



# 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

Product Disclosure Statement

Date 25 May 2009

# World of Protection upgrade announcement

Thank you for continuing to insure with OnePath. 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, perhaps 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 the relevant previous benefit wording will stand.

## How do I read this upgrade announcement?

The improvements which apply to your policy will depend on the types of benefits 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?

The improvements presented in this upgrade announcement are effective from 25 May 2009.

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.

## 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.

OnePath Life (formerly ING Life) has won the following awards for OneCare



Risk Company of the Year  
Money Management/Dexx&  
Adviser Choice Risk Awards 2008



Life Company of the Year  
AFR Smart Investor  
Blue Ribbon Awards 2009

# What has been upgraded?

The following table of contents explains what has been upgraded, the changes to your Policy Terms and where you can find the changes in this document. Please refer to each change, further in the document, to see which product each change applies to.

Product	High level description of upgrade	Related section 'World of Protection' PDS 1 October 2004	Page
<b>Leading Life</b>	No policy end date	4.1 Life Cover	3
	Terminal illness maximum cap has been removed	4.1 Life Cover	3
	TPD maximum cover limits have been increased	4.3 Optional Total and Permanent Disablement (TPD) benefits – Maximum Amounts	3
	Change in waiting period for TPD Any, Own and Homemaker TPD definitions	4.3 'Any Occupation' TPD Definition and Optional TPD Definitions	3
	Index linking expiry extended and maximum caps on index linking have been removed	5.2 Index Linking	5
	Advance Assistance Benefit – introduction of new benefit	N/A – New Benefit	5
	Financial Advice Benefit – introduction of new benefit	N/A – New Benefit	6
	Accommodation Benefit – introduction of new benefit	N/A – New Benefit	6
	TPD partial payment for specific loss	4.3 Optional Total and Permanent Disablement (TPD) Benefit	7
	Trauma Benefit expiry age extended	4.4 Optional Trauma	7
	Trauma condition definitions improved	4.4 Optional Trauma 10. Medical Definitions	7
	New Trauma condition definitions introduced	10. Medical Definitions	10
	Future Insurability Benefit – introduction of new personal events	5.4 Future Insurability Benefit	13
<b>Recovery Cash</b>	No policy end date	4.3 Optional Benefits	3
	Terminal illness maximum cap has been removed	4.3 Optional Benefits	3
	TPD maximum cover limits have been increased	4.3 Optional TPD benefits – Maximum Amounts	3
	Change in waiting period for TPD Any, Own and Homemaker TPD definitions	4.3 Optional TPD definitions	3
	Index linking expiry extended and maximum caps on index linking have been removed	5.2 Index Linking	5
	Advance Assistance Benefit – introduction of new benefit	N/A – New Benefit	5
	Financial Advice Benefit – introduction of new benefit	N/A – New Benefit	6
	Accommodation Benefit – introduction of new benefit	N/A – New Benefit	6
	TPD partial payment for specific loss	4.3 Optional Benefits	7
	Trauma Benefit expiry age extended	4.2 Trauma	7
	Trauma condition definitions improved	10. Medical Definitions	7
	New Trauma condition definitions introduced	4.2 Trauma 10. Medical Definitions	10
	Future Insurability Benefit – introduction of new personal events	5.4 Future Insurability Benefit	13
<b>Stand Alone Recovery</b>	Index linking expiry extended and maximum caps on index linking have been removed	5.2 Index Linking	4
	Financial Advice Benefit – introduction of new benefit	N/A – New Benefit	6
	Accommodation Benefit – introduction of new benefit	N/A – New Benefit	6
	Survival period	4.1 Trauma	7
	Trauma Benefit expiry age extended	4.1 Trauma	7
	Trauma condition definitions improved	10. Medical Definitions	7
	New Trauma condition definitions introduced	4.1 Trauma 10. Medical Definitions	10
	Future Insurability Benefit – introduction of new personal events	N/A – New benefit	13

Product	High level description of upgrade	Related section 'World of Protection' PDS 1 October 2004	Page
<b>Leading Life in MasterFund</b>	Terminal illness maximum cap has been removed	4.1 Life Cover	3
	TPD maximum cover limits have been increased	4.3 Optional TPD benefits – Maximum Amounts	3
	Change in waiting period for TPD Any, Own and Homemaker TPD definitions	4.3 'Any Occupation' TPD Definition and Optional TPD Definitions	3
	Index linking expiry extended and maximum caps on index linking have been removed	5.2 Index Linking	5
	Future Insurability Benefit – introduction of new personal events	5.4 Future Insurability Benefit	13
<b>Income Safe Plus</b>	Maximum monthly benefit has increased	3.1 Monthly Benefit	17
	Attempt to Return to Work	4 Total Disability Benefit	17
	Enhanced Death Benefit – increase in sum insured, removal of qualification for being on claim and introduction of Terminal Illness	4.4 Enhanced Death Benefit	18
	Trauma Recovery Benefit – improved definitions and conditions	6.6 Trauma Recovery Benefit	19
	Meal Allowance Benefit – introduction of new benefit	N/A – New Benefit	20
	Child Care Assistance Benefit – introduction of new benefit	N/A – New Benefit	20
	Conversion to Living Expense Cover under OnePath's OneCare Policy – introduction of new benefit	N/A – New Benefit	21
<b>Income Cover</b>	Maximum monthly benefit has increased	3.1 Monthly Benefit	17
	Attempt to Return to Work	4 Total Disability Benefit	17
	Enhanced Death Benefit – increasing sum insured, removing the qualification of being on claim and introducing Terminal Illness	4.4 Enhanced Death Benefit	18
	Trauma Recovery Benefit – improved definitions and conditions	6.6 Trauma Recovery Benefit	19
	Meal Allowance Benefit – introduction of new benefit	N/A – New Benefit	20
	Child Care Assistance Benefit – introduction of new benefit	N/A – New Benefit	20
	Conversion to Living Expense Cover under OnePath's OneCare Policy – introduction of new benefit	N/A – New Benefit	21
<b>Income Safe</b>	Maximum monthly benefit has increased	3.1 Monthly Benefit	17
	Attempt to Return to Work	4 Total Disability Benefit	17
	Death Benefit – increase in sum insured, removal of qualification for being on claim and introduction of Terminal Illness	4.3 Death Benefit	17
	Meal Allowance Benefit – introduction of new benefit	N/A – New Benefit	20
	Conversion to Living Expense Cover under OnePath's OneCare Policy – introduction of new benefit	N/A – New Benefit	21
<b>Business Expense Plan</b>	Maximum monthly benefit has increased	8.2 Amount of Benefit	22
	Death Benefit – increase in sum insured, removal of qualification for being on claim and introduction of Terminal Illness	8.5 Death Benefit	22

# 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. Your policy schedule will identify which benefits you have in place.

