



World of Protection Upgrade Announcement

Leading Life | Leading Life in OnePath MasterFund | Recovery Cash | Stand Alone Recovery
Income Safe *Plus* | Income Cover | Income Safe | Business Expenses Plan

July 2010

World of Protection upgrade announcement

Thank you for continuing to insure with OnePath Life. Your policy provides important protection which we are pleased to announce has been upgraded. Selected terms and conditions have been improved. Best of all, these improvements come at no extra cost to you.

This upgrade announcement includes a summary of the improvements we have made as well as the new policy wording that updates your World of Protection Policy Terms.

What do I need to do?

You do not need to do anything to take advantage of this automatic upgrade. However, we do recommend that you keep this document in a safe place with your Policy Terms or other insurance records.

Your policy will not be worse off as a result of the guaranteed upgrade. If you or a life insured is inadvertently disadvantaged in any way then previous benefit wording will stand.

How to read this upgrade announcement

The improvements which apply to your policy will depend on the types of cover and options you have selected. Your latest Renewal Notice sets out the covers that apply to your policy, and will help you to understand which of the improvements are relevant to you. An improvement to a particular cover type only applies to you if the cover type or option being improved is already included in your policy.

Often the policy owner and the life insured are the same person. In the interests of clarity, any reference to 'you' in this upgrade announcement assumes that you are both the policy owner and the life insured.

When do these improvements apply from?

The improvements presented in this upgrade announcement are effective from either 1 March 2010 or 12 July 2010.

They apply only to claims for events or conditions which first occur, are first diagnosed, or for which symptoms first became reasonably apparent, on or after the effective date of the improvement. They do not apply to past or current claims, or any claims arising from conditions which first occurred, or were first diagnosed, or for which symptoms first became reasonably apparent, before the effective date.

Any questions?

If you have any questions about the improvements outlined in this upgrade announcement, or require more information about your policy please contact your financial adviser or call Customer Services on 133 667.

Features of the upgrade – Leading Life, Leading Life in OnePath MasterFund, Recovery Cash and Stand Alone Recovery

The following features have been upgraded. Please check the table to see if the feature applies to Leading Life, Leading Life in OnePath MasterFund, Recovery Cash and/or Stand Alone Recovery Cash.

The new Policy Terms will partly replace the existing wording in your Policy Terms and Conditions, as outlined by the section numbers next to the applicable product type. The Policy Terms were provided to you when you applied for the policy (as part of the Customer Information Brochure or Product Disclosure Statement).

