

RLA Income Insurance product comparison



Elevate Insurance						
Closed to new business 16 December 2024					On Sale 16 December 2024	
	Income Insurance Premier Plan	Income Insurance Plus Plan	Income Insurance Plan	Income Insurance Superannuation Plan Income Insurance SMSF Plan	Income Insurance Essentials Plan	Income Insurance Essentials Superannuation Plan Income Insurance Essentials SMSF Plan
Premium structure	Stepped, level	Stepped, level	Stepped, level	Stepped, level	'Age variable stepped' premium only	'Age variable stepped' premium only
Maximum Monthly Benefit	Up to 75% of your total income package (including commissions, regular bonuses, superannuation and fringe benefits Subject to a maximum of: - \$30,000 for all occupations except F - \$3,500 for F occupation	Up to 75% of your total income package (including commissions, regular bonuses, superannuation and fringe benefits Subject to a maximum of: - \$30,000 for all occupations except F - \$3,500 for F occupation	Up to 75% of your total income package (including commissions, regular bonuses, superannuation and fringe benefits Subject to a maximum of: - \$30,000 for all occupations except F - \$3,500 for F occupation	Up to 75% of your total income package (including commissions, regular bonuses, superannuation and fringe benefits Subject to a maximum of: - \$30,000 for all occupations except F - \$3,500 for F occupation	70% of your income, subject to a maximum of \$30,000 per month.	70% of your income, subject to a maximum of \$30,000 per month
Benefit type	Indemnity or agreed* *Was available up until 31 March 2020	Indemnity or agreed* *Was available up until 31 March 2020	Indemnity or agreed* *Was available up until 31 March 2020	Indemnity or agreed* *Was available up until 31 March 2020	Indemnity	Indemnity

Leave Without Pay Benefit	<p>✓ Not available for F occupation.</p> <p>Occupation MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change to any occupation if on leave for more than 12 months prior to disability</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>	<p>✓ Not available for F occupation.</p> <p>Occupation MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change to any occupation if on leave for more than 12 months prior to disability</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>	<p>✓ Not available for F occupation.</p> <p>Occupation MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change to any occupation if on leave for more than 12 months prior to disability</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>	<p>✓ Not available for F occupation.</p> <p>Occupation MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change to any occupation if on leave for more than 12 months prior to disability</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>	<p>✓ MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change, refer to PDS for definitions.</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>	<p>✓ MP, AA, A, B, C or D</p> <p>Total and partial disability definitions will change, refer to PDS for definitions.</p> <p>Occupation BY, CY or DY</p> <p>We won't pay a benefit while on leave without pay</p>
Recurring Disability	✓ 12 months	✓ 12 months	✓ 12 months	✓ 12 months	✓ 12 months	✓ 12 months

Core Benefits

Definition of Total Disability	<u>Hours, income and duties based definition</u>	<u>Duties based definition</u>	<u>Duties based definition</u>	<u>Duties based definition</u>	<u>Duties based definition</u>	<u>Duties based definition</u>
	<p>All occupations except for C</p> <p>Disability is based on your inability to do 1 or more duties of your occupation for more than 10 hours per week, and earning less than 20% of your pre disability income</p> <p>For C rated occupations</p> <p>Not capable of doing 1 or more duties or capable to do the duties of your occupation for more than 10 hours per week, and, - earning less than 20% of your pre disability income</p>	<p>All occupation categories except D and F:</p> <p>Disability is based on your inability to do 1 or more duties</p> <p>Occupation category D:</p> <p>For the first 2 years of claim, disability is based on your inability to do 1 or more duties and after 2 years will change to any occupation</p> <p>Occupation category F:</p> <p>For the first 2 years of claim, disability is based on your inability to do normal farming duties and after 2 years will change to any occupation</p>	<p>All occupation categories except D and F:</p> <p>Disability is based on your inability to do 1 or more duties</p> <p>Occupation category D:</p> <p>For the first 2 years of claim, disability is based on your inability to do 1 or more duties and after 2 years will change to any occupation</p> <p>Occupation category F:</p> <p>For the first 2 years of claim, disability is based on your inability to do normal farming duties and after 2 years will change to any occupation)</p>	<p>All occupation categories except D and F:</p> <p>Disability is based on your inability to do 1 or more duties</p> <p>Occupation category D:</p> <p>For the first 2 years of claim, disability is based on your inability to do 1 or more duties and after 2 years will change to any occupation</p> <p>Occupation category F:</p> <p>For the first 2 years of claim, disability is based on your inability to do normal farming duties and after 2 years will change to any occupation (paid or unpaid)</p>	<p>Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation</p>	<p>Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation</p>

Definition of Partial Disability	Hours and duties based definition	Duties based definition	Duties based definition	Duties based definition	Duties based definition	Duties based definition
	<p>All occupations except C Inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income</p> <p>C rated occupations Inability to do 1 duty or working at a reduced capacity but earning less than 75% of pre-disability income</p> <p>Occupation MP, AA, A, B and C Inability to do 1 or more duties and working less than 10 hours but not earning more than 75% of pre-disability income</p> <p>Occupation D - First 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income - After the first 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income</p> <p>Occupation BY, CY and DY Inability to do 1 or more duties or working less than 10 hours and earning less than 75% of pre-disability income</p> <p>Occupation F: Inability to perform at least 25% of normal farming duties, or is working in an occupation other than farming earning less than 75% of their pre-disability income</p>	<p>Occupation MP, AA, A, B and C Inability to do 1 or more duties and working less than 10 hours but not earning more than 75% of pre-disability income</p> <p>Occupation D - First 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income - After the first 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income</p> <p>Occupation BY, CY and DY Inability to do 1 or more duties or working less than 10 hours and earning less than 75% of pre-disability income</p> <p>Occupation F: Inability to perform at least 25% of normal farming duties, or is working in an occupation other than farming earning less than 75% of their pre-disability income</p>	<p>Occupation MP, AA, A, B and C Inability to do 1 or more duties and working less than 10 hours but not earning more than 75% of pre-disability income</p> <p>Occupation D - First 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income - After the first 2 years of claim an inability to do 1 or more duties or working at a reduced capacity and earning less than 75% of pre-disability income</p> <p>Occupation BY, CY and DY Inability to do 1 or more duties or working less than 10 hours and earning less than 75% of pre-disability income</p> <p>Occupation F: Inability to perform at least 25% of normal farming duties, or is working in an occupation other than farming earning less than 75% of their pre-disability income</p>	<p>Working but not earning 80% or more of pre-disability income</p>		<p>Working but not earning 80% or more of pre-disability income</p>

