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

World of Protection upgrade announcement

May 2013

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 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 do I 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 20 May 2013.

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.

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 Stand Alone Recovery.

The new Policy Terms partly replace the existing wording in your Policy Terms and Conditions, as described below. The Policy Terms were provided to you when you applied for the policy (as part of the Customer Information Brochure or Product Disclosure Statement).

General Policy Information	
Earn Qantas Frequent Flyer points	**Qantas Frequent Flyer Points** You may be entitled to earn Qantas Frequent Flyer points on the premiums you pay for your World of Protection policy. Please visit our website at onepath.com.au/qff-terms-conditions for details.
Addition of an AERF ✗ Leading Life ✓ Leading Life in OnePath Masterfund ✗ Recovery Cash ✗ Stand Alone Recovery	**Australian Eligible Rollover Fund (AERF)** **Effective 1 January 2012 (as mentioned in your annual statement letter)** We updated the Policy Terms for all World of Protection and Legacy policies owned by OnePath Custodians Pty Limited (OnePath Custodians) on 1 January 2012 to include a description of the Eligible Rollover Fund (ERF) nominated. OnePath Custodians, as trustee of the OnePath MasterFund, has chosen the Australian Eligible Rollover Fund as the Fund to which member benefits will be transferred in certain circumstances. For example, member benefits may be transferred where: • there is a premium refund and you have not met a condition of release and do not elect to transfer your benefits to another eligible superannuation fund; • we lose contact with you. The details of the Trustee's nominated ERF is: Australian Eligible Rollover Fund Locked Bag 5429 Parramatta NSW 2124
Increase entry ages for increases to existing policies ✓ Leading Life ✓ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery ✓ Income Safe *Plus* ✓ Income Cover ✓ Income Safe ✓ Business Expenses Plan	**Entry ages** Entry ages are based on age next birthday. **Life Cover** Step: Age 16 to 74 Level: Age 16 to 60 **TPD:** Age 16 to 60 **Recovery Cash/*Plus*/Stand Alone Recovery:** Age 16 to 65 **Income Safe *Plus*, Income Cover, Income Safe** To Age 65: Age 20 to 60 To Age 60: Age 20 to 55 To Age 55: Age 20 to 50 6 years: Age 20 to 55 2 years: Age 20 to 60 (20-55 for monthly benefits greater than $40,000) **Business Expenses:** Age 20 to 60

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Increased flexibility around nominated beneficiaries ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✗ Stand Alone Recovery	**2.3 Nominated Beneficiary** – The whole 'Nominated Beneficiary' section is to be replaced, as per below: **Nominated beneficiary** – is a person who has been nominated by the policy owner to receive part or all of the benefits payable in the event of the death of the life insured, in such proportions as are nominated by the policy owner and confirmed by us in writing to the policy owner. A maximum of five beneficiaries may be nominated under the policy. A nominated beneficiary: • can be an individual, trust, company or charitable foundation; and • cannot be nominated where the policy is owned by the trustee of a superannuation fund. If the sum of benefits payable to the nominated beneficiaries under the policy is less than 100% of the total death benefits payable, the policy owner or the policy owner's estate will receive any balance (or proportion) of benefits under the policy in the event of the death of the life insured so that the total sum of death benefits payable equals 100%. In the event that the nominated beneficiary is a trust, company or charitable foundation, and that entity no longer exists, the policy owner or the policy owner's estate will receive any balance (or proportion) of benefits under the policy in the event of death of the life insured so that the total sum of death benefits payable equals 100%. A nomination will be cancelled if the ownership of the policy is transferred to a new policy owner by assignment. If a nominated beneficiary predeceases the policy owner, we will pay the deceased nominated beneficiary's proportion of the death benefits to the policy owner or the policy owner's estate.
Removal of expiry age for indexation ✓ Leading Life ✓ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**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 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.
Remove age restriction ✓ Leading Life ✓ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**5.3 Premium Freeze** – The whole 'Premium Freeze' section is to be replaced, as per below: **Premium Freeze** At a renewal date the policy owner may elect to pay the same annual premium as for the previous year. Premium Freeze is only available if you pay your premiums on a stepped basis (see section 6.3). If the Premium Freeze is selected: (i) Your sum/s insured will reduce to the amount that can be purchased by that premium; (ii) Index Linking of the sum/s insured will cease; (iii) The policy fee will be adjusted each year by the Indexation Factor; and (iv) The policy owner will not be able to apply for increases in the sum/s insured using the Future Insurability Benefit. The Premium Freeze can only be cancelled with our approval.

