

Personal Protection for your clients and their family

	Life protection	Reducing life protection	Critical illness (CI) protection	Reducing CI protection	Life with CI (LICI) protection	Reducing LICI protection	Family income benefit (FIB)	CI FIB	LICI FIB	Gift inter vivos	Income protection
G = Guaranteed R = Reviewable											
Premium basis	G	G	G,R	G,R	G,R	G,R	G	G	G	G	G,R
Pre-completion benefits											
Accidental death benefit	✓	✓	✗	✗	✓	✓	✓	✗	✓	✗	✗
Free cover	✓	✓	✓ ¹	✓ ¹	✓	✓	✗	✗	✗	✗	✗
Benefits automatically included											
Guaranteed insurability options	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
Terminal illness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
Additional critical illness benefit	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗
Joint-life separation option	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
Additional benefits											
Waiver of premium	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ Compulsory
Renewal option	✓	✗	✓ ²	✗	✓ ²	✗	✗	✗	✗	✗	✗
Indexation option	✓	✗	✓	✗	✓	✗	✓	✓	✓	✗	✓
Legislation option	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓ ³	✗
Total permanent disability	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗

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	Life protection	Reducing life protection	Critical illness (CI) protection	Reducing CI protection	Life with CI (LICI) protection	Reducing LICI protection	Family income benefit (FIB)	CI FIB	LICI FIB	Gift inter vivos	Income protection
Maximum and minimum term/age											
Age at entry (attained)	18-83	18-79	18-74	18-74	18-74	18-74	18-79	18-74	18-74	18-82	18-59
Term	1-50	2-50	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50	5-50	5-50	7	5-51
Max age next birthday at expiry	90	90	85	85	85	85	85	85	85	90	70

All main benefits are available on a single- or joint-life basis, except gift inter vivos and income protection, which are only available on a single-life basis.

Single-life benefits can be included in joint-life policies.

¹ Free cover is only available if we've offered it for a life protection benefit on the same policy.

² The renewal option's only available if reviewable rates are selected.

³ You must choose this option at the start.



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