Life Cover, Optional TPD Benefit and Trauma	
Benefit/Feature	New Policy Terms to apply
<p>Change to Exclusion for Life Cover</p> <p>✓ Leading Life</p> <ul style="list-style-type: none"> • 8. Exclusions This sentence will replace 2nd paragraph. <p>✓ Recovery Cash</p> <ul style="list-style-type: none"> • 8. Exclusions This sentence will replace 3rd paragraph. <p>✗ Stand Alone Recovery</p> <p>✗ Leading Life in OnePath MasterFund (Super)</p> <ul style="list-style-type: none"> • 8. Exclusions 	<p>Effective 1 March 2010</p> <p>Exclusions</p> <p>We will not pay any benefit arising out of any of the following events where, as a result of your intentional or deliberate act or omission, you die during the first 13 months from:</p> <p>Recovery Cash 2nd paragraph to be replaced by:</p> <p>We will not pay any benefits under this policy if you die as a result of your intentional or deliberate act or omission during the first 13 months from the Policy Start Date.</p>
<p>Increase in TPD maximum benefit</p> <p>✓ Leading Life</p> <ul style="list-style-type: none"> • 4.3 Optional Total and Permanent (TPD) benefits – Maximum Amounts. <p>✓ Recovery Cash</p> <ul style="list-style-type: none"> • 4.3 Optional Total and Permanent (TPD) benefits – Maximum Amounts. <p>✗ Stand Alone Recovery</p> <p>✓ Leading Life in OnePath MasterFund (Super)</p> <ul style="list-style-type: none"> • 4.3 Optional Total and Permanent (TPD) benefits - Maximum Amounts. 	<p>Effective 12 July 2010</p> <p>Maximum Amounts</p> <p>The maximum initial TPD sum insured that may be applied for is:</p> <ul style="list-style-type: none"> • Any Occupation – \$5,000,000 • Own Occupation – \$5,000,000. <p>In determining this amount, we will count the sums insured for all policies issued by us on your life for which TPD cover is in force.</p>
<p>Change to the 'Any Occupation' TPD definition</p> <p>✓ Leading Life</p> <ul style="list-style-type: none"> • 4.3 'Any Occupation' TPD Definition and Optional TPD Definitions. Replaces the full TPD definitions. <p>✓ Recovery Cash</p> <ul style="list-style-type: none"> • 4.3 Optional TPD definitions. Replaces the full TPD definitions. <p>✗ Stand Alone Recovery</p> <p>✓ Leading Life in OnePath MasterFund (Super)</p> <ul style="list-style-type: none"> • 4.3 'Any Occupation' TPD Definition and Optional TPD Definitions. Replaces the full TPD definitions. 	<p>Effective 1 March 2010</p> <p>'Any Occupation' TPD Definition</p> <p>TPD means:</p> <p>(i) you suffer the permanent loss of use of:</p> <ul style="list-style-type: none"> • two limbs (where 'limb' is defined as the whole hand or the whole foot); or • the sight in both eyes; or • one limb and the sight in one eye. <p>or</p> <p>(ii) where you are engaged in any business, profession or occupation, whether as an employee or otherwise:</p> <p>(a) you have been absent as a result of illness or injury from employment for three consecutive months; and</p>

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature	New Policy Terms to apply
	<p>(b) at the end of the period of three months, you are disabled to such an extent as to render you likely never again to be engaged in any gainful business, profession or occupation – for which you are reasonably suited by your education, training or experience, and – which is likely to generate average monthly earnings of at least 25% of your average monthly earnings in the 12 months prior to claim.</p> <p>Optional TPD Definitions For an additional premium the following alternative definitions of TPD may be substituted for paragraph (ii) of the ‘Any Occupation’ TPD definition.</p> <p>‘Own Occupation’ Where you are engaged in a business, profession or occupation, whether as an employee or otherwise:</p> <p>(a) you have been absent as a result of illness or injury from employment for three consecutive months; and</p> <p>(b) at the end of the period of three months, you are disabled to such an extent as to render you likely never again to be engaged in your Own Occupation.</p> <p>Your ‘Own Occupation’ shall be stated in the Policy Schedule. You must inform us if your occupation changes. If so, continuation of the ‘Own Occupation’ TPD definition will be at our discretion.</p>
<p>Increase to Partial payments</p> <p>✓ Leading Life</p> <ul style="list-style-type: none"> • 4.3 Optional Total and Permanent Disablement (TPD) Benefit. <p>✓ Recovery Cash</p> <ul style="list-style-type: none"> • 4.3 Optional Benefits. <p>X Stand Alone Recovery</p> <p>X Leading Life in OnePath MasterFund (Super) Insert after section ‘Homemaker’.</p>	<p>Effective 1 March 2010</p> <p>Partial payment for specific loss</p> <p>‘Specific loss’ means that, due to illness or injury, the life insured suffers the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> • one limb (where ‘limb’ is defined as the whole hand or the whole foot) or • the sight in one eye. <p>If the life insured suffers a ‘specific loss’ while TPD Cover for the life insured is in force, we will pay a partial amount of TPD Cover amount insured.</p> <p>The partial payment for ‘specific loss’ is 25% of the TPD Cover amount insured at the time the ‘specific loss’ occurs, subject to a minimum of \$10,000 and a maximum of \$500,000.</p> <p>The TPD Cover amount insured is reduced by the amount paid for ‘specific loss’.</p> <p>This benefit does not apply if the policy:</p> <ul style="list-style-type: none"> • is issued to the trustee of a superannuation fund • is part of a transfer from another OnePath product, unless the TPD Cover has been fully underwritten • is issued as part of a continuation option, unless the TPD Cover has been fully underwritten.

