Future Insurability Benefit may not be excised more than once in any 12 month period.

The Guaranteed Future Insurability Benefit cannot be exercised if:

- premiums are being waived under the Premium Relief Option; or
- a medical loading or medical exclusion is applicable to the Life Insured; or
- cover under Life insurance has resulted from applying the Death Buy-Back Option under TPD insurance; or
- cover under Life insurance has resulted from applying the Death Buy-Back Benefit under Critical Illness insurance; or
- cover under Critical Illness insurance has resulted from applying the Critical Illness Reinstatement Option; or
- the beneficiary, or the Life Insured is entitled to make, or is receiving or seeking payment of a claim under any Life Insurance policy with TAL or another insurer.

The following table describes evidence requirements for exercising the Guaranteed Future Insurability Benefit:

Allowable Event	Required Evidence
<b>Personal</b>	
The birth of a child where the Life Insured is the parent	Certified copy of the relevant Birth Certificate, naming the life insured as a parent
The adoption of a child by the Life Insured	Certified copy of the relevant Adoption Order and Birth Certificate, naming the life insured as an adoptive parent
A dependent child of the Life Insured starts secondary school	Written confirmation of enrolment from the school, and a certified copy of either the Birth Certificate or Adoption Order naming the life insured as the parent
Marriage of the Life Insured	Certified copy of the relevant Marriage Certificate, naming the life insured as the bride/bridegroom
Divorce of the Life Insured	Certified copy of the relevant Certificate of Divorce, naming the life insured as a part to the divorce
Where the Life Insured's yearly salary increases by at least \$10,000	Letter from an authorised representative of the Life Insured's employer, confirming salary increase
The Life Insured completes a post graduate degree	Certified copy of academic transcript confirming qualification for degree, or certified copy of degree.
Taking out or increasing, a mortgage by the Life Insured on a home which is the primary residence of the Life Insured	Certified copy of the relevant Title Deed and Mortgage Summary, naming the life insured as a Title Holder/Mortgagee
The Life Insured becoming a Carer	Confirmation from a Medical Practitioner that a Carer is required and a Statutory Declaration by the Life Insured confirming fulfilment of this role.
The Life Insured has a change in tax dependency status as a result of the Life Insured ceasing to have any tax dependents as defined by current law	Statutory Declaration by the Life Insured of this change.
<b>Business</b>	
An increase in the Life Insured's value to the business, where the Life Insured is a key person in that business	Financial evidence supporting this change
An increase in the Life Insured's financial interest in the business, whether as a partner, shareholder or unit holder, and the Policy forms part of a buy-sell, share purchase or business succession agreement	Financial evidence supporting this change.
An increase in the loan liability of the business for which the Life Insured is the primary guarantor	Financial evidence supporting this change.

Please provide the required evidence and a completed 'Exercise Guaranteed Future Insurability Benefit' form.

## 21 Alternate Terms

### Exclusions and Loadings

In some cases, we offer applicants insurance with modified terms such as exclusions or loadings. For those clients, we contact you in advance by telephone to discuss the terms. It may not always be possible to make contact by phone but we always attempt to do so.

Accelerated Underwriting does not require the client and Policy owner to sign and date an Alternate Terms letter. Instead, we wait for notification from you that the client has accepted our offer and issue the policy on this basis, with Alternate Terms accepted outlined in the client's Policy Schedule.

If the client's circumstances have changed since they completed the Application, they must advise us so we can determine if that change impacts on their final assessment. If the change does impact their final medical assessment, we may request further medical evidence or decline to offer cover. If the occupation is impacted due to loss of employment or a change of occupation, we may adjust the occupation rating or product or decline to offer cover.

#### Loadings and Limited Benefit Periods for Life and/or TPD

A reduced medical loading is allowed for clients prepared to accept a limited Benefit Period, ie 2, 3, 4 or 5 years for Life and/or TPD cover. Level premiums only apply.

If a client's medical history meets the criteria and a reduction in the loading is possible, your underwriter will discuss this option with you.

Special commission terms apply. See [page 87](#) for details.