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Add personal event – Change in tax dependency ✗ Leading Life ✓ Leading Life in OnePath Masterfund ✗ Recovery Cash ✗ Stand Alone Recovery	**5.4 Future Insurability Benefit** – A new personal event is to be added, as per below: **Personal events (occurring after the Policy Start Date)** You have had a change in tax dependency status as a result of you ceasing to have any tax dependants as defined by current law. **Evidence required** • A completed Future Insurability Increase Application Form, and • Statutory declaration that you no longer have any tax dependants, and that this change in circumstance occurred within the previous 12 months. **Benefit** The Life Cover sum insured may be increased by the lesser of: • 25% of the Life Cover sum insured (as applicable) at the Policy Start Date; or • $200,000. We will increase the sum/s insured under Future Insurability Benefit for this event only once during the period of the policy.
Increase benefits daily limit ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**Accommodation Benefit** – The whole 'Accommodation Benefit' section is to be replaced as per below: If we pay a Terminal Illness Benefit under a Life Cover Benefit, a TPD Benefit or a Trauma Benefit for you, and a medical practitioner certifies that you 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: • you are more than 100 kilometres from their home and an immediate family member is required to travel from their home to be with you, or • an immediate family member is required to travel more than 100 kilometres from their home to be with you; we will reimburse the accommodation costs of the your immediate family member up to a maximum of $500 per day for each day while you remain confined to bed and your immediate family member remains away from their home, for a maximum of 30 days. 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 your confinement to bed and of payment of the accommodation costs. This benefit does not apply if this policy is issued to the trustee of a superannuation fund.

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Change to definition for TPD Any & TPD Own ✓ Leading Life ✓ Leading Life in OnePath Masterfund ✓ Recovery Cash ✗ Stand Alone Recovery	**4.3 Optional Total and Permanent Disablement (TPD) Benefit** – The 'Any Occupation' TPD Definition and the Optional TPD Definition 'Own Occupation' definitions are to be replaced, as per below: **'Any Occupation' TPD Definition** TPD means: (i) you suffer the permanent loss of use of: • two limbs (where 'limbs' 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) (a) you have been absent from and unable to work for three consecutive months; and (b) at the end of the period of three consecutive months, you are disabled to such an extent that you are unlikely ever again to be able to engage in any 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 or (iii) (a) you suffered at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or equivalent guide to impairment approved by us; and (b) you are disabled to such an extent that, as a result, you are unlikely ever again to be able to engage in any 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 or (iv) you suffer 'loss of independent existence' 'Loss of independent existence' means you are totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person: • bathing and/or showering • dressing and undressing • eating and drinking • using a toilet to maintain personal hygiene • getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid. or (v) suffers 'cognitive loss' 'Cognitive loss' means a total and permanent deterioration or loss of intellectual capacity that has required you to be under continuous care and supervision by another adult person for at least six consecutive months and at the end of the six month period, you are likely to require ongoing continuous care and supervision by another adult person. **Optional TPD Definitions** For an additional premium the following alternative definitions of TPD may be substituted for paragraph (ii) and (iii) of the 'Any Occupation' TPD definition. **'Own Occupation'** (ii) (a) you have been absent from and unable to work in your 'Own Occupation' for three consecutive months; and (b) at the end of the period of three consecutive months, you are disabled to such an extent that you are unlikely ever again to be able to engage in your 'Own Occupation' (iii) (a) you suffered at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or equivalent guide to impairment approved by us; and (b) you are disabled to such an extent that, as a result, you are unlikely ever again to be able to engage 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 'Own Occupation' TPD definition will be at our discretion.