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature	New Policy Terms to apply
<p>Improved TPD Buy Back Benefit</p> <p>✓ Leading Life</p> <ul style="list-style-type: none">• 4.3 Optional Total and Permanent Disablement (TPD) Benefit. <p>✓ Recovery Cash</p> <ul style="list-style-type: none">• 4.3 Optional Benefits. <p>✗ Stand Alone Recovery</p> <p>✓ Leading Life in OnePath MasterFund (Super)</p> <ul style="list-style-type: none">• 4.3 Optional Total and Permanent Disablement (TPD) Benefit. <p>Replace the 'Optional TPD Buy Back Benefit' section.</p>	<p>Effective 12 July 2010</p> <p>Optional TPD Buy Back Benefit</p> <p>If we pay a TPD Benefit under the policy, we will offer to reinstate the Life Cover sum insured for Life Cover and terminal illness only. We will do so 12 months after the later of the date we receive your completed claim form, or the date you satisfied the conditions of the TPD definition, on the following basis:</p> <ul style="list-style-type: none">(i) The offer is taken up by the policy owner within 30 days of us making the offer;(ii) We will offer a sum insured equal to the TPD Benefit that was paid by us;(iii) The premium rate will be that applying under the new policy we offer but will take into account any non-standard premium loading applying under this policy;(iv) No Index Linking, Future Insurability or Business Protection Options are available. <p>The benefit does not apply where a Terminal Illness Benefit has been previously paid.</p>
<p>Improved Trauma Buy Back Benefit and Optional Accelerated Trauma Buy Back Benefit</p> <p>✓ Leading Life</p> <ul style="list-style-type: none">• 4.4 Optional Trauma Benefit. <p>✓ Recovery Cash</p> <ul style="list-style-type: none">• 4.2 Trauma. <p>✗ Stand Alone Recovery</p> <p>✓ Leading Life in OnePath MasterFund (Super)</p> <ul style="list-style-type: none">• 4.4 Optional Trauma Benefit. <p>Replace the entire section under the headings.</p>	<p>Effective 12 July 2010</p> <p>Trauma Buy Back Benefit (Leading Life)</p> <p>If we pay the full Trauma Benefit under the policy, we will offer to reinstate the Life Cover sum insured for Life Cover and Terminal Illness only. We will do so 12 months after the later of the date we receive your completed claim form, or the date you satisfied the Trauma definition, on the following basis:</p> <ul style="list-style-type: none">(i) The offer is taken up by the policy owner within 30 days of making the offer;(ii) The Life Cover sum insured we will offer will be $\frac{1}{3}$ of the Trauma sum insured that was paid by us. <p>On each of the next two anniversary dates of the payment of the Trauma Benefit we will offer to increase that sum insured by a further $\frac{1}{3}$ of the Trauma sum insured that was paid by us (the anniversary date becomes the renewal date);</p> <ul style="list-style-type: none">(iii) The premium rate will be that applying under the new policy we offer but will take into account any non standard premium loading applying under this policy; and(iv) No Index Linking, Future Insurability or Business Protection Options are available. <p>This benefit does not apply where a Terminal Illness Benefit has been previously paid. This offer does not apply if we have paid a Trauma Benefit for you in respect of Occupationally Acquired HIV or Loss of Independent Existence or paid a TPD Benefit.</p>

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature

New Policy Terms to apply

Optional Accelerated Trauma Buy Back Benefit

This option may be selected for an additional premium. This option will apply instead of Trauma Buy Back Benefit. 12 months after the later of the date we receive your completed claim form, or the date you satisfied the Trauma definition, we will offer to reinstate the Life Cover sum insured at the same level as Trauma sum insured that was paid by us in lieu of offering $\frac{1}{3}$ over three consecutive years.