The new Policy Terms will amend or 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).

<b>Life Cover, optional TPD and Trauma Benefit</b>	
<b>Product type change applies to</b>	<b>New Policy Terms to apply</b>
<p><b>No policy end date</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✗ Stand Alone Recovery</li> <li>✗ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.1 Life Cover – The second sentence in paragraph 1 is to be replaced, as per below</p> <p><b>Recovery Cash:</b> 4.3 Optional Benefits – Paragraph 5 is to be replaced, as per below</p> <hr/> <p><b>Life Cover</b></p> <p>Life Cover ceases on the Policy Expiry Date or it will continue until the Termination of Policy conditions are met.</p>
<p><b>Terminal illness maximum cap has been removed</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✗ Stand Alone Recovery</li> <li>✓ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.1 Life Cover – The whole 'Terminal Illness' section is to be replaced, as per below</p> <p><b>Recovery Cash:</b> 4.3 Optional Benefits – The whole 'Terminal Illness' section is to be replaced, as per below</p> <p><b>Leading Life in OnePath MasterFund (Super):</b> 4.1 Life Cover – The whole 'Terminal Illness' section is to be replaced, as per below</p> <hr/> <p><b>Terminal Illness</b></p> <p>On our approval of a specialist physician diagnosis that you are terminally ill and expected to live for no more than 12 months from the date of diagnosis, we will pay an advance payment of the Life Cover sum insured.</p> <p>Terminal illness cover ceases on the earlier of the Policy Expiry Date or it will continue until the Termination of Policy conditions are met.</p>
<p><b>TPD maximum cover limits have been increased</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✗ Stand Alone Recovery</li> <li>✓ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.3 Optional Total and Permanent Disablement (TPD) benefits – Maximum Amounts – The whole 'Maximum Amounts' section is to be replaced, as per below</p> <p><b>Recovery Cash:</b> 4.3 Optional Total and Permanent Disablement (TPD) benefits – Maximum Amounts – The whole 'Maximum Amounts' section is to be replaced, as per below</p> <p><b>Leading Life in OnePath MasterFund (Super):</b> 4.3 Optional Total and Permanent Disablement (TPD) benefits – The whole 'Maximum Amount' section is to be replaced, as per below</p> <hr/> <p><b>Maximum Amounts</b></p> <p>The maximum initial TPD sum insured that may be applied for is:</p> <p>Any Occupation – \$3,000,000</p> <p>Own Occupation – \$3,000,000</p> <p>Homemaker – \$1,500,000</p> <p>In determining this amount, we will count the sums insured for all policies issued by us on your life for which TPD Benefit is in force.</p>
<p><b>Change in waiting period for TPD Any, Own and Homemaker TPD definitions</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✗ Stand Alone Recovery</li> <li>✓ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.3 'Any Occupation' TPD Definition and Optional TPD Definitions – The whole 'TPD definitions' section is to be replaced, as per below</p> <p><b>Recovery Cash:</b> 4.3 Optional TPD definitions – Replaces the full 'TPD definitions', as per below</p> <p><b>Leading Life in OnePath MasterFund (Super):</b> 4.3 'Any Occupation' TPD Definition and Optional TPD Definitions – Replaces the full TPD definitions, as per below</p>

## Life Cover, optional TPD and Trauma Benefit

### Product type change applies to

### New Policy Terms to apply

#### 'Any Occupation' TPD Definition

TPD means:

(i) you suffer the permanent loss of use of:

- 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.

or

(ii) where you are engaged in any business, profession or occupation, whether as an employee or otherwise:

(a) you have been absent as a result of illness or injury from employment for three consecutive months; and

(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 nor occupation for which you are reasonably suited by your education, training or experience.

#### 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.

#### 'Own Occupation'

Where you are engaged in a business, profession or occupation, whether as an employee or otherwise:

(a) you have been absent as a result of illness or injury from employment for three consecutive months; and

(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.

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.

#### 'Homemaker'

Where you are wholly engaged in full time unpaid domestic duties in your own residence:

(a) As a result of illness or injury you are under the care of a medical practitioner and are unable to perform normal domestic duties, leave your home unaided, nor be engaged in any employment for a period of three consecutive months; and

(b) At the end of the period of three months, you are disabled to such an extent as to render you likely to require ongoing medical care and never again be able to perform normal domestic duties nor Any Occupation.

'Medical practitioner' means a registered and qualified medical practitioner not being you, the policy owner, a respective partner or spouse.

### Index linking expiry extended and maximum caps on index linking have been removed

- ✓ Leading Life
- ✓ Recovery Cash
- ✓ Stand Alone Recovery
- ✓ Leading Life in OnePath MasterFund (Super)

5.2 Index Linking – The whole 'Index Linking' section is to be replaced, as per below

#### Index Linking

This benefit applies only if it is shown on the Policy Schedule.

We will offer to increase the sum/s insured at each renewal date by the Indexation Factor or 3%, whichever is greater.

The policy owner may decline to accept our offer to increase benefits. This will not have any effect on any further offer we make.

The sum/s insured will increase automatically at the renewal date unless the policy owner notifies us in writing within 30 days of the renewal date that the policy owner wishes, the sum/s insured to remain at the existing level.

We will cease to offer Index Linking on the earlier of:

- (i) the renewal date prior to your 70th birthday; or
- (ii) where the Premium Freeze is exercised.

The policy owner may request Index Linking to recommence after it has ceased. Reinstatement to this option will be at our discretion and may be subject to our underwriting requirements.