Pre-disability income period (indemnity plans only)	Best 12 months over the three years prior to disability	Best 12 months over the three years prior to disability	Best 12 months over the three years prior to disability	Best 12 months over the three years prior to disability	12 months prior to claim	12 months prior to claim
Partial disability formula	<ul style="list-style-type: none"> • A – B, or • C – B. <p>Where:</p> <p>A equals 75% of income. B is average monthly income during the period when partially disabled C is the monthly benefit</p> <p>For all occupations except C If unable to work more than 10 hours per week, B will equal zero.</p> <p>For C occupations If not capable of working more than 10 hours per week, B will equal zero.</p>	<p>All occupations except for F</p> <ul style="list-style-type: none"> • A – B, or • C – B. <p>Where:</p> <p>A equals 75% of pre-disability income B is average monthly income period when partially disabled C is the monthly benefit</p> <p>Occupation category F The amount we pay is 25% of the Total disability benefit amount for each month that you are partially disabled.</p>	<p>All occupations except for F</p> <ul style="list-style-type: none"> • A – B, or • C – B. <p>Where:</p> <p>A equals 75% of pre-disability income B is average monthly income period when partially disabled C is the monthly benefit</p> <p>Occupation category F The amount we pay is 25% of the Total disability benefit amount for each month that you are partially disabled.</p>	<p>All occupations except for F</p> <ul style="list-style-type: none"> • A – B, or • C – B. <p>Where:</p> <p>A equals 75% of pre-disability income B is average monthly income period when partially disabled C is the monthly benefit</p> <p>Occupation category F The amount we pay is 25% of the Total disability benefit amount for each month that you are partially disabled.</p>	<p>All occupations $((A - B) / A) \times C$</p> <p>A is pre-disability income B is average monthly income during the period you are partially disabled. B will equal zero if income is a loss. C is the lesser of the monthly benefit at the time of your disability and 70% of pre disability income.</p>	<p>All occupations $((A - B) / A) \times C$</p> <p>A is pre-disability income B is average monthly income during the period you are partially disabled. B will equal zero if income is a loss. C is the lesser of the monthly benefit at the time of your disability and 70% of pre disability income</p>
Offsets	<p>Occupation MP, AA and A - Other disability income, sickness or accident plan</p> <p>Occupation B, C, D, BY, CY, DY and F - Other disability income - Worker's compensation</p>	<p>Occupation MP, AA and A - Other disability income, sickness or accident plan</p> <p>Occupation B, C, D, BY, CY, DY and F - Other disability income - Worker's compensation</p>	<p>Occupation MP, AA and A - Other disability income, sickness or accident plan</p> <p>Occupation B, C, D, BY, CY, DY and F - Other disability income - Worker's compensation</p>	<p>All occupations</p> <ul style="list-style-type: none"> - Other disability income, sickness or accident plan - Worker's compensation - Under common law, and/or - Any employer paid leave <p>It is a requirement under superannuation law that you cannot receive more than 100% of the pre-disability income</p>	<p>For all occupations</p> <ul style="list-style-type: none"> - Other disability income, sickness or accident plan - Worker's compensation - Any employer paid leave - Government payments <p>For Total disability 'ongoing income'</p>	<p>For all occupations</p> <ul style="list-style-type: none"> - Other disability income, sickness or accident plan - Worker's compensation - Any employer paid leave - Government payments <p>For Total disability 'ongoing income'</p>
Exclusions	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months) 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months)

Ancillary benefits						
Premium Freeze	✓	✓	✓	✓	✓	✓
Premium and Cover Pause Benefit	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months
Waiver of Premium Benefit	✓	✓	✓	✓	✓	✓
Unemployment Premium Waiver	✓ Up to 3 months	✓ Up to 3 months	✗	✗	✓ Up to 3 months	✓ Up to 3 months
Right to convert 730 day wait period to 90 day	✓	✓	✓	✓	✗	✗
Right to take out Income Insurance Senior Plan	✓ Occupation categories MP, AA or A only	✓ Occupation categories MP, AA or A only	✓ Occupation categories MP, AA or A onlys	✓ Occupation categories MP, AA or A only	✓ Occupation categories MP, AA or A only	✓ Occupation categories MP, AA or A only
Death Benefit	✓ 6 x monthly benefit if die while plan is in force (no need to be on claim at time of death) up to a maximum of \$60,000	✓ 6 x monthly benefit if die while plan is in force (no need to be on claim at time of death) up to a maximum of \$60,000	✗	✗	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000
Specific Injuries and Sickneses Benefit	✓	✓	✓	✗	✗	✗
Family Member's Accommodation Benefit	✓ \$300 per day up to maximum of \$10,000	✓ \$300 per day up to maximum of \$10,000	✗	✗	✗	✗
Homecoming Costs Benefit	✓	✓	✗	✗	✗	✗
Elective or Cosmetic Surgery Benefit	✓	✓	✗	✗	✗	✗
Family Carer's Income Benefit	✓	✓	✗	✗	✗	✗
Special Care benefit	✓	✓	✗	✗	✗	✗
Nursing Care Benefit	✓	✓	✗	✗	✗	✗
Rehabilitation Expenses Benefit	✓ Up to 6 x monthly benefit paid to life insured	✓ Up to 6 x monthly benefit paid to life insured	✓ Up to 6 x monthly benefit paid to life insured	✗	✓ Up to 6 x monthly benefit paid to life insure	✗ Provided by insurer
Rehabilitation Program Benefit	✓	✓	✗	✗	✗	✗

Full benefit where no appropriate work	✓ Not available for C rated occupations.	✗	✗	✗	✗	✗	✗
Return to Work Bonus	✓	✓	✓	✗	✗	✗	✗
Unemployment Continuation Benefit	✓	✓	✓	✗	✓	✓	✓
Extra cost options							
Premierlink Option	✗	✗	✗	✓	✗ Not needed as Super plans have an inbuilt feature where if you become disabled and do not meet the definition of temporary incapacity as defined under superannuation law, such as being unemployed at the time of disability, we provide you with an Income Insurance Essentials Plan outside of super at no extra cost.	✗ Not needed as Super plans have an inbuilt feature where if you become disabled and do not meet the definition of temporary incapacity as defined under superannuation law, such as being unemployed at the time of disability, we provide you with an Income Insurance Essentials Plan outside of super at no extra cost.	
Accelerated Accident Option	✓	✓	✓	✓	✗	✗	✗
Cover Boost Option	✓	✓	✓	✓	✗	✗	✗
Increasing Claim Option	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%
Superannuation Contributions Option	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund
Accident Lump Sum Option	✓	✓	✓	✗	✗	✗	✗
Occupationally acquired HIV, Hepatitis B or C Option	✓ Occupation categories MP or AA only	✓ Occupation categories MP or AA only	✗	✗	✗	✗	✗
Six Months Claim Booster Option	✗	✗	✗	✗	✓	✓	✓