We will do so on the following basis:

- (i) The benefit must be taken up by the policy owner within 30 days of us making the offer;
- (ii) The premium rate will be that applying under the new policy we offer but will take into account any non-standard premium loading applying under this policy;
- (iii) The benefit does not apply where a Terminal Illness Benefit has been previously paid;
- (iv) This offer does not apply if we have paid a Trauma Benefit for you in respect of Occupationally Acquired HIV or Loss of Independent Existence or paid a TPD benefit; and
- (v) No Index Linking, Future Insurability or Business Protection Options are available.

The medical definitions for Trauma are in section 10.

Buy Back Benefit (Recovery Cash/ Plus)

If we pay the full Trauma Benefit under the policy, we will offer to reinstate the Life Cover and terminal illness only. We will do so 12 months after the later of the date we receive your completed claim form, or the date you satisfied the Trauma definition on the following basis:

- (i) The offer is taken up by the policy owner within 30 days of us making the offer;
- (ii) The Life Cover sum insured we will offer will be $\frac{1}{3}$ of the Recovery Cash sum insured that was paid by us. On each of the next two anniversary dates of the payment of the Trauma Benefit we will offer to increase that sum insured by a further $\frac{1}{3}$ of the Recovery Cash sum insured that was paid by us (the anniversary date then becomes the renewal date);
- (iii) The premium rate will be that applying under the new policy we offer but will take into account any non-standard premium loading applying under this policy;
- (iv) This benefit does not apply where a Terminal Illness Benefit has been previously paid;
- (v) This offer does not apply if we have paid a Trauma Benefit for you in respect of Occupationally Acquired HIV or Loss of Independent Existence or paid a TPD Benefit; and
- (vi) No Index Linking, Future Insurability or Business Protection Options are available.

Optional Accelerated Buy Back Benefit

If selected and for an additional premium, this option applies instead of the Buy Back Benefit.

The same terms apply to the Accelerated Buy Back Benefit as apply to the Buy Back Benefit except that paragraph (ii) of the Buy Back Benefit does not apply. Twelve months after the later of the date we receive your completed claim form, or the date you satisfied the Trauma definition, we will offer to reinstate Life and Terminal Illness cover only at the same level of Recovery Cash sum insured that was paid by us in lieu of offering $\frac{1}{3}$ of that sum over three consecutive years.