Life Cover, optional TPD and Trauma Benefit	
Product type change applies to	New Policy Terms to apply
<b>Advance Assistance Benefit</b> ✓ Leading Life ✓ Recovery Cash ✗ Stand Alone Recovery ✗ Leading Life in OnePath MasterFund (Super)	<p>New benefit: The whole 'Advance Assistance Benefit' is to be added, as per below</p> <hr/> <p><b>Advance Assistance Benefit</b></p> <p>If the Life Cover sum insured is greater than \$25,000 at the time a claim is made, we will pay an advance payment of \$25,000 of the Life Cover sum insured upon receipt of the life insured's full Australian death certificate or other evidence satisfactory to us showing the cause of death.</p> <p>If we provide an Advance Assistance Benefit or an equivalent benefit in respect of the life insured under more than one policy issued by us, the maximum we will pay for all these benefits under all such policies will be \$25,000. The remaining balance of the Life Cover sum insured will be payable after the assessment of the claim is completed if we accept the claim. This benefit is not payable if the life insured dies as a result of anything excluded under this cover. Payment of this benefit is not an admission of our liability in respect of the Life Cover claim on the life insured's life. We will continue to undertake our normal claim assessment procedures after any payment of this benefit.</p> <p>We reserve the right to recover the amount of the Advance Assistance Benefit already paid if the Life Cover claim is subsequently denied. This benefit does not apply if this policy is issued to the trustee of a superannuation fund.</p>
<b>Financial Advice Benefit</b> ✓ Leading Life ✓ Recovery Cash ✓ Stand Alone Recovery ✗ Leading Life in OnePath MasterFund (Super)	<p>New benefit: The whole 'Financial Advice Benefit' section is to be added, as per below</p> <hr/> <p><b>Financial Advice Benefit</b></p> <p>If we pay the Life, TPD or Trauma Benefit sum insured for death, terminal illness, total and permanent disability or a trauma condition, we will also reimburse the costs associated with the preparation of a financial plan by a financial adviser for the person to whom we paid the sum insured, either the policy owner or in the case of Life Cover the nominated beneficiary.</p> <p>The following conditions apply to the Financial Advice Benefit:</p> <ul style="list-style-type: none"> <li>• The maximum total amount payable under this benefit is \$2,000.</li> <li>• Where the sum insured is paid to multiple persons, the maximum amount of \$2,000 will be divided between them in the same proportions that applied to the payment of the sum insured.</li> <li>• This benefit is only payable for the reimbursement of fees actually paid to the financial adviser for the preparation of the financial plan where the fees were paid by the person(s) to whom we paid the sum insured. It does not apply to any commissions which may be received by the financial adviser as a result of decisions to implement recommendations made in the financial plan.</li> <li>• We must receive evidence which is acceptable to us of the financial planning advice received before this benefit is payable and this evidence must be received within 12 months of the payment of the sum insured.</li> <li>• This benefit is not payable in relation to the Advance Assistance Benefit, or if we have previously paid a Financial Advice Benefit under any other Life, TPD or Trauma Benefits/Covers across all OnePath policies.</li> <li>• The financial adviser who provides the financial plan must be an Australian Financial Services Licensee or an Authorised Representative of an Australian Financial Services Licensee.</li> <li>• This benefit will only be paid once per life insured across all policies issued by us in respect of that life insured.</li> </ul> <p>This benefit does not apply if this policy is issued to the trustee of a superannuation fund.</p>
<b>Accommodation Benefit</b> ✓ Leading Life ✓ Recovery Cash ✓ Stand Alone Recovery ✗ Leading Life in OnePath MasterFund (Super)	<p>New benefit: The whole 'Accommodation Benefit' section is to be added, as per below</p> <hr/> <p><b>Accommodation Benefit</b></p> <p>If we pay a Terminal Illness Benefit under a Life Cover, a TPD Benefit or a Trauma Benefit for a life insured, and a medical practitioner certifies that the life insured must remain confined to bed due to the terminal illness, the disability for which we paid the TPD Benefit or the trauma condition for which we paid the Trauma Benefit, and:</p> <ul style="list-style-type: none"> <li>• the life insured is more than 100 kilometres from their home and an immediate family member is required to travel from their home to be with the life insured, or</li> <li>• an immediate family member is required to travel more than 100 kilometres from their home to be with the life insured we will reimburse the accommodation costs of the life insured's immediate family member up to a maximum of \$150 per day for each day while the life insured remains confined to bed and their immediate family member remains away from their home, for a maximum of 14 days.</li> </ul> <p>The reimbursement of accommodation costs must be claimed within six weeks of the Life, Terminal Illness, TPD or Trauma Benefit being paid. We must receive evidence which is acceptable to us of the life insured's confinement to bed and of payment of the accommodation costs.</p> <p>This benefit does not apply if this policy is issued to the trustee of a superannuation fund.</p>

Life Cover, optional TPD and Trauma Benefit	
Product type change applies to	New Policy Terms to apply
<p><b>TPD partial payment for specific loss</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✗ Stand Alone Recovery</li> <li>✗ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.3 The whole Optional Total and Permanent Disablement (TPD) Benefit section is to be added, as per below</p> <p><b>Recovery Cash:</b> 4.3 The whole Optional Benefit section is to be added, as per below</p> <hr/> <p><b>Partial payment for specific loss</b></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"> <li>• one limb (where ‘limb’ is defined as the whole hand or the whole foot) or</li> <li>• the sight in one eye.</li> </ul> <p>If the life insured suffers a ‘specific loss’ while TPD Benefit for the life insured is in force, we will pay a partial amount of TPD Benefit sum insured.</p> <p>The partial payment for ‘specific loss’ is 20% of the TPD Benefit sum insured at the time the ‘specific loss’ occurs, subject to a minimum of \$10,000 and a maximum of \$100,000.</p> <p>The TPD Benefit sum 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"> <li>• is issued to the trustee of a superannuation fund</li> <li>• is part of a transfer from another OnePath product, unless the TPD Benefit has been fully underwritten</li> <li>• is issued as part of a continuation option, unless the TPD Benefit has been fully underwritten</li> </ul>
<p><b>Survival period</b></p> <ul style="list-style-type: none"> <li>✗ Leading Life</li> <li>✗ Recovery Cash</li> <li>✓ Stand Alone Recovery</li> <li>✗ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Stand Alone Recovery:</b> 4.1 Trauma – Paragraph 2 is to be replaced, as per below</p> <hr/> <p><b>Trauma</b></p> <p>The survival period means surviving any eight days without life support after the date of occurrence.</p>
<p><b>Trauma Benefit expiry age extended</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✓ Stand Alone Recovery</li> <li>✗ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> 4.4 Optional Trauma Benefit – The fourth sentence in paragraph 1 is to be replaced, as per below</p> <p><b>Recovery Cash:</b> 4.2 Trauma – Paragraph 2 is to be replaced, as per below</p> <p><b>Stand Alone Recovery:</b> 4.1 Trauma – Paragraph 4 is to be replaced, as per below</p> <hr/> <p><b>Trauma</b></p> <p>Trauma Benefit ceases on the earlier of the Policy Expiry Date or the renewal date prior to your 70th birthday.</p>
<p><b>Trauma condition definitions improved</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✓ Stand Alone Recovery</li> <li>✗ Leading Life in OnePath MasterFund (Super)</li> </ul>	<p><b>Leading Life:</b> Section 10. Medical Definitions – The current trauma definitions will be replaced, as per below</p> <p><b>Recovery Cash:</b> Section 10. Medical Definitions – The current definition will be replaced, as per below</p> <p><b>Stand Alone Recovery:</b> Section 10. Medical Definitions – The current definition will be replaced, as per below</p>
<p><b>Angioplasty</b> – Applies to Extended Trauma, Recovery Cash <i>Plus</i> and Stand Alone Recovery</p>	<p><b>Angioplasty</b> means the undergoing of angioplasty (with or without an insertion of a stent or laser therapy) that is considered necessary on the basis of angiographic evidence to correct a narrowing or blockage of one or more coronary arteries</p>