AXA Risk Protection Package Closed to new business August 2005							Elevate On sale 16 December 2024
	Comprehensive Income Protection Plan	Professional Income Protection	Vital Income Protection	Essential Income Protection Plan	Indexed Income Protection	Standard Income Protection	Elevate Income Insurance Essentials Plan
Premium structure	Stepped, level	Stepped, level	Stepped, level	Stepped, level	Stepped or level	Stepped, level	'Age variable stepped' premium only
Maximum MB	75% of your income	75% of your income	75% of your income	All occupations except F 75% of your income Occupation F 30% of gross farming income up to a max of \$750 per week	75% of your income	75% of your income	70% of your income, subject to a maximum of \$30,000 per month.
Waiting Periods	4, 8, 13, 26, 52 or 104 weeks. 2 weeks also avail to B or C occs	2, 4, 8, 13, 26, 52 or 104 weeks. You can return to work for up to 5 days during the waiting period. The days worked are added to your waiting period	2, 4, 8, 13, 26, 52 or 104 weeks.	4, 8, 13, 26, 52 or 104 weeks. 2 week waiting also avail to B or C occs	1 or 2 weeks. 4 weeks available for 104 weeks benefit period	2, 4, 8, 13, 26, 52 or 104 weeks.	30, 90, 180 days (dependent on occupation category). All occupations You must be totally disabled for at least seven out of 12 consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit
Benefit Periods	All occupations except D 2 or 5 years, age 60 or age 65. Occupation D 2 or 5 years only	2 or 5 years, age 60 or age 65. Lifetime benefit available to AA and A	2 or 5 years, age 60 or age 65. Lifetime benefit available to AA and A	MP, AA, A, B or C occupations 2 or 5 years, age 60 or age 65. BY, CY or DY occupations 52 or 104 weeks D occupation 2 or 5 years	52 or 104 weeks	2 or 5 years, age 60 or age 65.	2 years or 5 years (dependent on occupation category) - BY, CY and DY only eligible for 2 year benefit period and are no longer cancellable
Occupation category	MP, AA, A, B, C and D.	AA only	A, B, C and D	MP, AA, A, B, BY, C, CY, D, DY, and F	A, B, C or D	AA, A, B, C, D or F	All occupation categories except for F
Upgrade of benefits	✓	✓	✓	✓	✓	✓	✓
Worldwide cover	✓	✓	✓	✓	✓	✓	✓

Indexation	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ Greater of CPI and 3%
Attempted Return to Work	✓ Up to 6 consecutive days for a 2 or 4 week waiting period. Up to 10 consecutive days for waiting periods of 8 weeks or more. Days worked added to end of waiting period.	✓ Up to 6 consecutive days for a 2 or 4 week waiting period. Up to 10 consecutive days for waiting periods of 8 weeks or more. Days worked added to end of waiting period.	✓ Up to 6 consecutive days for a 2 or 4 week waiting period. Up to 10 consecutive days for waiting periods of 8 weeks or more. Days worked added to end of waiting period.	✓ Up to 6 consecutive days for a 2 or 4 week waiting period. Up to 10 consecutive days for waiting periods of 8 weeks or more. Days worked added to end of waiting period. Not available for BY, CY, DY or F occupations	✗	✗	✓ Up to 10 consecutive days. Days worked added to end of waiting period
Leave Without Pay Benefit	✓ 12 months	✓ 12 months	✓ 12 months	✓ 12 months Not available for BY, CY, DY or F occupations	✗	✓ 12 months	✓ MP, AA, A, B, C or D Total and partial disability definitions will change, refer to PDS for definitions. Occupation BY, CY or DY We won't pay a benefit while on leave without pay
Recurring Disablement	✓ 6 months	✓ 6 months	✓ 6 months	✓ 6 months	26 weeks	✓ 6 months	✓ 12 months

Core benefits

Definition of Total Disability	Disability is based on inability to do the important duties of your regular occupation Following also applies for Occupation D After 2 years of claim Disability is based on inability to do any occupation you are reasonably suited.	Occupations AA, A, B and C Disability is based on inability to do at least one of the duties of your regular occupation Occupation D For the first 2 years, disability is based on inability to do the important duties of your regular occupation. After the first 2 years, disability is based on inability to perform any occupation for which you are reasonably suited.	Occupations AA, A, B and C Disability is based on inability to do at least one of the duties of your regular occupation Occupation D For the first 2 years, disability is based on inability to do the important duties of your regular occupation. After the first 2 years, disability is based on inability to perform any occupation for which you are reasonably suited.	For the first 2 years, disability is based on inability to do the important duties of your regular occupation. After the first 2 years, disability is based on inability to perform any occupation for which you are reasonably suited. Occupation F Disability is defined as inability of doing normal farming duties. After the first 2 years, disability is based on inability to perform any occupation for which you are reasonably suited.	Disability is based on inability to do the important duties of your regular occupation	Occupations AA, A, B and C Disability is based on inability to do at least one of the duties of your regular occupation Occupation D For the first 2 years, disability is based on inability to do the important duties of your regular occupation. After the first 2 years, disability is based on inability to perform any occupation for which you are reasonably suited. Occupation F Disability is defined as inability of doing normal farming duties.	All occupations Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation
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Definition of Partial Disability	All occupations If totally disabled for at least 14 days and return to work on reduced duties on reduced income Following also applies for occupation D Max benefit of 2 years	All occupations If totally disabled for at least 14 days and return to work on reduced duties on reduced income Following also applies for occupation D Max benefit of 2 years	All occupations If totally disabled for at least 14 days and return to work on reduced duties on reduced income Following also applies for occupation D Max benefit of 2 years	All occupations except for F If totally disabled for at least 14 days and return to work on reduced duties and earning less than 75% of pre-disability income Occupation F If totally disabled for the full waiting period and return to work on reduced duties and earning less than 75% of pre-disability income, we will pay 25% of the monthly benefit for a maximum of 1 year	If totally disabled for the full waiting period and return to work on reduced duties on reduced income	All occupations except for F If totally disabled for at least 14 days and return to work on reduced duties and earning less than 75% of pre-disability income Occupation F If totally disabled for the full waiting period and return to work with the ability to perform less than 25% of farming duties and earning less than 75% of pre-disability income, we will pay 25% of the monthly benefit for a maximum of 1 year	All occupations Working but not earning 80% or more of pre-disability income
Pre-disability Income	the highest average monthly income over the 2 years before disability	the highest average monthly income over the 2 years before disability	the highest average monthly income over the 2 years before disability	average weekly income over the last 2 year	highest weekly average income earned during any period of 12 consecutive months in the three years immediately prior to total disability.		12 months prior to claim
Partial disability formula	Lesser of: A - B or C - B A is 75 per cent of your pre-disability income; B is your income during the week in which you are partially disabled; C is your monthly benefit.	$\frac{A - B \times C}{A}$ A is your pre-disability income B is your average weekly income during the period of partial disability C is the monthly benefit, as varied in any way	$\frac{A - B \times C}{A}$ A is your pre-disability income B is your average weekly income during the period of partial disability C is the monthly benefit, as varied in any way	Lesser of: A - B or C - B A is 75 per cent of your pre-disability income; B is your income during the week in which you are partially disabled; C is your weekly benefit. We will pay you for partial disability for a maximum of 2 years only.	$\frac{A - B \times C}{A}$ A is your pre-disability income B is your average weekly income during the period of partial disability C is the monthly benefit, as varied in any way	$\frac{A - B \times C}{A}$ A is your pre-disability income B is your average weekly income during the period of partial disability C is the amount in the monthly benefit as varied in any way	$\frac{((A - B) / A) \times C}{A}$ A is your pre-disability income B is your average monthly income during the period for which you are partially disabled. B will equal zero if income is a loss. C is the lesser of the monthly benefit stated on your insurance schedule at the time of your disability and 70% of your pre-disability income.