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature	New Policy Terms to apply
<p>New Trauma Condition definition</p>	<p>Effective 12 July 2010</p>
<p>✓ Leading Life</p>	<p>Leading Life and Recovery Cash</p>
<ul style="list-style-type: none"> • 4.4 Optional Trauma Benefit. 	<p>Basic Trauma/Recovery Cash Conditions Include:</p>
<p>This replaces existing list.</p>	<ul style="list-style-type: none"> • Aorta Surgery*
<ul style="list-style-type: none"> • 10. Medical Definitions. 	<ul style="list-style-type: none"> • Aplastic Anaemia
<p>Insert definition.</p>	<ul style="list-style-type: none"> • Blindness
<p>✓ Recovery Cash</p>	<ul style="list-style-type: none"> • Cancer*
<ul style="list-style-type: none"> • 4.2 Trauma. 	<ul style="list-style-type: none"> • Chronic Kidney Failure
<p>This replaces existing list.</p>	<ul style="list-style-type: none"> • Chronic Liver Disease
<ul style="list-style-type: none"> • 10. Medical Definitions. 	<ul style="list-style-type: none"> • Chronic Lung Disease
<p>Insert definition.</p>	<ul style="list-style-type: none"> • Coronary Artery Surgery*
<p>✓ Stand Alone Recovery</p>	<ul style="list-style-type: none"> • Deafness
<ul style="list-style-type: none"> • 4.1 Trauma. 	<ul style="list-style-type: none"> • Diplegia
<p>This replaces existing list.</p>	<ul style="list-style-type: none"> • Heart Attack*
<ul style="list-style-type: none"> • 10. Medical Definitions. 	<ul style="list-style-type: none"> • Heart Valve Surgery*
<p>Insert definition.</p>	<ul style="list-style-type: none"> • Hemiplegia
<p>X Leading Life in OnePath MasterFund (Super)</p>	<ul style="list-style-type: none"> • Loss of Speech
<p>All new Trauma conditions only apply to</p>	<ul style="list-style-type: none"> • Major Organ Transplant
<p>Extended Trauma, Recovery Cash Plus and</p>	<ul style="list-style-type: none"> • Paraplegia
<p>Stand Alone Recovery.</p>	<ul style="list-style-type: none"> • Quadriplegia
<ul style="list-style-type: none"> • Benign Tumour of the spine. 	<ul style="list-style-type: none"> • Stroke.*
	<p>Optional Extended Trauma Conditions/Optional Additional Recovery Cash Plus</p>
	<p>Conditions include:</p>
	<ul style="list-style-type: none"> • Advanced Dementia and Alzheimer's Disease
	<ul style="list-style-type: none"> • Angioplasty*^
	<ul style="list-style-type: none"> • Benign Brain Tumour
	<ul style="list-style-type: none"> • Benign Spine Tumour
	<ul style="list-style-type: none"> • Cardiomyopathy
	<ul style="list-style-type: none"> • Cognitive Loss
	<ul style="list-style-type: none"> • Coma
	<ul style="list-style-type: none"> • Encephalitis
	<ul style="list-style-type: none"> • Intensive Care
	<ul style="list-style-type: none"> • Loss of Independent Existence
	<ul style="list-style-type: none"> • Major Head Trauma
	<ul style="list-style-type: none"> • Medically Acquired HIV
	<ul style="list-style-type: none"> • Multiple Sclerosis
	<ul style="list-style-type: none"> • Muscular Dystrophy
	<ul style="list-style-type: none"> • Occupationally Acquired HIV

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature

New Policy Terms to apply

- Parkinson's Disease
- Pneumonectomy
- Primary Motor Neurone Disease
- Primary Pulmonary Hypertension
- Severe Burns
- Severe Diabetes
- Severe Rheumatoid Arthritis
- Triple Vessel Angioplasty

* There is no cover and no benefit will be payable under the policy in respect of these conditions if the condition first manifests during the first 90 days after the Policy Start Date or the date of any reinstatement. Should you choose to increase your level of cover the 90 day period applies to the amount of increased cover. The 90 day period will not apply if this policy replaces a policy issued by another insurer and:

- The 90 day exclusion or qualifying period has expired for the same condition or event in the policy being replaced. (Including exclusion or qualifying periods applied to the policy after it went into force, for example, reinstatement or increases);
- The policy to be replaced is cancelled after the issue of the new policy; and
- No claim is payable or pending under the policy to be replaced.

Where the benefit under this policy exceeds that of the policy being replaced the 90 day exclusion will apply to the excess.

^ The Angioplasty condition applies where the sum insured is \$100,000 or greater at the date of the event. Payment under this policy is 10% of the life insured's sum insured at the date of the event up to a maximum of \$20,000. The sum insured is reduced by the amount paid for the benefit. This benefit is payable once only.

Stand Alone Recovery

Trauma Conditions include:

- Advanced Dementia and Alzheimer's Disease
- Angioplasty*^
- Aorta Surgery*
- Aplastic Anaemia
- Benign Brain Tumour
- Benign Spine Tumour
- Blindness
- Cancer*
- Cardiomyopathy
- Chronic Kidney Failure
- Chronic Liver Disease
- Chronic Lung Disease
- Cognitive Loss
- Coma
- Coronary Artery Surgery*
- Deafness
- Diplegia
- Encephalitis

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature

New Policy Terms to apply

- Heart Attack*
- Heart Valve Surgery*
- Hemiplegia
- Intensive Care
- Loss of Independent Existence
- Loss of Speech
- Major Head Trauma
- Major Organ Transplant
- Medically Acquired HIV
- Multiple Sclerosis
- Muscular Dystrophy
- Occupationally Acquired HIV
- Paraplegia
- Parkinson's Disease
- Pneumonectomy
- Primary Motor Neurone Disease
- Primary Pulmonary Hypertension
- Quadriplegia
- Severe Burns
- Severe Diabetes
- Severe Rheumatoid Arthritis
- Stroke*
- Triple Vessel Angioplasty.

