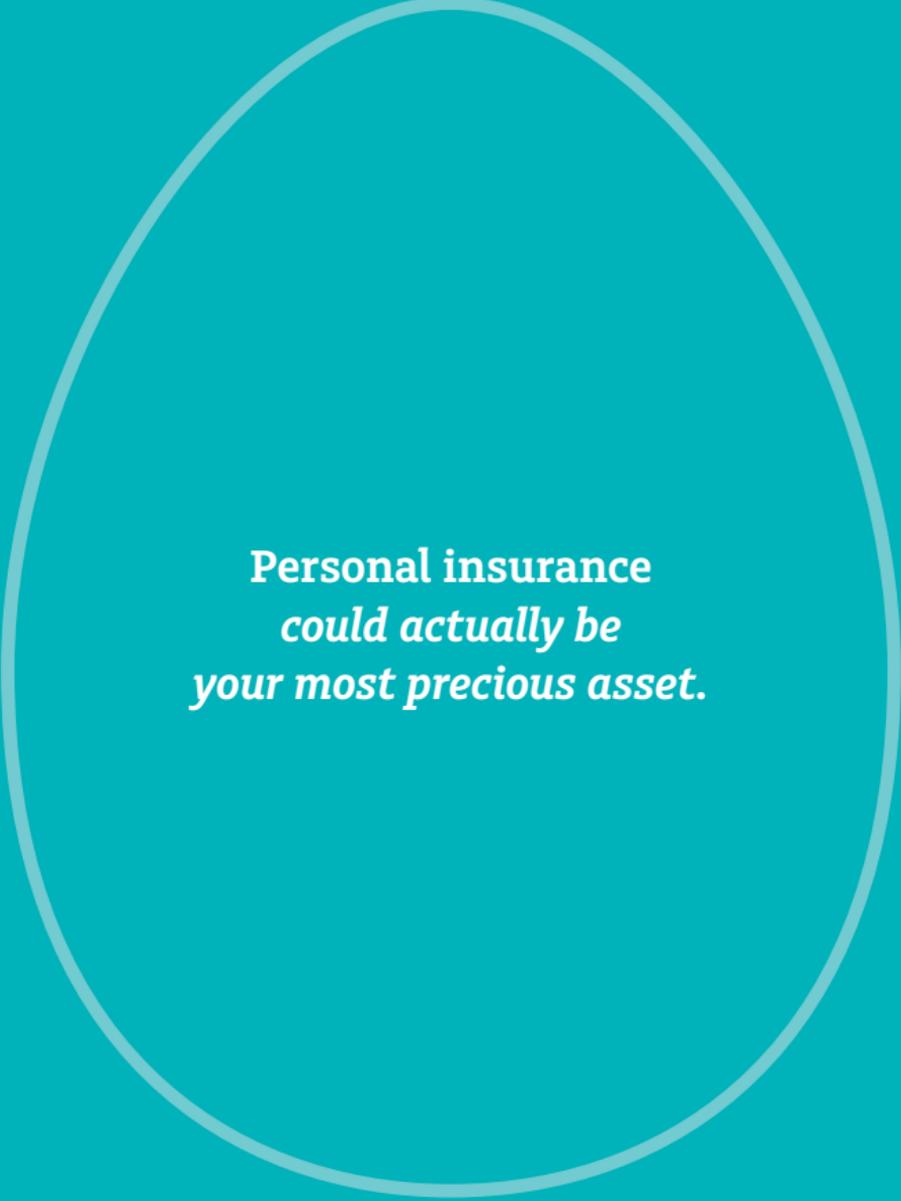


LIFE INSURANCE



MLC Insurance
for mature families





**Personal insurance
*could actually be
your most precious asset.***

With you through life's ups and downs

The one thing you can count on in life is it doesn't always go according to plan.

Your insurance can be your most valuable asset. It could very well be the one constant in life that will be there for you when you need it most.

And, just as life and you will change, your insurance can alter to better suit your life and your future financial needs.

Did you know?

More than one in five working-age parents will die, become seriously injured, or ill enough to prevent them from working.

Source: Lifewise/National Centre for Social and Economic Modelling, 2010.

Time to review

The best time to make decisions about keeping your financial future secure is right now when you're fit and healthy.

Protecting your lifestyle

Your family is growing up—faster than you'd probably like in some cases.

You've built a comfortable lifestyle for your family based on hard work and commitment that's resulted in some financial rewards.

It's something you'll want to protect, as a family's lifestyle is one of the things that helps keep it together as a unit.

But certain activities, and those little luxuries you're used to, don't come cheap. You probably feel you're always putting your hand in your pocket spending money.

So how would your family cope if something happened to you and there wasn't the financial means available to maintain your lifestyle?