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma condition definitions ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Advanced Dementia and Alzheimer's Disease** Means the unequivocal diagnosis of Advanced Dementia and/or Alzheimer's Disease, made by a medical practitioner who is a consultant neurologist or geriatrician, confirming dementia due to failure of the brain function with cognitive impairment for which no other recognisable cause has been identified. For Dementia A Mini-Mental State Examination score of 24 or less is required.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Benign Brain Tumour** Means a non-malignant tumour in the brain giving rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures and sensory impairment as confirmed by a medical practitioner who is a consulting neurologist, and results in you: • suffering at least 25% permanent whole person impairment, 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 • being permanently unable to perform at least one of the following 'activity of daily living' without the assistance of another adult person; – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid. or • undergoing surgery to remove the tumour. Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **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 you: • suffering at least 25% permanent whole person impairment 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 • being permanently unable to perform at least one of the following 'activity of daily living' without the assistance of another adult person; – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid. or • undergoing surgery to remove the tumour.

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **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. Melanomas are covered if they: – have evidence of ulceration or – are at least Clerk Level 3 depth of invasion or – are at least 1.5mm maximum Breslow thickness, as determined by histological examination. Prostatic cancer is covered if it is: – a TNM classification of at least T1c or – a Gleeson score of at least 6 or – required to have 'major interventionist treatment' to arrest the spread of malignancy. 'Major interventionist treatment', includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy and any other similar interventionist treatment. The following cancers are not covered: – all hyperkeratoses or basal cell carcinomas of the skin – all other melanomas – all other prostatic cancers – all squamous cell carcinomas of the skin unless there has been a spread to other organs – 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 required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment: • Carcinoma in situ of the breast: – if treatment requires the removal of the entire breast; or – if treatment requires surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) • Carcinoma in situ of the testicle if treatment requires the removal of the testicle.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Coma** Means total failure of cerebral function characterised by total unconsciousness and unresponsiveness to all external stimuli, resulting in a documented Glasgow Coma Scale of 6 or less, for a continuous period of at least 72 hours.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Deafness** Means the total and permanent loss of hearing in both ears. Deafness does not cover the situation where you are able to hear, either partially or fully, with assistance of an aid (apart from Cochlear implants).
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Intensive Care** Means you require 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.

Life Cover, Optional TPD and Trauma Cover	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions –** The current trauma definition will be replaced, as per below: **Severe Burns** Means tissue injury caused by thermal, electrical or chemical agents causing third degree burns to: • 20% or more of the body surface area as measured by the 'Rule of Nines' or the Lund and Browder Body Surface Chart • 50% or more of both hands, requiring surgical debridement and/or grafting • 50% or more of both feet, requiring surgical debridement and/or grafting • 50% or more of the face, requiring surgical debridement and/or grafting • the whole of the skin of the genitalia, requiring surgical debridement and/or grafting.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Severe Rheumatoid Arthritis** Means diagnosis of severe rheumatoid arthritis by a consultant rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria: • At least six week history of severe rheumatoid arthritis which involves three or more of the following joint areas: 1. proximal interphalangeal joints in the hands 2. metacarpophalangeal joints in the hands 3. metatarsophalangeal joints in the foot, or any joint of the wrist, elbow, knee or ankle • Simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone) • Typical rheumatoid joint deformity And at least two of the following criteria: • Morning stiffness • Rheumatoid nodules • Erosions seen on x-ray imaging • The presence of either a positive rheumatoid factor or serological markers consistent with the diagnosis of severe rheumatoid arthritis. Degenerative osteoarthritis and all other arthritidis are excluded.
Improved trauma condition definition ✓ Leading Life ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash ✓ Stand Alone Recovery	**10. Medical definitions** – The current trauma definition will be replaced, as per below: **Stroke** Means an infarction of the central nervous system tissue, as evidenced by: • Neuro imaging; or • The unequivocal diagnosis by two specialist consultant neurologists. Transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraine, hypoxia or trauma, and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.