* There is no cover and no benefit will be payable under the policy in respect of these conditions if the condition first manifests during the first 90 days after the Policy Start Date or the date of any reinstatement. Should you choose to increase your level of cover the 90 day period applies to the amount of increased cover. The 90 day period will not apply if this policy replaces a policy issued by another insurer and:

- The 90 day exclusion or qualifying period has expired for the same condition or event in the policy being replaced. (Including exclusion or qualifying periods applied to the policy after it went into force, for example, reinstatement or increases);
- The policy to be replaced is cancelled after the issue of the new policy; and
- No claim is payable or pending under the policy to be replaced.

Where the benefit under this policy exceeds that of the policy being replaced the 90 day exclusion will apply to the excess.

^ The Angioplasty condition applies where the sum insured is \$100,000 or greater at the date of the event. Payment under this policy is 10% of the life insured's sum insured at the date of the event up to a maximum of \$20,000. The sum insured is reduced by the amount paid for the benefit. This benefit is payable once only.

Life Cover, Optional TPD Benefit and Trauma

Benefit/Feature

New Policy Terms to apply

The following Trauma Condition definitions will be added to the current Trauma Condition definitions that form part of your Policy Terms:

Benign Spine Tumour means the diagnosis of a non-malignant tumour in the spinal cord giving rise to objective changes such as sensory and/or motor deficits or abnormalities of bladder or bowel functions and results in the life insured either:

- suffering at least 25% permanent whole person impairment, as defined in the American Medical Association publication 'Guides to Evaluation of Permanent Impairment', 4th Edition, or an equivalent guide to impairment approved by us or
- being permanently unable to perform at least one of the **activities of daily living** without the physical assistance of another adult person.

Improved Trauma Condition definition

✓ **Leading Life**

- 4.4 Optional Trauma Benefit.

✓ **Recovery Cash**

- 4.2 Trauma.

✓ **Stand Alone Recovery**

- 4.1 Trauma.

X **Leading Life in OnePath MasterFund (Super)**

The Trauma Condition – Cardiomyopathy definition improved.

Effective 12 July 2010

Cardiomyopathy means the impaired ventricular function of variable aetiology resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Features of the Upgrade – Income Safe Plus, Income Cover and Income Safe

The following features have been upgraded. Please check the table to see if the feature applies to Income Safe Plus, Income Cover and Income Safe.

The new Policy Terms will partly replace the existing wording in your Policy Terms and Conditions, as outlined by the section numbers next to the applicable product type. The Policy Terms were provided to you when you applied for the policy (as part of the Customer Information Brochure or Product Disclosure Statement).

Income Safe Plus, Income Cover and Income Safe	
Benefit/Feature	New Policy Terms to apply
<p>Increase in the Income Protection maximum benefit</p> <p>✓ Income Safe Plus</p> <ul style="list-style-type: none"> • 3.1 Monthly Benefit. <p>These paragraphs will replace paragraph 4, 5 and 6.</p> <p>✓ Income Cover</p> <ul style="list-style-type: none"> • 3.1 Monthly Benefit. <p>These paragraphs will replace paragraph 4, 5 and 6.</p> <p>✓ Income Safe</p> <ul style="list-style-type: none"> • 3.1 Monthly Benefit. <p>These paragraphs will replace paragraph 4, 5 and 6.</p>	<p>Effective 12 July 2010</p> <p>Monthly Benefit</p> <p>There are maximum limits on how much you can insure when you take out the policy. These maximum limits are determined by reference to annual income. The maximum that can be insured is 1/2 of:</p> <ul style="list-style-type: none"> • 75% of the first \$320,000 of annual income as at the Policy Start Date; • 50% of the next \$240,000 of annual income; and • 20% of the balance. <p>The combined Monthly Benefit and any SMB cannot exceed \$60,000 per month. Any amount greater than \$30,000 per month is limited to a two year waiting period.</p> <p>If you are also insured under the Business Expenses Plan, then any combined maximum of the Monthly benefit, SMB and any Business Expenses Monthly Benefit cannot exceed \$100,000 per month.</p>

