

Your guide to Critical Illness Insurance

**ACCELERATED
PROTECTION**

TAL



Critical Illness insurance provides a lump sum payment if you suffer one of a range of serious illnesses listed in the policy, such as a Heart Attack. You can find a full list of the many conditions that are covered in the PDS and Policy Document, as well as information about the level of seriousness the illness needs to meet in order for a benefit to be paid.

You can use a Critical Illness payment however you wish: for medical services and treatments, for support or ongoing care at home, or to cover living costs and household expenses so you can focus on your health.

Critical Illness insurance with TAL

Our award-winning Critical Illness cover has been designed to help you focus wholly on your recovery, offering security and support following a serious illness diagnosis or health event. TAL's Critical Illness cover includes:



Two levels of comprehensive cover

Our Critical Illness cover is available in Standard and Premier policies, giving you and your adviser options: discuss with your adviser what's best for you



Paralysis Support Benefit

We're one of a few insurers to offer a Paralysis Support Benefit, which doubles your cover amount up to \$2 million if you're faced with the profound impact of paralysis



Advancement Benefit

Critical Illness Premier includes an Advancement Benefit, which means you'll have immediate access to part of your benefit amount for specified injuries and illnesses including some early stage cancers.



Tailored cover for women

Critical Illness Premier also includes a market-leading Female Critical Illness Benefit, providing cover for female-specific conditions such as Lupus, Severe Osteoporosis and pregnancy-related health events



Protection for your kids

We include a built-in Child's Critical Illness Benefit, which protects kids between two and 19 (at their next birthday) if they suffer a specified critical illness event. Cover of up to \$10,000 is available without underwriting



Financial Planning Benefit

Our Financial Planning Benefit is one of the most generous of its kind, providing up to \$5,000 so you can make the most of a full claim payment with support from your adviser

What happens if I need to make a claim?

If you need to make a claim with TAL, our commitment is to ensure we make a real difference at a difficult time. You'll have a dedicated case manager who'll work with you throughout the claim, taking the time to get to know you and understand your needs. Their focus is helping you through your claim as quickly and easily as possible.

We're also committed to:

- Helping you understand what happens during a claim and explaining things in everyday language
- Providing practical solutions that support your circumstances
- Doing as much as possible over the phone and keeping paperwork to a minimum.

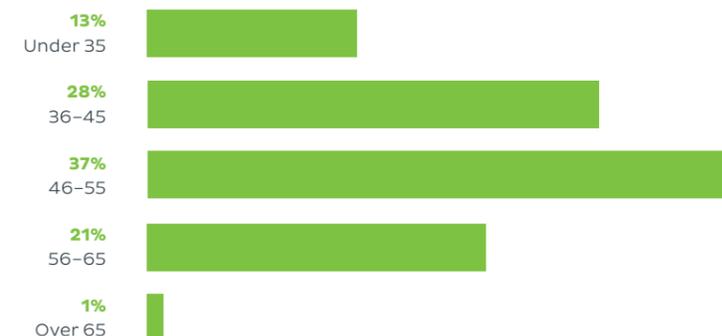
For more information on what to expect if you need to make a claim and how we can help, visit our Claims Hub at www.tal.com.au/claims

In 2019, we paid \$56 million in Critical Illness claims to Accelerated Protection customers. Some of the most common reasons for claim included:



- 62%** Cancer
- 21%** Diseases of circulatory system
- 4%** Diseases of the nervous system
- 3%** Non-malignant tumours
- 10%** Other reasons, including pregnancy and childbirth, injury and fractures, and diseases of the digestive system.

Claims by age



Some things to discuss with your adviser

- Standard or Premier?**
TAL's Critical Illness insurance is available at two different levels, each with their own particular features. Your adviser can talk you through the options and help you decide which is right for your situation
- Standalone or linked?**
If you take out and link Critical Illness and Life insurances, a Critical Illness claim payment will also reduce your Life cover amount. Standalone cover means a claim won't impact the amount of any other cover you hold with TAL
- Stepped or level?**
Depending on your goals and financial plans, there are different ways to structure your premiums. Stepped premiums are cheaper initially, and increase as you get older. Level premiums are higher initially but remain based on the age you were when you took out cover

Note: Critical Illness Insurance covers only conditions that are listed in the PDS and Policy Document. The condition must also meet the level of severity as defined in the PDS and Policy Document.

Please request a copy from your adviser and read it before you make a decision to purchase this cover.

ABOUT US



TAL is a leading life insurer



We protect around 4.5 million Australians



\$4.6 billion in in-force premiums



Over 1,600 employees in Australia

RECENT AWARDS

2017

AFA/Strategic Insight Platinum Awards: Life Company of the Year, Trauma Product of the Year and Service Quality Award Winner

Money Management/DEXX&R Risk Company of the Year Awards: Disability Income Product Award Winner for TAL Accelerated Protection Income Protection Premier

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

CANSTAR Outstanding Value Life Insurance Awards: Income Protection Insurance Winner

2018

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

Money Management/DEXX&R Adviser Choice Risk Awards: Best Term and TPD product for TAL Accelerated Protection

ANZIIF Australian Insurance Industry Awards: Life Insurance Company of the Year

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year, Service Quality Award and Trauma Product of the Year

SMSF Service Provider Awards: Best Insurance Provider

2019

Plan for Life/AFA Life Company of the Year Awards: Overall Platinum Life Company of the Year Winner, Trauma/Critical Illness Product of the Year

PRIME Awards: Highly Commended Best Public Health Initiative for TAL SpotChecker

Australian Business Awards: Community Contribution Winner for TAL SpotChecker

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year

Insurance Asia Awards: Domestic Life Insurer of the Year – Australia

CLAIMS AT TAL

We're here when our customers need us most. In 2019:



We paid over \$2.3 billion in claims (over \$45 million each week)



We supported more than 34,000 Australians and their families



64% of the claims we paid were for living benefits, helping our customers during their recovery from illness or injury

FOR MORE INFORMATION:

Talk to your financial adviser

Email us at customerservice@tal.com.au

Call TAL on 1300 209 088 (Monday to Friday, 8am–7pm AEST)

Visit tal.com.au

Important Information: This information is general in nature only and does not take into account your personal financial situation, needs or objectives. It contains a summary of some of the features of the product (some of which may not be available depending on the cover you choose) and is not a substitute for reading the Product Disclosure Statement, which contains information about the terms, conditions, limits and exclusions that apply to this cover. Prior to making any decision to acquire or to continue to hold Accelerated Protection or any of the Plans or features detailed in this document, you should obtain financial advice tailored to your personal circumstances and read the relevant Product Disclosure Statement(s) available from www.tal.com.au to decide whether the product and advice is right for you.

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