### Disclosure of Reasons for Alternate Terms

If we offer Alternate Terms, we are able to discuss information obtained during a client's tele-interview with you, unless the client requests otherwise.

If we offer Alternate Terms due to medical factors not revealed during the initial application but obtained through formal medical evidence such as medical exam, blood test or PMAR, we can only discuss the full details with you if the client has provided their signed consent. This consent form is available from [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au).

### Declined Applications

If we are unable to offer insurance to your client, we will try in all circumstances to contact you prior to sending the client's decline letter. We delay mailing a decline letter for three business days to allow us to make contact with you.

If we decline insurance due to medical factors not revealed during the initial application but obtained through formal medical evidence, the applicant is entitled to request further information. Where it is practical to do so, we send a letter to the applicant's Medical Practitioner, outlining our reasons for declining cover so the Medical Practitioner can discuss this information with the applicant.

### Third Party Ownership of Income Protection (excluding superannuation)

There is an industry-wide moral concern with allowing third parties to own income protection policies, that is, for someone other than the life insured to own the policy. The purpose of income protection cover is to provide replacement income when the life insured is unable to perform their occupation due to sickness or injury, in many cases for a substantial period of time, therefore, they are not generating earnings.

The concern is that if someone other than the life insured receives benefits from the policy then the purpose of the cover is not met. However, we recognise that there are circumstances in which the moral concern is reduced, so in the circumstances listed below we allow such an arrangement.

#### Allowable Circumstances

Ownership
Family Trust ownership of the policy
Family Company ownership of the policy
Husband/Wife ownership of the policy on the other's life
Employer/Employee arrangements where the policy is part of an employee's overall salary package. Evidence of this agreement, such as a copy of the employment contract must be provided with the Application
Company ownership of the policy where the insured is a partner

Any queries relating to third party ownership not covered by this document should be directed to your TAL underwriter.



## 22 Policy Administration

### General Policy Administration

Any relevant forms are available on the TAL Adviser Centre.

Alteration / Request	Requirements
Change of Policy Address	<ul style="list-style-type: none"> <li>Letter, email or phone call from policy owner or adviser</li> </ul>
Name Change (Personal)	A Statutory Declaration is required with a certified copy of at least one of the following documents: <ul style="list-style-type: none"> <li>Marriage or change of name certificate</li> <li>Divorce Papers (Decree Absolute) with Birth Certificate</li> </ul>
Name Change (Company)	Name change only (no change to ACN/ABN): <ul style="list-style-type: none"> <li>Copy of ASIC Certificate of Registration of Change of Name</li> </ul> Name change requiring change to ACN/ABN: <ul style="list-style-type: none"> <li>MOT and Policy Document (originals) and a copy of the ASIC Certificate of Registration of Business Name (please refer to Transfer of Ownership section for full details)</li> </ul>
Date of Birth correction	<ul style="list-style-type: none"> <li>Copy of Birth Certificate, Statutory Declaration, Passport or Driver's Licence</li> </ul>
Change in payment details	<ul style="list-style-type: none"> <li>Fully completed Payment Advice form or call 1300 209 088</li> </ul>
Cancellation of automatic payment authority	<ul style="list-style-type: none"> <li>Signed letter from the account holder or phone call from the Payer/Policy Owner.</li> </ul>
Payment frequency alteration	<ul style="list-style-type: none"> <li>Letter, email or phone call from Policy Owner, account holder or adviser</li> </ul>
Third Party Authority	<ul style="list-style-type: none"> <li>Letter signed by all policy owners</li> </ul>
Change in Servicing Rights	<ul style="list-style-type: none"> <li>Letter signed by all policy owners</li> </ul>
Section 290-170 Notices	<ul style="list-style-type: none"> <li>Return of completed Section 290-170 Form</li> </ul>
Update beneficiary details	Non-Superannuation: <ul style="list-style-type: none"> <li>Beneficiary Nomination Ordinary form OR contact 1300 209 088</li> </ul> Superannuation: <ul style="list-style-type: none"> <li>Death Benefit Nomination – Superannuation form</li> </ul>
Decline Indexation	<ul style="list-style-type: none"> <li>Letter, email or phone call from Policy Owner or adviser</li> </ul>
Freeze Premium	<ul style="list-style-type: none"> <li>Letter signed by all Policy Owners</li> </ul>
Lost Policy Replacement	<ul style="list-style-type: none"> <li>Lost Policy Declaration form and payment of \$50 fee for each document lost<sup>1</sup></li> </ul>
Deletion of a Benefit	 Policy Alteration Application or letter signed by all policy owners
Decrease in Sum Insured	
Decrease in Benefit Period	
Change in Premium Type (e.g. Stepped to Level)	
Increase in Waiting Period	
Agreed to Indemnity contract	
Change in TPD definition from Own to Any	
Removal of an Optional benefit	
Cancellation of Policy	<ul style="list-style-type: none"> <li>Written request signed by all policy owners</li> </ul>