New trauma conditions	
Benefit/Feature	**New Policy Terms to apply**
Introduction of new trauma condition ✓ Leading Life • 4.4 Optional Trauma Benefits – this replaces the existing list ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash • 4.2 Trauma – this replaces the existing list ✓ Stand Alone Recovery • 4.1 Trauma – this replaces the existing list	**Leading Life and Recovery Cash** Basic trauma/Recovery Cash conditions include: • Aorta Surgery* • Aplastic Anaemia • Blindness • Cancer*† • Chronic Kidney Failure • Chronic Liver Disease • Chronic Lung Disease • Coronary Artery Surgery*† • Deafness • Diplegia • Heart Attack*† • Heart Valve Surgery* • Hemiplegia • Loss of Speech • Major Organ Transplant • Paraplegia • Quadriplegia • Stroke*†
All new trauma conditions, listed below, only apply to Extended Trauma, Recovery Cash *Plus* and Stand Alone Recovery. • Meningitis and/or Meningococcal Disease • Open Heart Surgery • Out of Hospital Cardiac Arrest • Severe Osteoporosis • Systemic Sclerosis • Terminal Illness	Optional Extended Trauma Conditions/ Optional Additional Recovery Cash *Plus* conditions include: • Advanced Dementia and Alzheimer's Disease • Angioplasty*^† • Benign Brain Tumour • Benign Spine Tumour • Cardiomyopathy • Cognitive Loss • Coma • Encephalitis • Intensive Care • Loss of Independent Existence • Major Head Trauma • Medically Acquired HIV • Meningitis and/or Meningococcal Disease • Multiple Sclerosis • Muscular Dystrophy • Occupationally Acquired HIV • Open Heart Surgery* • Out of Hospital Cardiac Arrest*† • Parkinson's Disease • Pneumonectomy • Primary Motor Neurone Disease • Primary Pulmonary Hypertension • Severe Burns • Severe Diabetes* • Severe Osteoporosis*† • Severe Rheumatoid Arthritis* • Systemic Sclerosis* • Terminal Illness† • Triple Vessel Angioplasty*

New trauma conditions	
Benefit/Feature	**New Policy Terms to apply**
All new trauma conditions, listed below, only apply to Extended Trauma, Recovery Cash *Plus* and Stand Alone Recovery. • Meningitis and/or Meningococcal Disease • Open Heart Surgery • Out of Hospital Cardiac Arrest • Severe Osteoporosis • Systemic Sclerosis • Terminal Illness	**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 • Heart Attack*† • Heart Valve Surgery* • Hemiplegia • Intensive Care • Loss of Independent Existence • Loss of Speech • Major Head Trauma • Major Organ Transplant • Medically Acquired HIV • Meningitis and/or Meningococcal Disease

New trauma conditions	
Benefit/Feature	**New Policy Terms to apply**
All new trauma conditions, listed below, only apply to Extended Trauma, Recovery Cash *Plus* and Stand Alone Recovery. • Meningitis and/or Meningococcal Disease • Open Heart Surgery • Out of Hospital Cardiac Arrest • Severe Osteoporosis • Systemic Sclerosis • Terminal Illness	• Multiple Sclerosis • Muscular Dystrophy • Occupationally Acquired HIV • Open Heart Surgery* • Out of Hospital Cardiac Arrest*† • Paraplegia • Parkinson's Disease • Pneumonectomy • Primary Motor Neurone Disease • Primary Pulmonary Hypertension • Quadriplegia • Severe Burns • Severe Diabetes* • Severe Osteoporosis*† • Severe Rheumatoid Arthritis* • Stroke*† • Systemic Sclerosis* • Terminal Illness† • 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. † Trauma conditions marked with a '†' must be diagnosed and certified by a medical practitioner who is an appropriate specialist physician approved by us. ^ 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.
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Meningitis and/or Meningococcal Disease** Means meningitis or meningococcal septicaemia causing: • at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guide 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 of the following 'activity of daily living' without assistance of another adult person: – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