Offsets	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation - Paid sick leave	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation For Total disability 'ongoing income'
Exclusions	- Self-inflicted act - Act of war - Uncomplicated pregnancy and childbirth	- Self-inflicted act - Act of war - Uncomplicated pregnancy and childbirth	- Self-inflicted act - Act of war - Uncomplicated pregnancy and childbirth	- Self-inflicted act - Act of war - Uncomplicated pregnancy and childbirth	- Self-inflicted act - Act of war - Normal and uncomplicated pregnancy and childbirth	- Self-inflicted act - Act of war - Uncomplicated pregnancy and childbirth	- Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months)
Ancillary benefits							
Premium Freeze	✓	✓	✓	✓	✓	✓	✓
Premium and cover pause benefit	✗	✗	✗	✗	✗	✗	✓ 3, 6 or 12 months
Waiver of Premium Benefit	✓	✓	✓	✓	✓	✗	✓
Unemployment Premium Waiver	✓ 3 months	✓ 3 months	✓ 3 months	✗	✗	✓ 3 months	✓ Up to 3 months
Unemployment Continuation Benefit	✓ 15 months	✓ 15 months	✓ 15 months	✓ 15 months Not available for BY, CY, DY or F occupations	✗	✓ 15 months	✓
Right to take out Income Insurance Senior Plan	✗	✗	✗	✗	✗	✗	✓
Death Benefit	✓ 13 x weeks benefit	✓ 13 x weeks benefit while on claim	✓ 13 x weeks benefit while on claim	✗	✗	✗	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000
Guaranteed minimum benefit	✗	✗	✗	✗	✓ combined benefits will not be less than the amount of cover at the date the policy is issued	✗	✗

Specific Injury or Illness	✓	✓	✓	✗	✗	✗	✗
Family Member's Accommodation Benefit	✓ \$100 per day for up to 13 weeks	✓ \$100 per day for up to 13 weeks	✓ \$100 per day for up to 13 weeks	✗	✗	✗	✗
Direct Family Member Benefit	✓ up to \$500 per week for up to 6 months	✓ Up to \$500 per week for up to 6 months	✓ Up to \$500 per week for up to 6 months	✗	✗	✗	✗
Homecoming Costs Benefit	✓ The lower of an economy airfare or 13 x monthly benefit	✓ The lower of an economy airfare or 13 x monthly benefit	✓ The lower of an economy airfare or 13 x monthly benefit	✗	✗	✗	✗
Special Care	2006 Series only, not passed back	✗	✗	✗	✗	✗	✗
Nursing Care Benefit	✓ 1/7 th of monthly benefit per day	✓ 1/7 th of monthly benefit per day	✓ 1/7 th of monthly benefit per day	✗	✗	✗	✗
Rehabilitation Expenses Benefit	✓ additional amount of up to 26 x monthly benefit	✓ additional amount of up to 26 x monthly benefit	✓ additional amount of up to 26 x monthly benefit	✗	✗	✗	✓ Up to 6 x monthly benefit paid direct to Rehab provider
Rehabilitation Program Benefit	✓ additional 50% of monthly benefit for up to 12 months	✓	✓	✗	✗	✗	✗
Recovery benefit	✗	✗	✗	✗	✓ If you return to work at a reduced capacity, we will pay a proportion of the monthly benefit after the waiting period. This amount is proportionate to your income loss	✗	✗
Out of pocket expenses	✗	✓	✓	✗	✗	✗	✗
Elective or Cosmetic Surgery Benefit	✓	✓	✓	✗	✗	✗	✗
Health insurance benefit	✓ additional payment towards health insurance premium of up to \$52 per week to a max of \$5,000	✓ additional payment towards health insurance premium of up to \$52 per week to a max of \$5,000	✓ additional payment towards health insurance premium of upto \$52 per week to a max of \$5,000	✗	✗	✗	✗

Unemployment Continuation Benefit	✓	✓	✓	✓	✓	✓	✓
Extra cost options							
Accelerated Accident Option	✓	✓	✓	✓	✓ Not available for BY, CY or DY occupations	✗	✓
Cover Boost Option	✓ MP, AA and A occupations only Increase the monthly benefit by up to 20% every 3 years without medical evidence	✓ Increase the monthly benefit by up to 20% every 3 years without medical evidence	✓ Increase the monthly benefit by upto 20% every 3 years without medical evidence	✓ MP, AA and A occupations only Increase the monthly benefit by up to 20% every 3 years without medical evidence	✗	✓ Increase the monthly benefit by up to 20% every 3 years without medical evidence	
Increasing Claim Option	✓ increase in the CPI to a max of 6% or 10%	✓ increase in the CPI to a max of 6% or 10%	✓ increase in the CPI to a max of 6% or 10%	✓ increase in the CPI to a max of 6% Not available for BY, CY or DY occupations	✓ increase in the CPI to a max of 6%	✓ increase in the CPI to a max of 6%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%
Superannuation Contributions Option	✗	✗	✗	✗	✗	✗	✓ up to 100% to nominated super fund
Accident Lump Sum Option	✓	✓	✓	✓	✓	✓	✗
Out of working hours Option	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation.	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation	✓ Allows you to pay a reduced premium. Only available if covered under workers compensation	✗
Occupationally acquired HIV, Hepatitis B or C Option	✓	✓ AA occupation only	✗	✗	✗	✗	✗
AIDS exclusion Option	✗	✓	✓	✗	✓	✓	✗
Indemnity Option	✓	✗	✗	✗	✗	✗	✗
Six Months Claim Booster Option	✗	✗	✗	✗	✗	✗	✓