**Life Cover, optional TPD and Trauma Benefit**

**Product type change applies to**

**New Policy Terms to apply**

**Cancer** – Applies to Basic Trauma, Recovery Cash and Stand Alone Recovery

**Cancer** means the presence of one or more malignant tumours including leukaemia, lymphomas and Hodgkin’s disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

The following cancers are not covered:

- melanomas of less than 1.5mm maximum Breslow thickness and which are also less than Clark Level 3 depth of invasion as determined by histological examination
- all hyperkeratoses or basal cell carcinomas of the skin
- all squamous cell carcinomas of the skin unless there has been a spread to other organs
- low level prostatic cancers which are:
  - histologically described as TNM Classification T1a or T1b or lesser classification
  - characterised by a Gleeson score less than 7 and
  - appropriate and necessary ‘major interventionist treatment’ has not been performed specifically to arrest the spread of malignancy. ‘Major interventionist treatment’ includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.
- chronic lymphocytic leukaemia less than Rai Stage 1
- tumours showing the malignant changes of carcinoma in situ\* (including cervical dysplasia CIN-1, CIN-2, and CIN-3), or which are histologically described as pre malignant, or which are classified as FIGO Stage 0, or which have a TNM classification of Tis. ‘FIGO’ refers to the staging method of the International Federation of Gynaecology and Obstetrics.

\* Carcinoma in situ is covered in the following circumstances where the procedures are performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment:

- carcinoma in situ of the breast if it results directly in the removal of the entire breast
- carcinoma in situ of the testicle if it results directly in the removal of the testicle
- carcinoma in situ of the prostate if it results directly in the removal of the prostate or where characterised by a Gleeson score of 7 or greater.

**Chronic Lung Disease** – Applies to Basic Trauma, Recovery Cash and Stand Alone Recovery

**Chronic lung disease** means end stage lung disease requiring permanent supplementary oxygen, as confirmed by a specialist medical practitioner.

**Coma** – Applies to Extended Trauma, Recovery Cash *Plus* and Stand Alone Recovery

**Coma** means total failure of cerebral function characterised by total unconsciousness and unresponsiveness to all external stimuli, persisting continuously with the use of a life support system for a period of at least 72 hours and resulting in a neurological deficit causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication *Guides to the Evaluation of Permanent Impairment*, 4th edition, or an equivalent guide to impairment approved by us, or
- a total and irreversible inability to perform at least one ‘activity of daily living’ without the assistance of another adult person

**Coronary artery by-pass surgery** – Applies to Basic Trauma, Recovery Cash and Stand Alone Recovery

**Coronary artery surgery** means the undergoing of coronary artery by-pass surgery that is considered necessary to treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include angioplasty, intra-arterial procedures or non-surgical techniques.

**Heart valve surgery** – Applies to Basic Trauma, Recovery Cash and Stand Alone Recovery

**Heart valve surgery** means the undergoing of surgery that is considered necessary to correct or replace cardiac valves as a consequence of heart valve defects or abnormalities but does not include angioplasty, intra-arterial procedures or non-surgical techniques.

**Major organ transplant** – Applies to Basic Trauma, Recovery Cash and Stand Alone Recovery

**Major organ transplant** means the life insured undergoes, or has been placed on an Australian waiting list approved by us, for an organ transplant from a human donor to the life insured for one or more of the following organs:

- kidney
- heart
- lung
- liver
- pancreas
- small bowel
- the transplant of bone marrow.

This treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any other means other than organ transplant, as confirmed by a specialist physician.

Life Cover, optional TPD and Trauma Benefit	
Product type change applies to	New Policy Terms to apply
<p><b>Multiple sclerosis</b> – Applies to Extended Trauma, Recovery Cash <i>Plus</i> and Stand Alone Recovery</p>	<p><b>Multiple sclerosis</b> means the unequivocal diagnosis of multiple sclerosis made by a medical practitioner who is a consultant neurologist on the basis of confirmatory neurological investigation. There must be more than one episode of confirmed neurological deficit.</p>
<p><b>Severe burns</b> – Applies to Extended Trauma, Recovery Cash <i>Plus</i> and Stand Alone Recovery</p>	<p><b>Severe burns</b> means tissue injury caused by thermal, electrical or chemical agents causing third degree burns to:</p> <ul style="list-style-type: none"> <li>• 20% or more of the body surface area as measured by the ‘Rule of Nines’ or the Lund and Browder Body Surface Chart</li> <li>• the whole of both hands, requiring surgical debridement and/or grafting</li> <li>• the whole of both feet, requiring surgical debridement and/or grafting</li> <li>• the whole of the skin of the genitalia, requiring surgical debridement and/or grafting or</li> <li>• the whole of the face, requiring surgical debridement and/or grafting</li> </ul>
<p><b>New Trauma condition definitions introduced.</b></p> <ul style="list-style-type: none"> <li>✓ Leading Life</li> <li>✓ Recovery Cash</li> <li>✓ Stand Alone Recovery</li> <li>X Leading Life in OnePath MasterFund (Super)</li> </ul>	<p>10. Medical Definitions – The current definition to be replaced, as per below</p> <p><b>Leading Life and Recovery Cash</b> Basic Trauma/Recovery Cash Conditions include:</p> <ul style="list-style-type: none"> <li>• Aorta Surgery*</li> <li>• Aplastic Anaemia</li> <li>• Blindness</li> <li>• Cancer*</li> <li>• Chronic Kidney Failure</li> <li>• Chronic Liver Disease</li> <li>• Chronic Lung Disease</li> <li>• Coronary Artery Surgery*</li> <li>• Deafness</li> <li>• Diplegia</li> <li>• Heart Attack*</li> <li>• Heart Valve Surgery*</li> <li>• Hemiplegia</li> <li>• Loss of Speech</li> <li>• Major Organ Transplant</li> <li>• Paraplegia</li> <li>• Quadriplegia</li> <li>• Stroke*</li> </ul>
<p>All new Trauma conditions, listed below, only apply to Extended Trauma, Recovery Cash <i>Plus</i> and Stand Alone Recovery.</p> <ul style="list-style-type: none"> <li>• Cognitive Loss</li> <li>• Intensive Care</li> <li>• Medically Acquired HIV</li> <li>• Muscular Dystrophy</li> <li>• Pneumonectomy</li> <li>• Severe Diabetes</li> <li>• Severe Rheumatoid Arthritis</li> <li>• Triple Vessel Angioplasty</li> </ul>	<p>Optional Extended Trauma Conditions/Optional Additional Recovery Cash <i>Plus</i> Conditions include:</p> <ul style="list-style-type: none"> <li>• Advanced Dementia and Alzheimer’s Disease</li> <li>• Angioplasty*<sup>^</sup></li> <li>• Benign Brain Tumour</li> <li>• Cardiomyopathy</li> <li>• Cognitive Loss</li> <li>• Coma</li> <li>• Encephalitis</li> <li>• Intensive Care</li> <li>• Loss of Independent Existence</li> <li>• Major Head Trauma</li> <li>• Medically Acquired HIV</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Occupationally Acquired HIV</li> <li>• Parkinson’s Disease</li> <li>• Pneumonectomy</li> <li>• Primary Motor Neurone Disease</li> <li>• Primary Pulmonary Hypertension</li> <li>• Severe Burns</li> <li>• Severe Diabetes</li> <li>• Severe Rheumatoid Arthritis</li> <li>• Triple Vessel Angioplasty</li> </ul> <p>* 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:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• the policy to be replaced is cancelled after the issue of the new policy; and</li> <li>• no claim is payable or pending under the policy to be replaced.</li> </ul> <p>Where the benefit under this policy exceeds that of the policy being replaced, the 90 day exclusion will apply to the excess.</p> <p><sup>^</sup> 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.</p>

