

## Adviser easy reference guide

The following information is effective from 16 April 2018 and replaces existing content in this Adviser easy reference guide for AMP Elevate insurance effective 10 June 2017.

Page 55, section titled 'AMP Elevate discounts and Multi plan discounts' is replaced with:

### Large case discounts

Sum insured band (\$)	Life (%)	Trauma Plan (%)	Trauma Option (%)	TPD Plan (%)	TPD Option (%)
0–249,999	-5	0	0	-5	-5
250,000–499,999	6	8	15	4	3
500,000–749,999	25	12	15	18	12
750,000–999,999	28	12	20	20	15
1,000,000–1,999,999	36	12	20	26	17
2,000,000 or more	36	12	20	27	25

### Monthly benefit band (\$)

### IP/BEP (%)

1–2,999	0
3,000–3,999	3
4,000–4,999	10
5,000–7,499	12
7,500–9,999	13
10,000 or more	15

### Monthly benefit band (\$)

### Senior (%)

1–4,999	0
5,000–30,000	5

### Multi plan discount

A multi plan discount is available to customers who combine life, TPD and/or trauma insurance plans/options with an income insurance (IP) or Business Expenses (BE) plan.

The multi plan discount offers a 10% discount on the life, TPD and/or trauma insurance, for the life of their policy, provided the customer remains eligible.

To be eligible for a multi plan discount:

- customers must hold a current life, TPD or trauma insurance plans/options with an IP or BE plan/option for same life insured; and

- the commencement date for at least one of the plans/options must be on or after 23 November 2015, subject to the following sum insured minimums:
  - IP/BE \$2,000pm
  - Life insurance \$350,000
  - TPD insurance \$200,000
  - Trauma insurance \$100,000

A multi plan discount is not available:

- to customers already receiving a discount (RACV, Workplace Rewards or Business Rewards),
- under the Children's trauma option, or
- to an existing customer who holds a life, TPD and/or trauma insurance plan/option with an IP or BE plan, where those plans started prior to 23 November 2015 (unless a new benefit is added).

**Date of issue: 16 April 2018**

#### **What you need to know**

Any advice in this document is general in nature and is provided by AMP Life Limited (AMP Life). The advice does not take into account your clients' personal objectives, financial situation or needs. Therefore, before acting on the advice, your clients should consider the AMP Elevate insurance product disclosure statement available from AMP at [amp.com.au](http://amp.com.au) or 131 267. The issuer of AMP Elevate insurance is AMP Life. AMP Life is part of the AMP group and can be contacted on 131 267. If your clients decide to purchase or vary a financial product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium they pay or the value of their investments. Your clients can ask you or AMP for more details.