AC&L Living Security Program Closed to new business January 2006					Elevate On sale 16 December 2024
	Premier Blue Ribbon Plan	Income Protection – Premier Plan	Professional Income Replacement	Income Protection – Essential Plan	Elevate Income Insurance Essentials
Premium structure	Stepped, 5 or 10 yearly level, level	Stepped, 10 yearly level, level	Stepped, 5 yearly stepped, level	Stepped, 10 yearly level, level	‘Age variable stepped’ premium only
Maximum Monthly Benefit	Up to 75% of income, no maximum	Up to 75% of income, no maximum	Up to 75% of income, no maximum	Up to 75% of income, no maximum	70% of your income, subject to a maximum of \$30,000 per month.
Waiting Periods	14, 30, 60, 90, 180, 365 days and 2 years	14, 30, 60, 90, 180 and 365 days.	14, 30, 60, 90, 180 and 365 days	14, 30, 60 and 90 day	30, 90, 180 days (dependent on occupation category). All occupations You must be totally disabled for at least seven out of 12 consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit
Benefit Periods	1 year, 2 years, 5 years, to age 60, to age 65 or lifetime (dependant on waiting period)	1 year, 2 years, 5 years, to age 60, to age 65 or lifetime (dependant on waiting period)	1 year, 2 years, 5 years, to age 60, to age 65 or lifetime (dependant on waiting period)	1 year, 2 years, 5 years, to age 60, to age 65 or lifetime (dependant on waiting period)	2 years or 5 years (dependent on occupation category) - BY, CY and DY only eligible for 2 year benefit period and are no longer cancellable
Occupation category	AA	AA, A+, A, BB and B	AA and A	BB and B	All occupations except for F
Upgrade of benefits	✓	✓	✗	✓	✓
24 Hour / Worldwide Cover	✓	✓	✓	✓	✓
Indexation	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ the increase in the CPI, up to a maximum of 10%,	✓ greater of 3% or the increase in the CPI, up to a maximum of 10%,	✓ Greater of CPI and 3%
Attempted Return to Work	✓ Up to 6 consecutive days Days worked added to end of waiting period.	✓ Up to 6 consecutive days for 14 or 30 day waiting period. Up to 10 consecutive days 60 days and over waiting periods. Days worked added to end of waiting period.	✓ Up to 5 consecutive days Days worked added to end of waiting period.	✓ Up to 6 consecutive days for 14 or 30 day waiting period. Up to 10 consecutive days 60 days and over waiting periods. Days worked added to end of waiting period.	✓ Up to 10 consecutive days. Days worked added to end of waiting period
Leave Without Pay Benefit	✓ 12 months	✓ 12 months	✓ 12 months	✓ 12 months	✓ MP, AA, A, B, C or D Total and partial disability definitions will change, refer to PDS for definitions. Occupation BY, CY or DY We won't pay a benefit while on leave without pay
Recurring Disablement	✓ 6 months	✓ 6 months	✓ 6 months	✓ 6 months	✓ 12 months

Core benefits					
Definition of Total Disability	Disability is based on your inability to do 1 or more duties of your occupation We will pay the amount insured for minus any offsets even if your income at the time of disability has decreased	Disability is based on your inability to do 1 or more duties of your occupation B occupation, the following also applies After the first 2 years of claim, disability is based on inability to perform any occupation	Disability is based on your inability to do 1 or more duties of your occupation We will pay the amount insured for minus any offsets even if your income at the time of disability has decreased	Disability is based on your inability to do 1 or more duties of your occupation B occupation, the following also applies After the first 2 years of claim, disability is based on inability to perform any occupation	Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation
Definition of Partial Disability	If totally disabled for at least 14 days and return to work on reduced duties on reduced income	If totally disabled for at least 14 days and return to work on reduced duties on reduced income	If totally disabled for at least 14 days and returns to work on reduced hours and income	If totally disabled for at least 14 days and return to work on reduced duties on reduced income	Working but not earning 80% or more of pre-disability income
Pre-disability income period	75% of your highest average monthly income earned in any 12 consecutive months in the 3 years pre-disability	75% of your highest average monthly income earned in any 12 consecutive months in the 3 years pre-disability	75% of your highest average monthly income earned in any 12 consecutive months in the 3 years pre-disability	75% of your highest average monthly income earned in any 12 consecutive months in the 3 years pre-disability	12 months prior to claim
Partial disability formula	$\frac{A - B}{A} \times C$ A is your pre-disability income; B is your income during the month in which you are partially disabled; C is the monthly benefit	$\frac{A - B}{A} \times C$ A is your pre-disability income; B is your income during the month in which you are partially disabled; C is the monthly benefit	$\frac{A - B}{A} \times C$ A is your average monthly pre-disability income in any 12 month period over the 3 years pre-disability B is your actual income during the month you are partially disabled. C is the monthly benefit as varied in any way	$\frac{A - B}{A} \times C$ A is your pre-disability income; B is your income during the month in which you are partially disabled; C is the monthly benefit	$((A - B) / A) \times C$ A is your pre-disability income B is your average monthly income during the period for which you are partially disabled. B will equal zero if income is a loss. C is the lesser of the monthly benefit stated on your insurance schedule at the time of your disability and 70% of your pre disability income.
Offsets	- Other disability income, sickness or accident plan	- Other disability income, sickness or accident plan - Worker's compensation Additional for A+, A, BB or B occupation - Under legislation - Under common law, and/or	- Other disability income, sickness or accident plan - Worker's compensation - under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Under legislation	- Other disability income, sickness or accident plan - Worker's compensation - Any employer paid leave - Government payments For Total disability 'ongoing income'