**Life Cover, optional TPD and Trauma Benefit**

**Product type change applies to**

New Trauma condition definitions introduced – continued

**New Policy Terms to apply**

Replaces existing table

**Stand Alone Recovery**

Trauma Conditions include:

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

### Product type change applies to

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

### New Policy Terms to apply

**Cognitive loss** means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and at the end of that six month period they are likely to require ongoing continuous care and supervision by another adult person.

**Intensive care** means the life insured requires continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) in an authorised intensive care unit of an acute care hospital. Intensive care as a result of drug or alcohol intake is excluded.

**Medically acquired HIV** means the accidental infection with Human Immunodeficiency Virus (HIV) which we believe, on the balance of probabilities, arose from one of the following medically necessary events which must have occurred to the life insured in Australia as a result of a procedure authorised by a recognised health professional:

- a blood transfusion
- transfusion with blood products
- organ transplant to the life insured
- assisted reproductive techniques
- a medical procedure or operation performed by a doctor or a dentist.

Notification and proof of the incident will be required via a statement from the appropriate Statutory Health Authority that the infection is medically acquired.

We must have open access to all blood samples and be able to obtain independent testing of such blood samples.

There will be no cover and no benefit payable if a medical 'cure' is found for AIDS or the effects of HIV, or a medical treatment is developed that results in the prevention of the occurrence of AIDS. 'Cure' means any Australian Government approved treatment, which renders HIV inactive and non-infectious. HIV infection acquired by any other means, including infection as a result of sexual activity or recreational intravenous drug use, is excluded.

**Muscular dystrophy** means the unequivocal diagnosis of muscular dystrophy, as confirmed by a medical practitioner who is a consultant neurologist on the basis of confirmatory neurological investigation.

**Pneumonectomy** means the undergoing of surgery to remove an entire lung. This treatment must be deemed the most appropriate treatment and medically necessary.

**Severe diabetes** means that a medical practitioner who is a specialist physician has confirmed that at least two of the following complications have occurred as a direct result of diabetes:

- nephropathy requiring regular dialysis or a kidney transplant
- proliferative retinopathy
- peripheral vascular disease leading to chronic infection or gangrene, requiring a surgical procedure
- neuropathy including:
  - irreversible autonomic neuropathy resulting in postural hypotension, and/or motility problems in the gut with intractable diarrhoea or
  - polyneuropathy leading to severe mobility problems due to sensory and/or motor deficits.

**Severe rheumatoid arthritis** means a definite diagnosis of severe rheumatoid arthritis by a consultant rheumatologist, with ineffectiveness of the first line of treatment leading to further treatment with certain biological immunosuppressive agents (such as monoclonal anti-bodies targeting the tumour necrosis factor). The diagnosis must confirm all of the following:

- small nodular swelling beneath the skin
- multiple and extensive changes to joints typical of rheumatoid arthritis as evidenced by X-ray
- diffuse osteoporosis with severe hand and spinal deformity.

**Triple vessel angioplasty** means the undergoing of angioplasty (with or without an insertion of a stent or laser therapy) to three or more coronary arteries during a single surgical procedure that is considered necessary on the basis of angiographic evidence to correct the narrowing or blockage of three or more coronary arteries.

## Life Cover, optional TPD and Trauma Benefit

### Product type change applies to

#### Future Insurability Benefit – introduction of new personal events

- ✓ Leading Life
- ✓ Recovery Cash
- ✓ Stand Alone Recovery
- ✓ Leading Life in  
OnePath MasterFund (Super)

### New Policy Terms to apply

5.4 Future Insurability Benefit – The whole 'Future Insurability' section is to be replaced, as per below  
**Stand Alone Recovery:** New benefit – The whole 'Future Insurability' section is to be added, as per below

#### Future Insurability

You may apply to us to increase the Life Cover, TPD Benefit or Trauma Benefit sum insured for a life insured once in any 12 month period under Future Insurability without supplying medical evidence for the life insured if a personal event occurs and if all of the following conditions are met:

- At the time of applying for the increase, neither you nor anyone else has made or is entitled to make a claim in relation to the life insured under this policy or any other policy issued by us.
- Each proposed increase to the Life Cover, TPD Benefit or Trauma Benefit sum(s) insured made under Future Insurability is for a minimum lump sum amount of \$10,000.
- If the life insured is covered under more than one policy issued by us, and those policies provide a similar right to increase the sum insured for a cover/benefit without medical evidence, individual increases for a personal event under this policy are limited to an amount such that the total of all increases across all policies for that personal event does not exceed the limits set out in the table on page 15.
- For each cover type, the total of the increases across all policies issued by us in respect of the life insured cannot exceed the lesser of:
  - \$1,000,000
  - the sum insured for each cover type at the Policy Start Date.
- For personal events (as defined in the table on page 15), the application to increase the Life Cover, TPD Benefit or Trauma Benefit sum insured is made within 30 days of the:
  - occurrence of the personal event or
  - policy anniversary following the personal event.
- You may apply for an increase for only one future insurability event per cover/benefit type in any one 12 month period for the life insured across all policies issued by us.
- All of the conditions relating to the personal event are met and the application is accepted by us.
- The Business Safeguard Option (if it applies) has not been exercised for the same event(s).