New trauma conditions	
Benefit/Feature	**New Policy Terms to apply**
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Open Heart Surgery** Means the undergoing of open heart surgery that is considered necessary to correct a cardiac defect, cardiac aneurysm or cardiac tumour.
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Out Of Hospital Cardiac Arrest** Means cardiac arrest that is not associated with any medical procedure, is documented by an electrocardiogram, occurs out of hospital or any other medical facility, and is: • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia.
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Severe Osteoporosis** Means prior to the age of 50 you are unequivocally diagnosed with osteoporosis and suffer at least two vertebral body fractures or a fracture of the neck or femur due to osteoporosis.
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Systemic Sclerosis** Means the unequivocal diagnosis of systemic sclerosis, made by a medical practitioner who is a consultant physician, characterised by skin thickening accompanied by various degrees of tissue fibrosis and chronic inflammatory infiltration in visceral organs, causing: • at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guide 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 of the following 'activity of daily living' without the assistance of another adult: – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.
Introduction of new trauma condition ✓ Leading Life – Extended Trauma Only ✗ Leading Life in OnePath Masterfund ✓ Recovery Cash – *Plus* Only ✓ Stand Alone Recovery	**10. Medical definitions** – The following trauma condition definition will be added, as per below: **Terminal Illness** Means an illness that, in the opinion of an appropriate specialist physician approved by us, is likely to lead to the death of the life insured within 12 months from the date that the opinion is provided to us.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
Change exclusion from pregnancy to uncomplicated pregnancy ✓ Income Safe *Plus* ✓ Income Cover ✓ Income Safe ✓ Business Expenses Plan	**7.4 Benefit Exclusion** – The whole 'Benefit Exclusion' section is to be replaced, as per below: **Benefit Exclusions** We will not pay benefits under this policy if your claim arises either directly or indirectly by: • anything happening to you in war (this exclusion does not apply to the Death Benefit); • your intentional or deliberate act or omission; or • your 'uncomplicated pregnancy', miscarriage or childbirth. However, if you spend more than three months totally disabled from the date your pregnancy ends and continues to be totally disabled, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater. We will not pay any benefits under this policy for anything we have excluded from the policy. These exclusions apply to all products in the Income Protection Portfolio. 'Uncomplicated pregnancy' means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.
Option to be paid as a lump sum ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**6.5 Specific Injury Benefit** – The 'Specific Injury Benefit' section is to be replaced as per below: **Specific Injury Benefit** We will pay you the monthly benefit (and any SMB) if the Specific Injury (as set out in the table 'Specific Injuries') happens to you during the period of the policy. In this instance we will treat you as being totally disabled. This benefit is payable whether or not you are totally disabled or in need of ongoing medical treatment. This benefit is payable during the waiting period. You can choose to be paid the Specific Injury Benefit either as: • a lump sum payment of up to 12 times the monthly benefit (and any SMB) at any one time, calculated by multiplying the monthly benefit (and any SMB) by the relevant payment period for that Specific Injury as set out in the following table for 'Specific Injuries'. If the Specific Injury occurs within 12 months of the benefit expiry date as shown on the Policy Schedule the lump sum payment will be calculated by multiplying the monthly benefit (and any SMB) by the number of months remaining until the Policy Expiry Date. If we have paid a lump sum and you die before the end of the payment period, we will pay the appropriate death benefit; or • in advance each month until the earliest of the: – end of the relevant payment period for the Specific Injury as set out in the following table for 'Specific Injuries'; or – Policy Expiry Date; or – date of your death. If you suffer more than one Specific Injury at the same time, we will pay for one Specific Injury only and this will be the Specific Injury with the longest payment period. If you suffer another Specific Injury or a Trauma Recovery Event (see section 6.6) while we are paying a Specific Injury Benefit, we will pay one benefit only. The benefit we will pay will be the one that provides for the greatest payment. If you are totally disabled or partially disabled at the end of the payment period due to the Specific Injury for which we have paid this benefit, we will pay a Total or Partial Disability Benefit (as applicable) from the later of: • end of the payment period for the Specific Injury; or • end of the period of time that the lump sum payment relates to for the Specific Injury; or • the end of the waiting period. You must have satisfied the requirements of disability during the waiting period (see sections 4 and 5). The commencement of the waiting period is defined in section 2 under 'waiting period'. If the benefit period is two or six years, the maximum periods for which we will pay Total Disability Benefits and/or Partial Disability Benefit is reduced by the number of months for which we have already paid the Specific Injury Benefit.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
	Specific Injuries (See section 11 for medical definitions). / **Payment Period** Paralysis (paraplegia, quadriplegia, hemiplegia or diplegia) – 60 months† Loss of both feet or both hands or sight in both eyes – 24 months Loss of combination of two of: a hand, a foot and sight in one eye – 24 months Loss of one leg or one arm – 12 months Loss of one foot or one hand or sight in one eye – 12 months Loss of thumb and index finger of the same hand – 6 months **Fractures of the:** – thigh, pelvis – 3 months – leg (between knee and foot), knee cap – 2 months – upper arm including the elbow and shoulder bone – 2 months – skull (except bones of the nose or face) – 2 months – lower arm (including the wrist but excluding the elbow, hand and fingers) – 1 month – jaw or collarbone – 1 month † 24 months only if the two year benefit period is shown on your Policy Schedule.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Advanced Dementia and Alzheimer's Disease** Means the unequivocal diagnosis of Advanced Dementia and/or Alzheimer's Disease, made by a medical practitioner who is a consultant neurologist or geriatrician, confirming dementia due to failure of the brain function with cognitive impairment for which no other recognisable cause has been identified. For Dementia A Mini-Mental State Examination score of 24 or less is required.