<sup>1</sup> Please note the \$50 Lost Policy fee is not required where:

- Lump sum cover is under \$25,000; or,
- If within first month of Risk Commencement Date (RCD), a new document can be issued upon receipt of a signed Lost Policy Declaration from ALL policy owners advising original was never received.

## Changes in Cover Requiring Underwriting

**Please note:** the following is a general guide only and changes may not always be available for all Legacy policies. In all instances, please check with our Adviser Service Centre.

Where a client is residing overseas we can consider Reinstatements, Stepped to Level premium and Status change alterations in most instances. For any other Alterations please contact your TAL underwriter to discuss your client's circumstances as we are limited in making other changes where the client is not residing in Australia.

Alteration/Request	Forms required <sup>1</sup>
Increase existing benefit – within 12 months of policy issue	Application for Increase or Benefit Option Addition – within 12 months of policy issue <sup>2</sup>
Add a new option (with the exception of Child's Critical Illness and Business Insurance Option) – within 12 months of policy issue	
Increase existing benefit or add a new option – over 12 months from policy issue	Application for Increase or Alteration <sup>3</sup>
Business Insurance Option (all requests)	
Add a new benefit	
Increase Benefit Period	
Decrease in Waiting Period	
Review of medical loading or exclusion	
Review of travel loading	
Review of Occupation Class	
Change in TPD definition from Any to Own OR ADL to Any/Own due to occupation change	
Indemnity to Agreed Value	
Standard to Premier	
Income Protection – Guaranteed Future Insurability option	
Enabling the Inflation Protection Benefit	
Add Child's Critical Illness	<ul style="list-style-type: none"> <li>• Application for Increase or Alteration – Sections 1-3 and 18, 20 &amp; 21</li> <li>• Child's Critical Illness Application</li> </ul>
Reinstatement <sup>4</sup>	<ul style="list-style-type: none"> <li>• Reinstatement Application form for each Life Insured signed by all policy owners</li> <li>• All premium arrears</li> </ul>
Review of pastime loading or exclusion	Sports and Pastime Review Questionnaire
Review of travel exclusion	Travel Exclusion Review Questionnaire
Smoker Status Change	Fully completed Non-smoker Declaration Form

1 Underwriting is required in all instances where an Application form is requested. Also refer to information in this guide for any additional requirements on a case by case basis (for example: due to total cover client may require mandatory medical or financial requirements).

2 Application for Increase or Benefit Option Addition – this form can be used for increase to an existing benefit or adding an option to an existing benefit within 12 months of policy issue. For example: policy issued 6 months ago and client adding Premium Relief option. This form cannot be used to add a new benefit (such as TPD) or Child's Critical Illness or Business Insurability Option.

3 Application for Increase or Alteration – this form is to be used in all other instances.

4 Due to changes in superannuation law, some of your benefits may be unavailable for reinstatement.



## Transfer of Ownership Process

In all cases (other than the exceptions outlined below), in order to transfer the ownership of a policy we require a fully completed Transfer of Ownership Form. Please note the policy must be in force and paid to a current date in order to qualify for a Transfer of Ownership. Not all policies may be eligible for a Transfer of Ownership, please contact our Adviser Service Centre to see if the existing policy qualifies.