Future Insurability increases are not available:

- after the policy anniversary when the life insured is age 55
- if the original cover/Benefit was issued by us with a medical loading as shown on the Policy Schedule.

During the first six months after we increase the Life Cover sum insured for a life insured under Future Insurability in respect of:

- their mortgage
- their marriage
- their dependent child starting secondary school
- their salary package increase
- them obtaining an undergraduate degree
- the death of their spouse
- their divorce or
- them becoming a carer,

we will pay the portion of the sum insured increased under Future Insurability only in the event of the life insured's accidental death.

During the first six months after we increase the TPD Benefit and/or Trauma Benefit sum insured for a life insured under Future Insurability in respect of:

- their mortgage
- their marriage
- their dependent child starting secondary school
- their salary package increase
- them obtaining an undergraduate degree
- the death of their spouse

## Life Cover, optional TPD and Trauma Benefit

### Product type change applies to

### New Policy Terms to apply

#### Future Insurability continued

- their divorce
- them becoming a carer

we will pay the portion of:

- the TPD Benefit sum insured increased under Future Insurability only in the event of the life insured's accidental total and permanent disablement
- the Trauma Benefit sum insured increased under Future Insurability only in the event of the life insured suffering an accidental trauma condition.

During the first six months after we increase the TPD Benefit or Trauma Benefit sum insured for a life insured under Future Insurability in respect of the birth or adoption of their child, we will pay the portion of:

- the TPD Benefit sum insured increased under Future Insurability which exceeds \$50,000 applies only in the event of the life insured's accidental total and permanent disablement
- the Trauma Benefit sum insured increased under Future Insurability which exceeds \$50,000 only in the event of the life insured suffering an accidental trauma condition.

### Personal events (occurring after the cover start date)

### Evidence required

### Benefit

The life insured:

- takes out a new mortgage or
- increases an existing mortgage (excluding re-draw and refinancing) on the life insured's principal place of residence with an accredited mortgage provider.

'Accredited mortgage provider' means an Authorised Deposit-taking Institution (as defined in the *Banking Act 1959*) or other reputable financial services business or program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.

- A completed Future Insurability Increase Application Form.
- Written confirmation from the life insured's accredited mortgage provider(s) of:
  - the amount and effective date of the mortgage, where the life insured takes out a new mortgage or
  - the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage, where the life insured increases their mortgage, whether with an existing or different mortgage provider.

The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:

- 50% of the Life Cover sum insured or 25% of the TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date
- the amount of the mortgage where the life insured takes out a new mortgage
- the amount of the increase to the level of the mortgage where the life insured increases an existing mortgage
- \$200,000.

The life insured or their spouse gives birth to or adopts a child.

- A completed Future Insurability Increase Application Form.
- A copy of the birth certificate for the child or the adoption documentation.

The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:

- 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date
- \$200,000.

The life insured's marriage.

- A completed Future Insurability Increase Application Form.
- A copy of the marriage certificate in respect of a marriage recognised under the *Marriage Act 1961*.

The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:

- 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date
- \$200,000.

A dependent child of the life insured starts secondary school.

- A completed Future Insurability Increase Application Form.
- Written confirmation of enrolment from the secondary school.
- A copy of the birth certificate for the child or the adoption documentation.

The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:

- 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date
- \$200,000.

The life insured's divorce.

- A completed Future Insurability Increase Application Form.
- A copy of the divorce certificate.

The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:

- 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date
- \$200,000.

Personal events (occurring after the cover start date)	Evidence required	Benefit
The life insured's annual salary package increases by 15% or more.	<ul style="list-style-type: none"> <li>• A completed Future Insurability Increase Application Form.</li> <li>• Written confirmation from the life insured's employer of their salary package before and after the increase.</li> </ul>	<p>The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the cover start date</li> <li>• 10 times the amount of the salary package increase</li> <li>• \$200,000.</li> </ul> <p>You cannot increase your benefit in respect of a salary package increase if you are self-employed, a controlling director, or you are able to decide on the amount of your salary package. For the purposes of this benefit, your salary package does not include any irregular payments such as bonuses that may not continue to be made in the future.</p>
The life insured completes an undergraduate degree at a government-recognised Australian university.	<ul style="list-style-type: none"> <li>• A completed Future Insurability Increase Application Form.</li> <li>• A copy of the certified transcript or degree obtained from the university.</li> </ul>	<p>The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date</li> <li>• \$200,000.</li> </ul>
The life insured's spouse dies.	<ul style="list-style-type: none"> <li>• A completed Future Insurability Increase Application Form.</li> <li>• A copy of the death certificate of the spouse and either: <ul style="list-style-type: none"> <li>– a copy of the marriage certificate of the life insured and their spouse or</li> <li>– a statutory declaration attesting the existence of the relationship on a permanent and bona fide domestic basis, which has lasted at least six months, plus a personal document that indicates the relationship as acceptable to us.</li> </ul> </li> </ul>	<p>The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date</li> <li>• \$200,000.</li> </ul>
The life insured becomes a carer for the first time and is financially responsible for provisions of such care, and/or is physically providing such care.	<ul style="list-style-type: none"> <li>• A completed Future Insurability Increase Application Form.</li> <li>• A signed and dated letter from a medical practitioner confirming: <ul style="list-style-type: none"> <li>– that the care is both necessary for medical reasons and likely to be required for a continuous period of at least six months</li> <li>– that the care was previously not required and</li> <li>– the nature of the life insured's relationship with the person requiring care is that of an immediate family member.</li> </ul> </li> </ul>	<p>The Life/TPD/Trauma Benefit sum insured may be increased by up to the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of the Life/TPD/Trauma Benefit sum insured (as applicable) at the Policy Start Date</li> <li>• \$200,000.</li> </ul>

# 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. Your policy schedule will identify which benefits you have in place.