Exclusions	<ul style="list-style-type: none"> - Self-inflicted act - Act of war - Uncomplicated pregnancy - Service in armed forces - occupationally acquired HIV, Hepatitis B or Hepatitis C 	<ul style="list-style-type: none"> - Self-inflicted act - Act of war - Uncomplicated pregnancy - Service in armed forces 	<ul style="list-style-type: none"> - Self-inflicted act - Act of war - Uncomplicated pregnancy - Service in armed forces 	<ul style="list-style-type: none"> - Self-inflicted act - Act of war - Uncomplicated pregnancy - Service in armed forces 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months)
Ancillary benefits					
Premium Freeze	✗	✗	✗	✗	✓
Premium and cover pause benefit	✗	✗	✗	✗	✓
Waiver of Premium	✓	✓	✓	✓	✓
Unemployment Premium Waiver	✓ 3 months	✓ 3 months	✓ 3 months	✗	✓ Up to 3 months
Right to Take Out a Seniorguard Plan	✓	✓	✗	✗	✓
Death Benefit	✓ 3 x monthly benefit while on claim	✓ 3 x monthly benefit while on claim	✓ 3 x monthly benefit while on claim	✗	✓ 6 x monthly benefit while on claim
Specific Injury or Illness	✗	✗	Specific injury only	✗	✗
Early Cash for Specific Injuries	✓	✓	✓	✓	✗
Early Cash for Specific Medical Conditions	✓	✓	✓	✗	✗
Family Member's Accommodation Benefit	✓ Up to \$150 per day for up to 30 days	✓ Up to \$150 per day for up to 30 days	✓ Up to \$120 per day	✓ Up to \$150 per day for up to 30 days	✗
Direct Family Member Benefit	✓ The lower of \$2,000 or the monthly benefit for up to 6 months	✓ The lower of \$2,000 or the monthly benefit for up to 6 months	✓ The lower of \$2,000 or the monthly benefit for up to 6 months	✓ The lower of \$2,000 or the monthly benefit for up to 6 months	✗
Special Care Benefit	✓ The lower of \$2,000 or the monthly benefit if you continue to be totally disabled after 30 days and are confined to a bed	✓ The lower of \$2,000 or the monthly benefit if you continue to be totally disabled after 30 days and are confined to a bed	✗	✗	✗

Nursing Care Benefit	✓ confined to bed more than 2 days during waiting period. Paid up to 90 days	✓ confined to bed more than 2 days during waiting period. Paid up to 90 days	✓ confined to bed more than 2 days during waiting period. Paid up to 90 days	✗	✗
Travel Costs Benefit	✓ up to 3x monthly benefit	✓ Up to 3 x monthly benefit	✓ cost of airfare	✓ Up to 3 x monthly benefit	✗
Rehabilitation Expenses Benefit	✓ Up to 6 x monthly benefit if TD for the waiting period	✓ Up to 6 x monthly benefit if TD for the waiting period	✓ Up to 6 x monthly benefit if TD for the waiting period	✓ Up to 6 x monthly benefit if TD for the waiting period	✓ Up to 6 x monthly benefit paid direct to Rehab provider
Rehabilitation Program Benefit	✓ An additional 50% of monthly benefit for up to 12 months	✓ An additional 50% of monthly benefit for up to 12 months	✓ An additional 50% of monthly benefit for up to 12 months	✗	✗
Workplace Modification Benefit	✓ lesser of 2.5 x monthly benefit or \$5,000	✓ lesser of 2.5 x monthly benefit or \$5,000	✗	✗	✗
Income Replacement Bonus Benefit	✓ increase monthly benefit by up to 33.3% for up to 2 months if unable to perform 2 ADL activities. cannot be more than your monthly pre-disability income in the 12 months immediately prior to the date you became totally disabled.	✓ increase monthly benefit by up to 33.3% for up to 2 months if unable to perform 2 ADL activities. cannot be more than your monthly pre-disability income in the 12 months immediately prior to the date you became totally disabled.	✗	✓ increase monthly benefit by up to 33.3% for up to 2 months if unable to perform 2 ADL activities. cannot be more than your monthly pre-disability income in the 12 months immediately prior to the date you became totally disabled.	✗
Unemployment Benefit	✓	✗	✗	✗	✓
100% SG contributions	✗	✗	✗	✗	
No claims bonus	✗	✓ increases monthly benefit by upto 10% for upto 12 months on TD claim	✓ increases monthly benefit by upto 10% for upto 12 months on TD claim	✗	✗
Elective or Cosmetic Surgery Benefit	✓	✓	✗	✗	✗
Occupationally Acquired HIV Hepatitis B & C Benefit	✓ lesser of 6 x the monthly benefit; and \$100,000	✗	✗	✗	✗

Extra cost options					
Accelerated Accident Option	x	x	x	x	x
Cover Boost Option	x	x	x	x	x
Increasing Claim / Claims Escalation Option	✓ lower of one quarter of the annual percentage increase in the CPI and one quarter of either 5% or 7%	✓ lower of one quarter of the annual percentage increase in the CPI and one quarter of either 5% or 7%	✓ lower of one quarter of the annual percentage increase in the CPI and one quarter of either 5% or 7%	✓ lower of one quarter of the annual percentage increase in the CPI and one quarter of either 5% or 7%	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%
Superannuation Contributions Option	x	x	x	x	✓ up to 100% to nominated super fund
Accident Lump Sum Option	✓	✓	x	✓	x
Six Months Claim Booster Option	x	x	x	x	✓
Day 4 Accident Option	✓ Avail for 14 or 30 day waiting period only Pays 1/30th of the monthly benefit per day	✓ Avail for 14 or 30 day waiting period only Pays 1/30th of the monthly benefit per day	x	✓	x
Lifetime Sickness Option	✓	✓	✓	x	x
Lifetime Injury Option	✓	✓	x	✓	x
Future Cover Option	✓ you can increase your monthly benefit by up to 20% on every 3rd renewal date without medical evidence	✓ you can increase your monthly benefit by up to 20% on every 3rd renewal date without medical evidence	✓ you can increase your monthly benefit by up to 20% on every 3rd renewal date without medical evidence	x	x
Childcare Benefit Option	x	✓ the lesser of 75% of the daily amount you pay for child care and \$30 per day for up to 6 months at a maximum of \$4,000	x	x	x
Premium Pause Option	✓ premium waived for linked Life Protection and Recovery Protection plans while on claim	✓ premium waived for linked Life Protection and Recovery Protection plans while on claim	✓ premium waived for linked Life Protection and Recovery Protection plans while on claim	✓ premium waived for linked Life Protection and Recovery Protection plans while on claim	x
Additional Accident Benefit Option	x	x	✓	x	x