As a result of this transfer of ownership, the following will apply:

- The existing benefit will be cancelled
- A new policy under the same product will be issued with a new policy number for the transferred benefit and any linked benefits
- The new policy will have the same terms, conditions, definitions and premium rates as those that apply to the existing policy
- Any exclusions, modifications and loadings that currently apply to the existing policy will also apply to the new policy
- No underwriting will apply.

Exceptions to the above rule apply where:

1. Neither the Policy Owner nor the proposed Policy Owner is a superannuation entity.  
If this is the case we require:
  - A fully completed Memorandum of Transfer (MOT) form
  - The original Policy Schedule
  - Under this scenario, the original policy, and policy number remains the same.
2. The client has reached retirement age (65) and cover is structured through superannuation.  
If this is the case we require:
  - A fully completed Memorandum of Transfer (MOT) form
  - The original Policy Schedule
  - A “Super Release Form”
3. Transfer is required into or out of TAL Super.  
If this is the case we require:
  - A new application with the mandatory sections completed.
4. Where the the transfer of ownership process is not available for the existing product a new application with full underwriting will be required.

## Conversion Options

Conversion Options are only available to certain Term and Crisis policies issued by TAL prior to 2001.

This option offers the Policy Owner the opportunity to convert the existing policy into the current TAL product.

Limited Underwriting may, or may not apply, depending on the wording in the original policy.

**Should you wish to take up a Conversion Option or had further questions please contact our Adviser Service Centre in the first instance.**

## Health Sense discount

The following table outlines the administration requirements for the addition or application of the Health Sense discount to Accelerated Protection policies.

Date policy was first quoted	Time in force since policy commencement	Fully underwritten at policy commencement?	Forms required
On or after 1 April 2017 (Series 36)	<180 days ago	Yes	Health Sense Declaration
	<180 days ago	No	Full application, new policy will be issued
	>180 days ago	n/a	
Between 18 December 2015 and 31 March 2017 (Series 33)	<180 days ago	Yes	Health Sense Declaration, new policy will be issued
	<180 days ago	No	Full application, new policy will be issued
	>180 days ago	n/a	
Prior to 18 December 2015 (all other Series)	n/a	n/a	

When requesting addition of the discount, please provide a new quote with the relevant forms specified in the table above.

### Please note:

- Increases to sums insured and benefit additions will require a Health Sense discount eligibility assessment.
- Guaranteed Future Insurability Benefit increases will mirror existing discount terms.
- Minimum sum insured rules apply in respect of all added and increased cover portions (see [page 14](#)). Different cover portions will not be added together for the purpose of the minimum sum insured check, even where these are the same risk type (i.e. increases in cover are not accumulated for the purpose of the minimum sum insured check).

Where an increase or addition is applied to an existing policy, any impact on the original cover with respect to the discount may not be realised in full until the next policy anniversary.

The Health Sense discount does not apply where a new policy is not fully underwritten – for example transfers and upgrade pathways. A new application with normal underwriting is required. For continuation options and buy-backs, the Health Sense discount is not available under any circumstances.

### Examples of the Health Sense discount application

#### Example 1

Policy commences with the following cover:

- Life insurance – \$800,000
- Income Protection – \$5,000 per month
- Critical Illness insurance – \$200,000

A 12.5% Health Sense discount applies to Life insurance and Critical Illness insurance.

Following policy commencement, \$800,000 of TPD insurance is added to the policy and the Life Insured remains within the eligible BMI range. The premium is impacted as follows:

- The newly added TPD insurance receives a 15.0% Health Sense discount
- Life insurance and Critical Illness insurance retains a 12.5% discount, however on next policy anniversary this discount will increase to 15.0%.

#### Example 2

Policy commences with the following cover:

- Life insurance – \$800,000
- Life insurance – \$75,000
- Critical Illness insurance – \$200,000

A 7.5% Health Sense discount applies to Life insurance and Critical Illness insurance. The \$75,000 Life insurance is not discounted as the minimum sum insured has not been met.