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Benign Brain Tumour** Means a non-malignant tumour in the brain giving rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures and sensory impairment as confirmed by a medical practitioner who is a consulting neurologist, and results in you: • suffering at least 25% permanent whole person impairment, 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 • being permanently unable to perform at least one of the following 'activity of daily living' without the assistance of another adult person; – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid. or • undergoing surgery to remove the tumour. Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **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 you: • suffering at least 25% permanent whole person impairment 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 • being permanently unable to perform at least one of the following 'activity of daily living' without the assistance of another adult person; – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid. or • undergoing surgery to remove the tumour.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **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. Melanomas are covered if they: – have evidence of ulceration or – are at least Clerk Level 3 depth of invasion or – are at least 1.5mm maximum Breslow thickness, as determined by histological examination. Prostatic cancer is covered if it is: – a TNM classification of at least T1c or – a Gleeson score of at least 6 or – required to have 'major interventionist treatment' to arrest the spread of malignancy. 'Major interventionist treatment', includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy and any other similar interventionist treatment. The following cancers are not covered: – all hyperkeratoses or basal cell carcinomas of the skin – all other melanomas – all other prostatic cancers – all squamous cell carcinomas of the skin unless there has been a spread to other organs – 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 required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment: • Carcinoma in situ of the breast: – if treatment requires the removal of the entire breast; or – if treatment requires surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) • Carcinoma in situ of the testicle if treatment requires the removal of the testicle.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Coma** Means total failure of cerebral function characterised by total unconsciousness and unresponsiveness to all external stimuli, resulting in a documented Glasgow Coma Scale of 6 or less, for a continuous period of at least 72 hours.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Deafness** Means the total and permanent loss of hearing in both ears. Deafness does not cover the situation where you are able to hear, either partially or fully, with assistance of an aid (apart from Cochlear implants).
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Intensive Care** Means you require 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.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms –** The current trauma definition will be replaced, as per below: **Severe Burns** Means tissue injury caused by thermal, electrical or chemical agents causing third degree burns to: • 20% or more of the body surface area as measured by the 'Rule of Nines' or the Lund and Browder Body Surface Chart • 50% or more of both hands, requiring surgical debridement and/or grafting • 50% or more of both feet, requiring surgical debridement and/or grafting • 50% or more of the face, requiring surgical debridement and/or grafting • the whole of the skin of the genitalia, requiring surgical debridement and/or grafting.
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Severe Rheumatoid Arthritis** Means diagnosis of severe rheumatoid arthritis by a consultant rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria: • At least six week history of severe rheumatoid arthritis which involves three or more of the following joint areas: 1. proximal interphalangeal joints in the hands 2. metacarpophalangeal joints in the hands 3. metatarsophalangeal joints in the foot, or any joint of the wrist, elbow, knee or ankle • Simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone) • Typical rheumatoid joint deformity And at least two of the following criteria: • Morning stiffness • Rheumatoid nodules • Erosions seen on x-ray imaging • The presence of either a positive rheumatoid factor or serological markers consistent with the diagnosis of severe rheumatoid arthritis. Degenerative osteoarthritis and all other arthritidis are excluded.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
Improved trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The current trauma definition will be replaced, as per below: **Stroke** Means an infarction of the central nervous system tissue, as evidenced by: • Neuro imaging; or • The unequivocal diagnosis by two specialist consultant neurologists. Transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraine, hypoxia or trauma, and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.
Option to be paid as a lump sum and introduction of new trauma events ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**6.6 Trauma Recovery Benefit** – The whole 'Trauma Recovery Benefit' section is to be replaced, as per below: **Trauma Recovery Benefit** We will pay you the monthly benefit (and any SMB) if a Trauma Recovery Event (as listed below) happens to you during the period of policy. In this instance we will treat you as being totally disabled. This benefit is payable whether or not you are disabled or in need of ongoing medical treatment. This benefit is payable during the waiting period. You can choose to be paid the Trauma Recovery Benefit either as: • a lump sum payment of up to six times the monthly benefit (and any SMB). If the Trauma Recovery Event occurs within six months of the Policy Expiry Date as shown on the Policy Schedule the lump sum payment will be calculated by multiplying the monthly benefit (and any SMB) by the number of months remaining until the Policy Expiry Date. If we have paid a lump sum and you die before the end of the payment period, we will pay the appropriate death benefit; or • in advance each month until the earliest of the: – end of the relevant payment period of six months for that Trauma Recovery Event; or – Policy Expiry Date; or – date of your death. If you suffer more than one Trauma Recovery Event at the same time, we will pay for one Trauma Recovery Event only, being the event with the longest payment period. If you suffer another Trauma Recovery Event or a Specific Injury (see section 6.5) while we are paying a Trauma Recovery Benefit, we will pay one benefit only. The benefit we will pay is that which provides for the greater future payment at the time. If you are totally disabled or partially disabled at the end of the payment period of six months due to the Trauma Recovery Event for which we have paid this benefit, we will pay a Total or Partial Disability Benefit (as application) from the later of: • end of the payment period for the Trauma Recovery Event; or • end of the period of time that the lump sum payment relates to for the Trauma Recovery Event; or • the end of the waiting period. You must have satisfied the requirements of disability during the waiting period (see sections 4 and 5). If the benefit period is two or six years, the maximum periods for which we will pay Total Disability Benefits and/or Partial Disability Benefit is reduced by the number of months for which we have already paid the Trauma Recovery Benefit.