Income Safe Plus, Income Cover and Income Safe

Benefit/Feature	New Policy Terms to apply	
New Trauma Recovery Benefit definition	Trauma Recovery Event	Payment Period
✓ Income Safe Plus	Advanced Dementia and Alzheimer's Disease [†]	6 months
• 6.6 Trauma Recovery Benefit.	Aorta Surgery*	6 months
Replaces existing table.	Aplastic Anaemia	6 months
• 11 Medical Terms.	Benign Brain Tumour [†]	6 months
Insert definition.	Benign Spine Tumour [†]	6 months
✓ Income Cover	Blindness	6 months
• 6.6 Trauma Recovery Benefit.	Cancer* [†]	6 months
Replaces existing table.	Cardiomyopathy	6 months
• 11 Medical Terms.	Chronic Kidney Failure	6 months
Insert definition.	Chronic Liver Disease	6 months
✗ Income Safe	Chronic Lung Disease [†]	6 months
	Cognitive Loss	6 months
	Coma	6 months
	Coronary Artery Surgery* [†]	6 months
	Deafness	6 months
	Diplegia	6 months
	Encephalitis	6 months
	Heart Attack* [†]	6 months
	Heart Valve Surgery*	6 months
	Hemiplegia	6 months
	Intensive Care	6 months
	Loss of Independent Existence	6 months
	Loss of Speech	6 months
	Major Head Trauma [†]	6 months
	Major Organ Transplant*	6 months
	Medically Acquired HIV	6 months
	Motor Neurone Disease [†]	6 months
	Multiple Sclerosis [†]	6 months
	Muscular Dystrophy [†]	6 months
	Occupationally Acquired HIV	6 months
	Paraplegia	6 months
	Parkinson's Disease [†]	6 months
	Pneumonectomy [†]	6 months
	Primary Pulmonary Hypertension	6 months
	Quadriplegia	6 months
	Severe Burns	6 months
	Severe Diabetes* [†]	6 months
	Severe Rheumatoid Arthritis* [†]	6 months
	Stroke* [†]	6 months
	Triple Vessel Angioplasty*	6 months
	* There is no Trauma Recovery Benefit payable under this policy if the Trauma Recovery Event occurs within 90 days of the Policy Start Date or reinstatement.	
	† Trauma recovery events marked with a '†' must be diagnosed and certified by a medical practitioner (a registered and qualified medical practitioner in Australia or another country approved by us), not being the policy owner, you or the respective partner or spouse; and agreed to by our medical adviser.	

Income Safe Plus, Income Cover and Income Safe

Benefit/Feature	New Policy Terms to apply
	<p>Benign Spine Tumour means the diagnosis of a non-malignant tumour in the spinal cord giving rise to objective changes such as sensory and/or motor deficits or abnormalities of bladder or bowel functions and results in the life insured either:</p> <ul style="list-style-type: none">• suffering at least 25% permanent whole person impairment, as defined in the American Medical Association publication 'guides to Evaluation of Permanent Impairment', 4th Edition, or an equivalent guide to impairment approved by us; or• being permanently unable to perform at least one of the activities of daily living without the physical assistance of another adult person.
<p>Improved Trauma Recovery Benefit definition</p> <p>✓ Income Safe Plus</p> <ul style="list-style-type: none">• 11 Medical Terms. <p>✓ Income Cover</p> <ul style="list-style-type: none">• 11 Medical Terms. <p>X Income Safe</p>	<p>Effective 12 July 2010</p> <p>Medical Terms</p> <ul style="list-style-type: none">• Cardiomyopathy means impaired ventricular function of variable aetiology resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Customer Services

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Risk Adviser Services

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OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

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