Firstcare Lifetime Protection Closed to new business December 2017					Elevate On sale 16 December 2024	
	Advanced Plan	Standard Plan	Basic Plan	Superannuation Plan SMSF Plan	Income Insurance Essentials	Income Essentials Superannuation Plan Income Insurance Essentials SMSF Plan
Maximum MB	Up to 75% of your income, no maximum The first \$320,000 - 75% The next \$240,000 - 50% Over \$560,000 - 15%	Up to 75% of your income, no maximum The first \$320,000 - 75% The next \$240,000 - 50% Over \$560,000 - 15%	Up to 75% of your income, no maximum The first \$320,000 - 75% The next \$240,000 - 50% Over \$560,000 - 15%	Up to 75% of your income, no maximum The first \$320,000 - 75% The next \$240,000 - 50% Over \$560,000 - 15%	70% of your income, subject to a maximum of \$30,000 per month.	70% of your income, subject to a maximum of \$30,000 per month
Waiting periods	2, 4 or 8 weeks. 13, 26, 52, 104 weeks You must be totally disabled for at least seven consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit	2, 4 or 8 weeks. 13, 26, 52, 104 weeks You must be totally disabled for at least seven consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit	2, 4 or 8 weeks You must be totally disabled for at least seven consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit	2, 4 or 8 weeks. 13, 26, 52, 104 weeks No benefit paid during waiting period	30, 90, 180 days (dependent on occupation category). All occupations You must be totally disabled for at least seven out of 12 consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit	30, 90 or 180 days (dependent on occupation category). All occupations You must be totally disabled for at least seven out of 12 consecutive days during the waiting period and totally or partially disabled for the remainder of the waiting period before you qualify for a benefit. because this income insurance is through superannuation, you must also have ceased to be gainfully employed, for at least one day to receive gain or reward
Benefit Periods	1, 2 or 5 yrs, to age 60, to age 65	1, 2 or 5 yrs, to age 60, to age 65	1, 2 or 5 yrs	1, 2 or 5 yrs, to age 60, to age 65	2 years or 5 years (dependent on occupation category) - BY, CY and DY only eligible for 2 year benefit period and are non-cancellable	2 years or 5 years (dependent on occupation category) - BY, CY and DY only eligible for 2 year benefit period and are non-cancellable
Occupation Category	4A, 3A, 2A, A, 4B, 3B, 2B, 1B or E	4A, 3A, 2A, A, 4B, 3B, 2B, 1B or E	4A, 3A, 2A, A, 4B, 3B, 2B, 1B or E	4A, 3A, 2A, A, 4B, 3B, 2B, 1B or E	All occupations except for F	All occupations except for F
Upgrade of benefits	✓	✓	✓	✓	✓	✓
Worldwide cover	✓	✓	✓	✓	✓	✓

Indexation / Automatic inflation benefit	✓ acts like claims escalation whilst on claim	✓ the percentage increase in CPI since the last 'plan anniversary'	✓ the percentage increase in CPI since the last 'plan anniversary'	✓ the percentage increase in CPI since the last 'plan anniversary'	✓ Greater of CPI and 3%	✓ Greater of CPI and 3%
Guaranteed Insurability	✓ You may increase the 'maximum monthly benefit' by up to 10% to a maximum of \$1,500 each year across all Income Protection Plans	✓ You may increase the 'maximum monthly benefit' by up to 10% to a maximum of \$1,500 each year across all Income Protection Plans	✓ You may increase the 'maximum monthly benefit' by up to 10% to a maximum of \$1,500 each year across all Income Protection Plans	✓ You may increase the 'maximum monthly benefit' by up to 10% to a maximum of \$1,500 each year across all Income Protection Plans	x	x
Attempted return to work feature	✓ Up to 5 consecutive days. Days worked added to end of waiting period	✓ Up to 5 consecutive days. Days worked added to end of waiting period	✓ Up to 5 consecutive days. Days worked added to end of waiting period	✓ Up to 5 consecutive days. Days worked added to end of waiting period	✓ Up to 10 consecutive days. Days worked added to end of waiting period	✓ Up to 10 consecutive days. Days worked added to end of waiting period
Leave Without Pay Benefit	x	x	x	x	✓ MP, AA, A, B, C or D Total and partial disability definitions will change, refer to PDS for definitions. Occupation BY, CY or DY We won't pay a benefit while on leave without pay	✓ MP, AA, A, B, C or D Total and partial disability definitions will change, refer to PDS for definitions. Occupation BY, CY or DY We won't pay a benefit while on leave without pay
Relapse feature / Recurring Disablement	✓ Within 12 months	✓ 12 months	✓ 12 months			

Core benefits						
Definitions of Total Disability	<p>Duties based Disability is based on inability to perform at least one income producing duty of your occupation</p> <p>Hours based</p> <ul style="list-style-type: none"> - If you were working more than 20 hours a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 10 hours per week - If you were working 20 hours or less a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 5 hours per week <p>White collar occupations You are totally or partially disabled for the whole waiting period</p> <p>All other occupations You are totally disabled for at least 7 consecutive days during the waiting period (and totally disabled or partially disabled for the remainder of the waiting period)</p>	<p>Duties based Disability is based on inability to perform at least one income producing duty of your occupation</p> <p>Hours based</p> <ul style="list-style-type: none"> - If you were working more than 20 hours a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 10 hours per week - If you were working 20 hours or less a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 5 hours per week <p>All occupations You are totally disabled for at least 7 consecutive days during the waiting period (and totally disabled or partially disabled for the remainder of the waiting period)</p>	<p>Duties based Disability is based on inability to perform at least one income producing duty of your occupation</p> <p>Hours based</p> <ul style="list-style-type: none"> - If you were working more than 20 hours a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 10 hours per week - If you were working 20 hours or less a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 5 hours per week <p>All occupations You are totally disabled for at least 7 consecutive days during the waiting period (and totally disabled or partially disabled for the remainder of the waiting period)</p>	<p>Duties based Disability is based on inability to perform at least one income producing duty of your occupation</p> <p>Hours based</p> <ul style="list-style-type: none"> - If you were working more than 20 hours a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 10 hours per week - If you were working 20 hours or less a week in the 12 months immediately preceding disability: Disability is based on inability to perform at least one income producing duty of your occupation for no more than 5 hours per week <p>All occupations You are totally disabled for at least 7 consecutive days during the waiting period, and continue to be totally or partially disabled for the remainder of the waiting period, and since the end of the waiting period</p>	<p>Duties based Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation</p>	<p>Duties based Disability is based on your inability to do each and every duty that is important and essential in producing income of your occupation</p>