The new Policy Terms will amend or 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 <i>Plus</i> , Income Cover and Income Safe	
Product type change applies to	New Policy Terms to apply
<b>Maximum monthly benefit has increased</b> ✓ Income Safe <i>Plus</i> ✓ Income Cover ✓ Income Safe	3.1 Monthly Benefit – Paragraphs 5 and 6 will be replaced, as per below <hr/> <b>Monthly Benefit</b> The combined Monthly Benefit and any SMB cannot exceed \$40,000. Any amount greater than \$30,000 is limited to a two-year benefit period.  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
<b>Attempt to Return to Work</b> ✓ Income Safe <i>Plus</i> ✓ Income Cover ✓ Income Safe	4 Total Disability Benefit – The ‘Attempt to Return to Work’ section will be replaced, as per below <hr/> <b>Attempt to Return to Work</b> If the life insured returns to work during the waiting period for any period which is: <ul style="list-style-type: none"> <li>• five consecutive days or less if the waiting period is 14 or 30 days</li> <li>• 10 consecutive days or less if the waiting period is 60, 90 or 180 days or one year, or</li> <li>• six consecutive months or less if the waiting period is two years</li> </ul> those days spent at work will be added to the remaining waiting period.  If the life insured returns to work for a longer period, the waiting period will restart from the day after the last day worked, provided a medical practitioner confirms that the life insured is totally disabled.  We pay the Monthly Benefit and any SMB whilst you are totally disabled after the waiting period and during the totally disabled benefit period. Benefits are payable monthly in arrears.
<b>Death Benefit – increase in sum insured, removal of qualification to being on claim and introduction of Terminal Illness</b> ✗ Income Safe <i>Plus</i> ✗ Income Cover ✓ Income Safe	4.3 ‘Death benefit’ – The whole ‘Death Benefit’ section is to be replaced, as per below <hr/> <b>Death Benefit</b> If the life insured is covered under Income Safe, three times the monthly sum insured is payable as a lump sum if the life insured dies or is diagnosed with a terminal illness whilst the cover is in force.  We will pay this benefit once only. If we pay the Death Benefit for terminal illness, we will not pay it upon the death of the life insured.  We pay this benefit for terminal illness in addition to any other benefits payable while the life insured is on claim under this cover.  The maximum amount payable under this benefit for death or terminal illness from all income protection policies for the life insured, across all OnePath policies, is \$60,000.



Income Safe Plus, Income Cover and Income Safe																																																																																	
Product type change applies to	New Policy Terms to apply																																																																																
<p><b>Enhanced Death Benefit – increasing sum insured, removing the qualification of being on claim and introducing Terminal Illness</b></p> <ul style="list-style-type: none"> <li>✓ Income Safe Plus</li> <li>✓ Income Cover</li> <li>✗ Income Safe</li> </ul>	<p>4.4 Enhanced Death benefit – The whole ‘Enhanced Death Benefit’ section is to be replaced, as per below.</p> <hr/> <p><b>Enhanced Death Benefit</b></p> <p>If the life insured is covered under Income Safe Plus or Income Cover, six times the monthly sum insured is payable as a lump sum if the life insured dies or is diagnosed with a terminal illness whilst the cover is in force.</p> <p>We will pay this benefit once only. If we pay the Death Benefit for terminal illness, we will not pay it upon the death of the life insured.</p> <p>We pay this benefit for terminal illness in addition to any other benefits payable while the life insured is on claim under this cover.</p> <p>The maximum amount payable under this benefit for death or terminal illness from all income protection policies for the life insured, across all OnePath policies, is \$60,000.</p>																																																																																
<p><b>Trauma Recovery Benefit – improved definitions and conditions.</b></p> <ul style="list-style-type: none"> <li>✓ Income Safe Plus</li> <li>✓ Income Cover</li> <li>✗ Income Safe</li> </ul>	<p>6.6 The existing Trauma Recovery Benefit table is to be replaced, as per below</p> <p>‘Please refer to Section 10.’ Medical Definitions for Leading Life for Trauma Condition Definitions for the table below.</p> <hr/> <table border="1"> <thead> <tr> <th>Trauma Recovery Event</th> <th>Payment Period</th> </tr> </thead> <tbody> <tr><td>Advanced dementia and Alzheimer’s disease</td><td>6 months</td></tr> <tr><td>aorta surgery</td><td>6 months</td></tr> <tr><td>aplastic anaemia</td><td>6 months</td></tr> <tr><td>benign brain tumour</td><td>6 months</td></tr> <tr><td>blindness</td><td>6 months</td></tr> <tr><td>cancer</td><td>6 months</td></tr> <tr><td>cardiomyopathy</td><td>6 months</td></tr> <tr><td>chronic kidney failure</td><td>6 months</td></tr> <tr><td>chronic liver disease</td><td>6 months</td></tr> <tr><td>chronic lung disease</td><td>6 months</td></tr> <tr><td>cognitive loss</td><td>6 months</td></tr> <tr><td>coma</td><td>6 months</td></tr> <tr><td>coronary artery surgery</td><td>6 months</td></tr> <tr><td>deafness</td><td>6 months</td></tr> <tr><td>diplegia</td><td>6 months</td></tr> <tr><td>encephalitis</td><td>6 months</td></tr> <tr><td>heart attack</td><td>6 months</td></tr> <tr><td>heart valve surgery</td><td>6 months</td></tr> <tr><td>hemiplegia</td><td>6 months</td></tr> <tr><td>intensive care</td><td>6 months</td></tr> <tr><td>loss of independent existence</td><td>6 months</td></tr> <tr><td>loss of speech</td><td>6 months</td></tr> <tr><td>major head trauma</td><td>6 months</td></tr> <tr><td>major organ transplant</td><td>6 months</td></tr> <tr><td>medically acquired HIV</td><td>6 months</td></tr> <tr><td>motor neurone disease</td><td>6 months</td></tr> <tr><td>multiple sclerosis</td><td>6 months</td></tr> <tr><td>muscular dystrophy</td><td>6 months</td></tr> <tr><td>occupationally acquired HIV</td><td>6 months</td></tr> <tr><td>paraplegia</td><td>6 months</td></tr> <tr><td>Parkinson’s disease</td><td>6 months</td></tr> <tr><td>pneumonectomy</td><td>6 months</td></tr> <tr><td>primary pulmonary hypertension</td><td>6 months</td></tr> <tr><td>quadriplegia</td><td>6 months</td></tr> <tr><td>severe burns</td><td>6 months</td></tr> <tr><td>severe diabetes</td><td>6 months</td></tr> <tr><td>severe rheumatoid arthritis</td><td>6 months</td></tr> <tr><td>stroke</td><td>6 months</td></tr> <tr><td>triple vessel angioplasty</td><td>6 months</td></tr> </tbody> </table>	Trauma Recovery Event	Payment Period	Advanced dementia and Alzheimer’s disease	6 months	aorta surgery	6 months	aplastic anaemia	6 months	benign brain tumour	6 months	blindness	6 months	cancer	6 months	cardiomyopathy	6 months	chronic kidney failure	6 months	chronic liver disease	6 months	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
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encephalitis	6 months																																																																																
heart attack	6 months																																																																																
heart valve surgery	6 months																																																																																
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intensive care	6 months																																																																																
loss of independent existence	6 months																																																																																
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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																																																																																
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Income Safe <i>Plus</i> , Income Cover and Income Safe	
Product type change applies to	New Policy Terms to apply
<b>Meal Allowance Benefit</b> ✓ Income Safe <i>Plus</i> ✓ Income Cover ✓ Income Safe	<b>New Benefit</b> – The whole ‘Meal Allowance Benefit’ section is to be added, as per below <hr/> <b>Meal Allowance Benefit</b> This benefit applies if, from the commencement of the benefit period, the life insured is confined to bed due to illness or injury for more than 72 hours, as confirmed by a medical practitioner. If this benefit applies, we will pay up to \$500 per month in arrears for a maximum of three months to reimburse the cost of a meal delivery service approved by us. Where the Meal Allowance Benefit is payable for part of a month, the maximum amount we will pay is 1/30 of \$500 for each day in the month the life insured is eligible to receive this benefit. This benefit is not payable during the waiting period.
<b>Child Care Assistance Benefit</b> ✓ Income Safe <i>Plus</i> ✓ Income Cover X Income Safe	<b>New Benefit</b> – The whole ‘Child Care Assistance Benefit’ section is to be added, as per below <hr/> <b>Child Care Assistance Benefit</b> If the life insured is totally disabled, and as a result the life insured requires additional child care assistance, we will reimburse the monthly cost of child care fees incurred during the benefit period that cannot be recovered from another source, provided you have obtained our approval in writing before the additional child care arrangements commence. If existing child care arrangements are in place at the time of the claim, the amount of Child Care Assistance Benefit will only be the additional child care costs directly resulting from the life insured’s total disability. The maximum we will reimburse is the lesser of: <ul style="list-style-type: none"> <li>• 5% of the monthly sum insured</li> <li>• \$400 per month across all income protection policies for the life insured under this policy.</li> </ul> This benefit is payable for a maximum of three months. Each child must be under the age of 12 at the time of the life insured’s disability. Evidence must be supplied each month that the child care fees have been paid before we make any payment. We will not reimburse any amount for child care services provided by you or an immediate family member of the child. The Child Care Assistance Benefit is payable monthly in arrears in addition to any other benefit that becomes payable. This benefit is not payable during the waiting period.
<b>Conversion to Living Expense Cover under OnePath’s OneCare Policy</b> ✓ Income Safe <i>Plus</i> ✓ Income Cover ✓ Income Safe	<b>New Feature</b> – The whole ‘Conversion to Living Expenses’ cover section is to be added, as per below <hr/> <b>Conversion to Living Expense Cover</b> If the life insured is not on claim and you are not eligible to make a claim at the expiry of your Income Safe <i>Plus</i> , Income Cover or Income Safe policy at the Policy Expiry Date of to age 55, to age 60 and to age 65 policies, we will offer conversion to Living Expense Cover without medical underwriting, under OnePath’s OneCare Product. We will offer a benefit period of two years and a cover expiry date at the policy anniversary when the life insured is age 80. The monthly sum insured converted at the expiry of the Income Safe <i>Plus</i> , Income Cover or Income Safe will be the lesser of: <ul style="list-style-type: none"> <li>• the monthly sum insured at expiration across all income protection policies for the life insured under all policies issued by us</li> <li>• the maximum monthly sum insured we offer on standard terms for Living Expense Cover at that time.</li> </ul> The premium will be calculated based on stepped premium rates applying to Living Expense Cover at the time of conversion. We will apply any medical or hazardous pursuits loadings or specific exclusions that applied to the original Income Safe <i>Plus</i> , Income Cover or Income Safe to the Living Expense Cover. The terms and conditions for Living Expense Cover which apply are outlined in section 8 ‘Living Expense Cover’ in the OneCare Policy Terms.