Having insurance and keeping it up to date with your changing circumstances and needs is the foundation for a good financial plan now and for the future.

Do you have enough protection?

Consider your lifestyle now, and what you could lose if something unexpected were to happen to you in the future and you didn't have enough insurance.

With no way to pay, what would happen to:

- paying off the mortgage
- credit card and loan repayments
- mobile, car, electricity and gas bills, or
- the quality of your child's or children's further education.

Did you know?

Based on current average levels of insurance, the typical Australian's weekly family income will be cut to about \$600 if the main breadwinner becomes temporarily ill or injured and can't work.

Source: Lifewise/National Centre for Social and Economic Modelling, 2010.



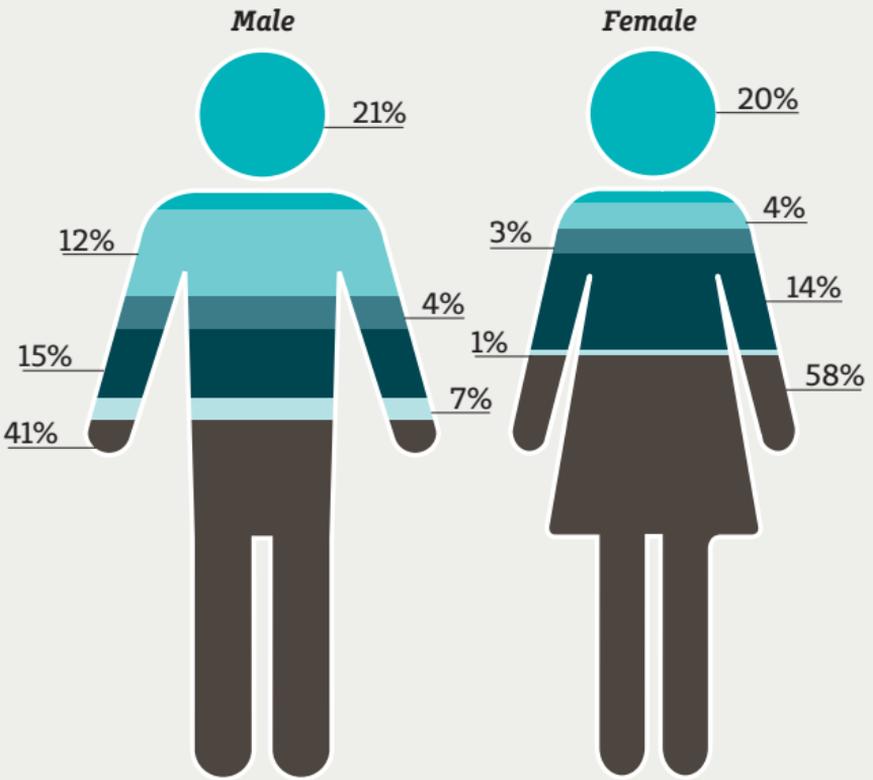
Did you know?

The number of new cancer cases diagnosed in Australia is predicted to rise by almost 40% by 2020.

Sources: Australian Institute of health and Welfare, 'Cancer incidence projections, Australia 2011 to 2020', 2012.

“It won’t happen to me”

Statistically, before age 70, these are the chances of you being diagnosed with these illnesses.



- Will be diagnosed with cancer
- Will have a heart attack
- Will suffer a stroke
- Will suffer from another critical illness
- Will die from something other than a critical illness
- Will not have suffered a critical illness

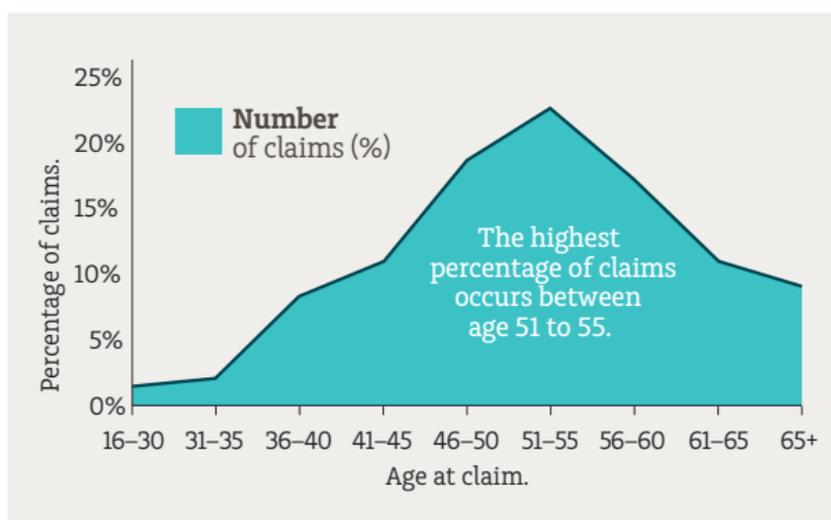
Source: Munich Reinsurance Group in Australasia, 2009. (This graphic is based on those who are currently aged 30.)