Following commencement, \$6,000 per month of Income Protection insurance is added to the policy, however the Life Insured is no longer within the eligible BMI range. Due to this, the Income Protection benefit cannot contribute to the packaging discount and accordingly, the Health Sense discount associated with the original benefits is unchanged.

#### Example 3

A Life insured holds the following cover:

- Life insurance – \$800,000
- TPD insurance – \$800,000
- Critical Illness insurance – \$200,000
- Income Protection – \$3,000 per month

A 15.0% Health Sense discount applies to the \$800,000 Life insurance, TPD insurance and the \$200,000 Critical Illness insurance.

Following policy commencement, the Policy owner requests removal of Income Protection insurance. This change impacts policy as follows:

- Life insurance (\$800,000), TPD insurance and Critical Illness insurance – no change in the 15.0% Health Sense discount until next Policy anniversary at which time the discount on these benefits is reduced to 12.5%.



## 23 Accelerated Commission

### How We Pay Commission

All commission is paid directly to an AFSL Licensee/Dealer Group.

The commission percentages detailed below include an allowance for GST.

An additional 5% commission is payable in Year 1 where the application is lodged electronically, as shown in the table below.

	Upfront Commission		Hybrid 1 Commission		Hybrid 2 Commission		Level Commission	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
<b>Standard</b>	110%	10%	80%	20%	65%	25%	30%	30%
<b>Online</b>	115%	10%	85%	20%	70%	25%	35%	30%

### Alternative Commission Premium Rate Factors

The commission proportion applies to both initial and renewal commissions. Commission is paid on the reduced premium.

Policy Rate (%)	100	90	80	70	60	50	40	30	20	10	0
<b>Premium Factor</b>	1.0	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76	0.73	0.70
<b>Premium Reduction</b>	0%	3%	6%	9%	12%	15%	18%	21%	24%	27%	30%

- Commission is payable on the premium after all relevant discounts/rebates are applied.
- Commission is payable on the premium prior to the 15% premium tax rebate being applied on annual rollover.
- Commission is payable on all permanent and temporary loadings.
- Commission is not payable on the Policy fee or stamp duty.
- Commission is not payable on the modal/frequency loading for monthly or quarterly premium payments.
- Commission is not payable on waived or refunded premiums.
- Renewal commission only is paid on indexation and age increases.

Once the application is accepted the commission structure including Policy Rate cannot be altered.

Accelerated Protection has a full one-year responsibility period. Any benefit that discontinues within the first 12 months will incur a 100% write-back of commission (based on the number of months that premiums have been paid). The commission write-back applies to the commissionable adviser/s at the time of discontinuance. Where the benefit discontinues as the result of a valid claim, no commission will be written back.

### Commission type availability for lives insured 56 next birthday or older

The commission type for Accelerated Protection is restricted when the life insured is 56 next birthday or older, as shown in the table below.

Age (next birthday) of life insured	LI Plan	TPD Plan	CI Plan	IP Plan To Age 70 & IP Optimal	IP Plan All other	BEX Plan
Up to 56	All	All	All	All	All	All
56 – 60	All	Hybrid 1 Hybrid 2 Level	All	All	Hybrid 1 Hybrid 2 Level	Hybrid 1 Hybrid 2 Level
61 and over	All	Level	Hybrid 1 Hybrid 2 Level	Hybrid 1 Hybrid 2 Level	N/A	N/A



### Replacement of Existing TAL Policy and Conversion Options

If a policy is replaced due to transfer of ownership, and we issue a replacement policy under the same terms and conditions as the policy being replaced, renewal commission applies.

If a policy is replaced, and we issue a new policy under the latest version of Accelerated Protection, full underwriting will take place and commission will be available subject to the following rules:

- If a benefit being replaced has been in force for less than four years, Year 1 commission is payable on any increase in premium. Year 2 commission is payable on any existing premium for benefits that have been in force for more than one year. Both Year 1 and Year 2 commission rates will be applied on the same commission basis as the replaced benefit.
- If a benefit being replaced has been in force for more than four years but less than seven years, Year 1 commission is payable on the full premium but at level commission rates.
- If a benefit being replaced has been in force for more than seven years but less than 10 years, Year 1 commission is payable on the full premium but at Hybrid Option 2 commission rates.
- If a benefit being replaced has been in force more than 10 years, full upfront commission is available.