Definition of Partial Disability definition	<p>Working but earning less than their pre-disability income</p> <p>White collar occupation You are totally or partially disabled for the whole waiting period, and have been continuously totally or partially disabled since the end of the waiting period.</p> <p>All other occupations You have been totally disabled for at least 7 consecutive days during the waiting period, and continue to be totally or partially disabled for the remainder of the waiting period, and since the end of the waiting period</p>	<p>Working but earning less than their pre-disability income</p> <p>All occupations You have been totally disabled for at least 7 consecutive days during the waiting period, and continue to be totally or partially disabled for the remainder of the waiting period, and since the end of the waiting period</p>	<p>Working but earning less than their pre-disability income</p> <p>All occupations You have been totally disabled for at least 7 consecutive days during the waiting period, and continue to be totally or partially disabled for the remainder of the waiting period, and since the end of the waiting period</p>	<p>Working but earning less than their pre-disability income</p> <p>All occupations You are totally disabled for at least 7 consecutive days during the waiting period, and continue to be totally or partially disabled for the remainder of the waiting period, and since the end of the waiting period</p>	<p><input checked="" type="checkbox"/> Working but not earning 80% or more of pre-disability income</p>	<p><input checked="" type="checkbox"/> Working but not earning 80% or more of pre-disability income</p>
Pre-disability income period	12 months prior to claim	12 months prior to claim	12 months prior to claim	12 months prior to claim	12 months prior to claim	12 months prior to claim
Partial disability formula	$\frac{(A - B) \times C}{A}$ <p>Where: A = 'Pre-disability income' B = Your monthly 'income' earned while partially disabled C = Monthly benefit</p>	$\frac{(A - B) \times C}{A}$ <p>Where: A = 'Pre-disability income' B = Your monthly 'income' earned while partially disabled C = Monthly benefit</p>	$\frac{(A - B) \times C}{A}$ <p>Where: A = 'Pre-disability income' B = Your monthly 'income' earned while partially disabled C = Monthly benefit</p>	$\frac{(A - B) \times C}{A}$ <p>Where: A = 'Pre-disability income' B = Your average monthly income during the period for which you are partially disabled. C = the lesser of the monthly benefit stated on your insurance schedule at the time of your disability and 70% of your pre disability income.</p>	$\frac{(A - B) / A) \times C}{A}$ <p>A is your pre-disability income B is your average monthly income during the period for which you are partially disabled. C is the lesser of the monthly benefit stated on your insurance schedule at the time of your disability and 70% of your pre disability income.</p>	$\frac{(A - B) / A) \times C}{A}$ <p>A is your pre-disability income B is your average monthly income during the period for which you are partially disabled. C is the lesser of the monthly benefit stated on your insurance schedule at the time of your disability and 70% of your pre disability income.</p>
Offsets	<p>White collar occupations No offsets</p> <p>All other occupations - Other disability income, sickness or accident plan - Worker's compensation</p>	<p>All occupations - Other disability income, sickness or accident plan - Worker's compensation</p>	<p>All occupations - Other disability income, sickness or accident plan - Worker's compensation</p>	<p>All occupations - Other disability income, sickness or accident plan - Worker's compensation - Sick leave</p>	<p>All occupations - Other disability income, sickness or accident plan - Worker's compensation - Any employer paid leave - Government payments For Total disability 'ongoing income'</p>	<p>All occupations - Other disability income, sickness or accident plan - Worker's compensation - Any employer paid leave - Government payments For Total disability 'ongoing income'</p>

Exclusions	<ul style="list-style-type: none"> - Self-inflicted act - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - War exclusion - Uncomplicated pregnancy 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months) 	<ul style="list-style-type: none"> - Self-inflicted act - Criminal acts - Period in jail - War exclusion - Illicit drug use - Misconduct resulting in professional membership cancellation - Uncomplicated pregnancy (unless it persists for longer than 3 months)
Ancillary benefits						
Premium Freeze	x	x	x	x	✓	✓
Premium and cover pause benefit	x	x	x	x	✓ 3, 6 or 12 months	✓ 3, 6 or 12 months
Premium waiver / Waiver of premium	✓	✓	✓	✓	✓	✓
Unemployment Premium Waiver	x	x	x	x	✓ Up to 3 months	✓ Up to 3 months
Unemployment Continuation Benefit	x	x	x	x	✓	✓
On hold feature	✓ first 12 months after the 'insured person' temporarily leaves 'remunerative work'.	✓ first 12 months after the 'insured person' temporarily leaves 'remunerative work'.	✓ first 12 months after the 'insured person' temporarily leaves 'remunerative work'.	✓ first 12 months after the 'insured person' temporarily leaves 'remunerative work'.	x	x
Right to Take Out a Senior Plan	x	x	x	x	✓ All occupations	✓ All occupations
Death benefit	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000	x	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000	✓ 6 x monthly benefit while on claim up to a maximum of \$60,000
Trauma feature	✓ 6 x monthly benefit	x	x	x	x	x
Specific injuries or sickness	x	x	x	x	x	x
Major fracture or loss	✓ Major fractures not available for waiting period of 13 weeks or more	x	x	x	x	x
Elective or Cosmetic Surgery	x	x	x	x	x	x

Accommodation benefit	✓ Up to \$250 per day for a maximum of 60 days	✗	✗	✗	✗	✗
Domestic transport benefit	✓	✗	✗	✗	✗	✗
Family support benefit	✓ 1/30 th of the monthly benefit for each day	✗	✗	✗	✗	✗
Bedcare benefit	✓ 'bedridden' for at least 3 days in a row during the waiting period.	✗	✗	✗	✗	✗
Rehabilitation costs / expenses	✓ Up to 12 x monthly benefit	✓ Up to 12 x monthly benefit	✓ Up to 12 x monthly benefit	✓ Up to 12 x monthly benefit	✓ Up to 6 x monthly paid direct to Rehab provider	✗ Provided by insurer
Rehabilitation bonus	✓ Up to 12 x monthly benefit when participating in an approved rehabilitation program	✓ Up to 12 x monthly benefit when participating in an approved rehabilitation program	✓ Up to 12 x monthly benefit when participating in an approved rehabilitation program	✓ Up to 12 x monthly benefit when participating in an approved rehabilitation program	✗	✗
Return to work bonus	✓ Up to 1.5 times monthly benefit for 1, 3 months and 6 months of consecutive employment of at least 30 hours per week	✓ Up to 1.5 times monthly benefit for 1, 3 months and 6 months of consecutive employment of at least 30 hours per week	✓ Up to 1.5 times monthly benefit for 1, 3 months and 6 months of consecutive employment of at least 30 hours per week	✗	✗	✗

Extra cost options

Claims escalation / Increasing Claim Option	✓ by the percentage increase in the CPI 12 months after the end of the waiting period and every 12 months after that	✓ by the percentage increase in the CPI 12 months after the end of the waiting period and every 12 months after that	✓ by the percentage increase in the CPI 12 months after the end of the waiting period and every 12 months after that	✓ by the percentage increase in the CPI 12 months after the end of the waiting period and every 12 months after that	✓ not available for occupations BY, CY or DY or if medical loading of 100% or more Indexation amount is greater of CPI or 3%	✓ not available for occupations BY, CY or DY Indexation amount is greater of CPI or 3%
Day 1 accident Option	✓ totally disabled for at least 3 days in a row during the waiting period due to an 'accident'	✓ totally disabled for at least 3 days in a row during the waiting period due to an 'accident'	✗	✓ totally disabled for at least 3 days in a row during the waiting period due to an 'accident'	✗	✗
Superannuation Contributions Option	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund	✓ up to 100% to nominated super fund
AIDS exclusion Option	✓ This is an option for a discounted premium	✓ This is an option for a discounted premium	✓ This is an option for a discounted premium	✓ This is an option for a discounted premium	✗	✗
Six Months Claim Booster Option	✗	✗	✗	✗	✓	✓

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