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Historic - Insurance Fund Disclosure Products Statements If you are considering life insurance, it is worth reviewing coverage from MLC. Some of the outstanding features include: You can contact more than 50,000 doctors around the world to get the best advice for your condition. Maintain your policy for a certain period of time if you are suffering from financial difficulties due to disability or reduction. Option to fund coverage with super. Maximum coverageOn the total maximum (special conditions can apply for amounts over \$15 million)Age of entry16-65 How can I apply? With a telephone consultantNote: Conditions apply, always consult with Product Disclosure Statement (PDS) Option to buy a cover in super. The policy fee is on top of the premium. Access to the best doctors support network for medical advice. No advice benefits optionAward winning cap (Company Risk Choice Of the Year). There is no premium and suspension cover optionMLC On Track program that offers discounts to healthy customers. Note: Conditions apply, always consult with Product Disclosure Statement (PDS)2017 Winner, Term and TPD Products - Advisor Choice Risk Awards2011 Winner number one platform MLC Wrap and MLC Navigator - Investment Trends Annual Benchmarking Report Platform2011 5 Star Of Theon quality for MLC Employer Super, MLC MasterKey Business Super, MLC MasterKey Super, MLC MasterKey Super Basics, and MLC Navigator Retirement Plan2010 Winner Life Insurance Company of the Year - Australian Banking Journal - Finance Magazine Awards2010 Winner Innovation Excellence Award for Best Physicians - Canstar Connex2009 Life Insurance Company of the Year - Australia and New ealand Insurance Industry (ANIIIF) Awards2009 Winner Of the Major Financial Advice Group of the Year (third consecutive year) - CoreData2010 Industry Excellence Award - Financial Services CouncilMLC Life Insurance Group is part of Nippon Life Insurance Group, one of the world's leading providers of life insurance solutions. Since 1886, Australians have taken care of The Life Insurance Needs of Australians, MLC's goal is to provide innovative, flexible and affordable life insurance products to meet the needs of a wide range of customers. Until recently, MLC Limited (MLC Life Insurance) was wholly owned by NAB. However, on October 3, 2016, NAB sold 80% of its stake in Nippon Life and retained the remaining 20% stake. MLC Life Insurance has 1.4 million customers, while Nippon Life Group has 11 million customers worldwide. MLC Life Insurance is provided by MLC through an extensive network of financial advisors. MLC is the National Bank's Asset Management Division (NAB), providing NAB with a wide range of quality financial planning services. These services, along with MLC Life Insurance, are available to both individual investors and corporate clients of banks across Australia. MLC is also responsible for providing customers with investment, pensions and employment benefits. MLC Insurance offers a flexible range of coverage options to help protect your lifestyle, family and business. With several different types of coverage available and the ability to tailor coverage to your needs, MLC Insurance will help you avoid the impact illness and injury may have on your finances. The main types of coverage available through MLC Insurance are: Life insurance: This insurance pays a lump sum if you die or are diagnosed with an incurable disease. It helps protect your family from the financial consequences of your death. You can apply for as much Life Cover as you need, although special terms can apply for amounts above \$15 million. Critical Disease Insurance: This insurance pays a lump sum if you become in critical condition and helps protect your finances. The Critical Disease Standard covers the most common critical conditions with fewer additional options, while Critical Illness Plus covers a wider range of conditions and includes more options. You can apply for critical illness insurance of up to \$2 million. Full and permanent disability insurance: If you are fully and permanently disabled due to illness or injury, this coverage pays a lump sum to help you manage your finances. You can apply for TPD insurance of between \$25,000 and \$5 million for certain professional professions such as surgeons, accountants and lawyers. The limit is \$3 million for other professions. Accidental death insurance: This pays a lump sum if you die in an accident. Income protection insurance: If illness or injury means you can't work, this insurance pays a monthly allowance to replace your regular income. A monthly allowance of up to \$30,000 is available for all occupations, while the limit rises to \$60,000 for some professional professions such as surgeons, accountants and lawyers. Business Expenses Insurance: If you are unable to work due to illness or injury, this insurance reimburses your fixed business expenses to help keep your business afloat. You can apply for business expenses insurance up to \$60,000 per month. Critical Child Disease Insurance: This insurance provides a lump sum payment if your child is critical or dies. This type of coverage is available from \$10,000 to \$200,000 per child. Occupationally Acquired HIV or Hepatitis B and C Infection Insurance: This insurance helps health care providers remain financially secure at work by paying a lump sum if acquire HIV or Hepatitis B or C as part of your normal professional responsibilities in the health care industry. You can apply for coverage of between \$25,000 and \$1 million of Premium Denial Insurance: If you suffer from a complete and permanent disability or are retrenched, this option will waive your insurance premiums. Business protection option: Available with life coverage, TPD and critical disease insurance, this option allows increase the cap without additional medical evidence when a business event occurs. The maximum allowable increase in benefits depends on your policy. You can also purchase an MLC insurance policy through your pension fund. This allows you to pack a wide range of insurance under a single policy, allowing you to tailor coverage to suit your needs. It can also allow you to take advantage of a number of tax breaks that are not normally available when insured outside of super. Your premiums are considered super contributions and are reported to the ATO. While you can contribute as much as you like, you will have to pay extra tax if you exceed certain limits. Types of coverage are available through SuperLife Cover: This pays a lump sum if you die or are diagnosed with an incurable disease, a lump sum will be paid. You can apply for as much Life Cover as you need, although special terms can apply for amounts above \$15 million. Full and permanent disability insurance: If you are fully and permanently disabled due to illness or injury, this coverage pays a lump sum to help you manage your finances. You can apply for TPD insurance of between \$25,000 and \$5 million for certain professional professions such as surgeons, accountants and lawyers. The limit is \$3 million for other professions. Accidental death insurance: This pays a lump sum if you die in an accident. Income protection insurance: If illness or injury means you can't work, this insurance pays a monthly allowance to replace your regular income. A monthly allowance of up to \$30,000 is available for all occupations, while the limit rises to \$60,000 for some professional professions such as surgeons, accountants and lawyers. There are several key changes that have been made to MLC Insurance offers in various areas in order to benefit customers in a number of different ways. This includes changes such as: Introducing RiskFirst Fast MLC Insurance, which is a feature that is designed to ensure that consumers can get their coverage sorted as quickly as possible. Adding MLC Insurance to MLC Wrap and MLC Navigator investment platforms, meaning that members can benefit from tax-efficient premium payments from their super or self-managed super accounts. MLC strives to promote customer loyalty through the MLC Member Rewards program. This allows MLC Life Insurance customers to access a wide range of benefits, including:5% from Woolworths and Safeway Gift Cards5% from Coles gift cardsupto 40% of HOYTS10% of endota spa5% from JB HI The MLC Member Awards store, online store with categories such as health and beauty, home and garden, sports, and tools15% of the entrance to the theme park tickets to Movie World, Sea World, Wet 'N' Wild and Australian Outback SpectacularDiscounts from NAB Banking ProductsDiscounts on a wide range of NAB NAB Products and services such as:50% of the standard mortgage loan application feeWaived fee for the application of unsecured personal loans5% premium discount on car insuranceYY MLC Life insurance claim will not be paid if death or incurable illness arises due to suicide or suicide attempt within 13 months: Cover starting to be reinstatedCover increasesif you have Terminal Illness Insurance Support, No benefit will be paid for incurable disease Caused by suicide or suicide attempt within 13 months: Cover startingCover is recoveringCover increasesIf you need to make an application to your policy, contact MLC as soon as possible, call 1300 125 246. It is preferable that you provide a notice of your claim within at least 30 days, as any delays could potentially reduce the benefit paid under your policy. As soon as you (or your legal representative) contact the MLC, you will be sent any forms that need to be completed before your claim can be processed. You may also be asked to provide additional information to support your claim - if so, make sure to provide this information as soon as possible. The application for MLC Protection CoverMLC life insurance has protected Australians for more than 120 years from financial ruin compounded by emotional loss if a person dies leaving their dependents without any means of continuing the lifestyle that is accustomed. It will continue this service in the future. Get quotes Was this content useful to you? You?

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