# Features of the upgrade – Business Expenses Plan

The following features have been upgraded for the Business Expenses Plan. Your policy schedule will identify which benefits you have in place.

The new Policy Terms will amend or replace the existing wording in your policies' 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).

<b>Business Expenses Plan</b>	
<b>Product type change applies to</b>	<b>New Policy Terms to apply</b>
<b>Maximum monthly benefit has increased</b> ✓ Business Expenses Plan	8.2 Amount of Benefit – Paragraph 2 is to be replaced, as per below <hr/> <b>Amount of Benefit</b> If you are also insured under our Income Safe/Safe Plus or Income Cover then the combined maximum of the Business Expenses Monthly benefit and any benefits under the other policy cannot exceed \$100,000 per month.
<b>Death Benefit – increase in sum insured, removal of qualification for being on claim and introduction of Terminal Illness</b> ✓ Business Expenses Plan	8.5 Death Benefit – The whole 'Death Benefit' section is to be replaced, as per below <hr/> <b>Death Benefit</b> If the life insured is covered under Business Expenses Plan, three times the monthly sum insured is payable as a lump sum if the life insured dies or is diagnosed with a terminal illness whilst the cover is in force.  We will pay this benefit once only. If we pay the Death Benefit for terminal illness, we will not also pay it upon the death of the life insured.  We pay this benefit for terminal illness in addition to any other benefits payable while the life insured is on claim under this cover.  The maximum amount payable under this benefit for death or terminal illness from all Business Expenses/Benefits Covers for the life insured, under all OnePath policies issued by us, is \$60,000.  <b>See Exclusions – section 7</b>

### **Customer Services**

Phone 133 667

8.30am to 6.00pm (Sydney time)

Email [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

### **Postal address**

OnePath Life

GPO Box 4148

Sydney NSW 2001

### **Risk Adviser Services**

For use by financial advisers only

Phone 1800 222 066

Email [risk.adviser@onepath.com.au](mailto:risk.adviser@onepath.com.au)

### **OnePath Custodians Pty Limited (OnePath Custodians)**

ABN 12 008 508 496 AFSL 238436 RSE L0000673 is the issuer of OneCare Super.

### **OnePath Life Limited (OnePath Life)**

ABN 33 009 657 176 AFSL 238341 is the issuer of OneCare.

This information is current at May 2009 but is subject to change. Updated information will be available free of charge from [onepath.com.au](http://onepath.com.au). The information must be read together with the disclosure documents you received on purchasing your policy and any subsequent communications provided by us in respect of your policy. The information provided is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should read the Product Disclosure Statement (PDS) available at [onepath.com.au](http://onepath.com.au) and consider whether to consult a financial adviser before making any decision regarding your policy. OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341 and OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496, AFSL 238436, RSE L0000673 are wholly owned subsidiaries of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Life and OnePath Custodians are owned by ANZ – they are the issuer of the product but are not Banks. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

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