Income protection	
Benefit/Feature	**New Policy Terms to apply**

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
Benign Spine 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
Meningitis and/or Meningococcal Disease	6 months
Motor Neurone Disease†	6 months
Multiple Sclerosis†	6 months
Muscular Dystrophy†	6 months
Occupationally Acquired HIV	6 months
Open Heart Surgery*	6 months
Out of Hospital Cardiac Arrest*†	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 Osteoporosis*†	6 months
Severe Rheumatoid Arthritis*†	6 months
Stroke*†	6 months
Systemic Sclerosis*	6 months
Terminal illness†	6 months
Triple Vessel Angioplasty*	6 months

* There is no Trauma Recovery Benefit payable in respect of the Trauma Recovery Events marked with a '*' if the trauma condition first occurs or is first diagnosed or the symptoms leading to the trauma conditions occurring, or being diagnosed first become reasonably apparent during the first 90 days after the Policy Start Date or reinstatement.

† Trauma Recovery Events marked with a '†' must be diagnosed and certified by a medical practitioner who is an appropriate specialist physician approved by us.

Income protection	
Benefit/Feature	**New Policy Terms to apply**
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Meningitis and/or Meningococcal Disease** Means meningitis or meningococcal septicaemia causing: • at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guide 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 of the following 'activity of daily living' without assistance of another adult person: – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Open Heart Surgery** Means the undergoing of open heart surgery that is considered necessary to correct a cardiac defect, cardiac aneurysm or cardiac tumour.
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Out Of Hospital Cardiac Arrest** Means cardiac arrest that is not associated with any medical procedure, is documented by an electrocardiogram, occurs out of hospital or any other medical facility, and is: • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia.
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Severe Osteoporosis** Means prior to the age of 50 you are unequivocally diagnosed with osteoporosis and suffer at least two vertebral body fractures or a fracture of the neck of femur due to osteoporosis.
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Systemic Sclerosis** Means the unequivocal diagnosis of systemic sclerosis, made by a medical practitioner who is a consultant physician, characterised by skin thickening accompanied by various degrees of tissue fibrosis and chronic inflammatory infiltration in visceral organs, causing: • at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guide 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 of the following 'activity of daily living' without the assistance of another adult: – bathing and/or showering – dressing and undressing – eating and drinking – using a toilet to maintain personal hygiene – getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.
Introduction of new trauma event ✓ Income Safe *Plus* ✓ Income Cover ✗ Income Safe ✗ Business Expenses Plan	**11. Medical terms** – The following trauma condition definition will be added, as per below: **Terminal Illness** Means an illness that, in the opinion of an appropriate specialist physician approved by us, is likely to lead to the death of the life insured within 12 months from the date that the opinion is provided to us.

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