**Note:** Replacement policies include those which are wholly or partly cancelled or lapsed within three months before or after the issue of the new TAL policy.

### Transfer of Ownership

If a policy is replaced due to a Transfer of Ownership, and we issue a replacement policy under the same terms and conditions as the policy being replaced, renewal commission only is payable on the same commission basis as the original benefit. The Policy Rate must also be the same as the existing benefit.

### Buy-Back Options or Benefits

If a policy is established on the basis of a Buy-Back Option or Benefit, renewal commission only is payable on the full premium on the same commission basis as the original benefit. The Policy Rate must also be the same as the existing benefit.

### Continuation Options

If a policy is established on the basis of a continuation option from a TAL individual or Group Risk policy, level commission only is payable.

### Transfer Terms

If an existing policy with another insurer is taken over by TAL the commission payable and responsibility period are variable, as follows:

- If Upfront or Hybrid Option 1 commission is selected, a full 24-month responsibility period applies.
- If Level or Hybrid Option 2 commission is selected, a full 12-month responsibility period applies.

### Limited Benefit Periods for Term and/or TPD (2, 3, 4, 5, 10 or 15 years)

If a client accepts a limited Benefit Period for LI and/or TPD, Level commission only is payable. Level premiums only apply.

### Sum Insured

The following commission types are available based on the sum insured for the life insured.

LI Sum Insured	Commission types
\$10,000,000 or less	All
\$10,000,001 – \$14,999,999	Hybrid 1, Hybrid 2 and Level
\$15,000,000 – \$20,000,000	Hybrid 2 and Level

### Premium

The following commission types are available based on the annual premium payable by the life insured for all policies under a single application.

Premium Amount	Commission types
\$20,000 or less	All
\$20,001 – \$30,000	Hybrid 1, Hybrid 2 and Level
Greater than \$30,000	Hybrid 2 and Level

### Manual Quotations

When a manual quotation is required, commission is determined at this time.

The responsibility period for policies with Sum Insured of \$10,000,001 or greater is:

- If Hybrid 1 or Hybrid 2 commission is selected, a full 24-month responsibility period applies
- If Level commission is selected, a full 12-month responsibility period applies.

These responsibility periods apply even if the sum insured is subsequently reduced.

**Note:** Level commission only is payable in respect of policies on an Adviser's own life, their immediate family member meaning spouse, partner, de-facto, children, parents and siblings and their staff, colleagues and work partners.



## 24 Accelerated Protection for Platforms

**TAL's Accelerated Protection via our leading platform partners is available through a range of superannuation and investment platforms.**

### Cover Available

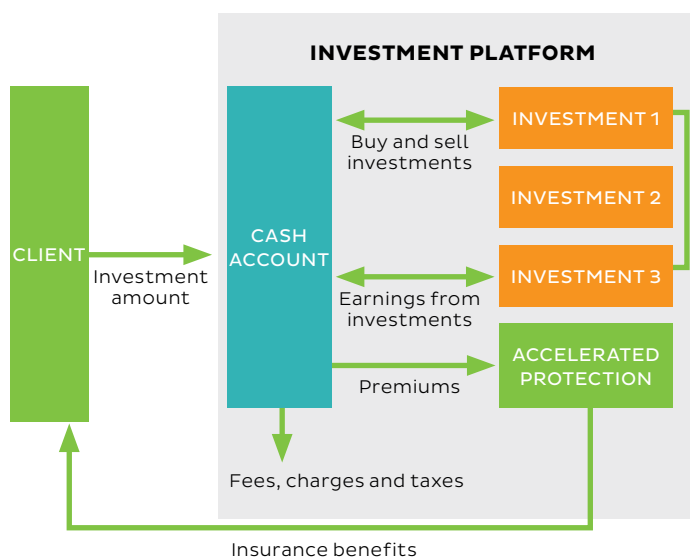
A variety of protection levels for Life, TPD, Critical Illness and Income Protection and an extensive range of additional options – such as cover reinstatement after claims and waiver of premiums.

### Premium Payment Options

The complete comprehensive Accelerated Protection product range can be funded from your client's superannuation or non-superannuation investment accounts – i.e. Life, Critical Illness, TPD, Income Protection and Business Expense insurance.

### How it works

Comprehensive insurance cover can be included with the rest of your client's portfolio as illustrated in the diagram below.



### How to apply

When quoting via TAL's Adviser Centre, select:

- Platform Super Fund (where cover is owned by a superannuation trustee)

### Rollover Process to Platform Partners

When rolling funds over to a platform superannuation account for payment of insurance premiums:

- It is recommended to start the rollover process as soon as possible.
- To avoid your client's policy dishonouring, it is best to ensure there are sufficient funds in the member's superannuation account prior to the policy going in-force.
- It should be noted that platform policies are placed in-force following Underwriting acceptance and the receipt of all admin requirements (including platform account number).

### Commission Payment Process

For non-platform policies, any-day billing is available and commission will be payable in the next available TAL commission run following the date the policy is issued with premium received.

TAL requests funds from platform partners once a month. Consequently TAL pays commission once per month for platform business. Commissions are paid in the next available TAL commission run following the platform premium request date.

TAL commission close-off and payment dates are available on the TAL Adviser Centre.

### What happens if my client's premium is dishonoured?

If there are insufficient funds in the members account, this will be reported to TAL and the dishonour process will be triggered. Dishonour notices are sent to the life insured or policy owner and adviser.

When TAL is advised of a dishonour due to insufficient funds, we will attempt another premium debit for all outstanding premiums in the monthly debit processing two months later.

### Where should I direct questions in relation to Platform business?

You can contact our Adviser Service Centre or your sales representative to assist you with insurance via platform queries. Alternatively, any questions regarding the features and benefits of a platform should be referred to directly to your platform.

## HOW TAL COMPARES

### 2014

#### Money Magazine

Best Featured Income Protection Insurance

#### SMSF Adviser

SMSF Insurance Provider

#### Core Data

SMSF Insurance Provider

### 2015

#### Asia Pacific Banking and Finance Insurance Awards

Life Insurance Company of the Year

#### AFR Smart Investor Blue Ribbon Award

Best Featured Income Protection

#### Money Management Adviser Choice Risk Award

Adviser Choice Risk Disability Income Product

### 2016

#### Core Data

SMSF Insurance Provider

#### Money Management Adviser Choice Risk Award

Adviser Choice Risk Disability Income Product

#### AFA and Beddoes Institute Consumer Choice Award

Best New Customer Experience Value for Money

## WHERE TAL COMES FROM

### 1869

New Zealand's Government Life Insurance Office is created and builds its reputation as a life insurer committed to ordinary people.

### 1990

Government Life is renamed TOWER and enters Australia with the purchase of Adriatic Life Insurance.

### 1993

TOWER purchases Friends Provident Life Assurance.

### 1999

TOWER purchases FAI Life, and TOWER joins the top tier of Australian insurers.

### 2006

TOWER purchases PrefSure Life Limited. The business is separated from TOWER New Zealand and TOWER Australia is born.

### 2008

TOWER Australia purchases InsuranceLine

### 2011

TOWER Australia becomes a wholly owned subsidiary of the Dai-ichi Life Group. It is now TAL, Australia's life insurance specialist.

## WHERE TAL IS NOW



Australia's **leading specialist** life insurer.



**3.7 million** Australians protected by TAL.



**Over \$2.6 billion** in in-force premiums.



**Over 1,600** people employed by TAL in Australia.



**Over \$4.5 million** on average paid in claims every working day.

## TAL Life Limited



[www.tal.com.au](http://www.tal.com.au)



GPO Box 5380 Sydney NSW 2001



Customer Service Centre – 1300 209 088 | Adviser Service Centre – 1300 286 937  
Monday to Friday 8am – 7pm AEST

**Accelerated Protection**  
Adviser Guide | 1 April 2017

TAL Life Limited ABN 70 050 109 450 AFSL 237 848

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# TAL