Insurance that's there when you need it most

It's an unfortunate but predictable fact; as you get older it's more likely you'll need your insurance.

A brief look at our claims history shows people of all ages are subject to illness and injury and may need to make a claim.

This, and the fact that accidents and illness can happen without any warning, makes keeping your insurance over the long term a sensible decision.



Source: Claims data is for lump sum policies claims during 2009–2010. Average age of entry from inforce data to 31/12/2010. The decline indicated after the peak ages of 51–55 is due to clients cancelling their insurance rather than a decline in claims per head.

Without enough insurance, many people might need to think about selling their home or making radical changes to their lifestyle.

The good news is more and more people are recognising the need for insurance.

So how much is enough?

It's a tricky question. You don't want to over insure, but you want to make sure you can get back on track with your health, and take care of your loved ones.

Reviewing your insurance, every so often, with your financial adviser will keep it up to date with your changing needs.

If you don't have an adviser, please call us on **132 652** or visit **mlc.com.au**

Did you know?

If you were on an annual salary of around \$100,000, and spent the same amount of time in the workforce as the average Australian male (around 43 years), you'd have a lifetime earning capacity of over **\$9 million**.

Isn't that a lot to lose?

Sources: Man Not at Work: An Analysis of Men Outside the Labour Force, Productivity Commission, Australian Government, January 2007. Assuming your salary increases each year by 3%.

Case study

Dan and Sally's story

Dan is married to Sally, they have a teenage daughter and Sally has been a full-time homemaker for the past five years.

Dan earns an annual salary of \$95,000. Their home is valued at \$500,000, they have debts totalling \$320,000 and the monthly repayments are \$2,797.

Debts	Amount owing	Interest rate	Current monthly repayments
Home loan (20 year term)	\$295,000	7%	\$2,287
Personal loan (5 year term)	\$20,000	12%	\$445
Credit cards	\$5,000	17%	\$65
Total	\$320,000		\$2,797

Dan is concerned that if something should happen to him, Sally would struggle to meet the loan repayments and may even need to sell the family home to clear their debts.

So they decided to see a financial adviser to discuss their insurance needs.

After finding out more about their financial situation, their adviser pointed out that if Dan becomes totally or partly disabled or died, he (or Sally) could receive a lump sum payment from his super fund of \$120,000. This includes his existing account balance and an insurance benefit provided by his fund.



Their financial adviser then explained that while this money could be used to reduce the debts to \$200,000, Sally may still find it difficult to meet the repayments. This is because, even though she could return to the workforce, she would probably have to meet some additional costs from her salary, such as household help.

To make sure enough money would become available to meet their debts, their adviser recommended Dan take out \$200,000 in Life and Total and Permanent Disability insurance to supplement the \$120,000 that would be paid from his super fund.

What's more, because Dan wouldn't receive a benefit from his super if he became critically ill; their adviser recommended he purchase MLC Critical Illness to cover their total debt of \$320,000. This would enable Dan and his family to focus on his recovery without the financial stress of having to meet loan repayments.

This case study is for illustrative purposes only.

Protect yourself and your family

These are the types of insurance you ought to be considering at your stage in life.

What is there to choose from?	What are the benefits?
Life Cover	<p>Life Cover helps secure the financial future of those you'd leave behind if you died.</p> <p>It insures you for a particular amount, which can be used for the future needs of your family, such as paying off the mortgage or funding school fees.</p>
Income Protection	<p>Income Protection gives you a monthly income protection payment of up to 75% of your earnings if you're unable to work due to sickness or injury.</p> <p>It helps cover your living costs, such as mortgages, school fees and car repayments.</p>
Total and Permanent Disability	<p>Total and Permanent Disability insurance provides you with a lump sum payment if you become totally and permanently disabled and can't work.</p> <p>It can help pay medical costs, debts or make alterations to your home to help you adjust to your disability.</p>
Business Expenses	<p>Business Expenses insurance helps keep your business going by reimbursing your fixed expenses if you're unable to work due to sickness or injury.</p>

Your financial adviser can help you decide what type of insurance best suits your needs, so you can have your insurance in place for when you need it most.

What is there to choose from?	What are the benefits?
Critical Illness¹	<p>Critical Illness insurance pays a lump sum that lightens the financial load of a serious illness, so you can concentrate on getting better.</p> <p>With MLC Critical Illness insurance you also have access to Best Doctors, which connects seriously ill people to leading specialists who can provide a second opinion about your diagnosis and treatment plan.</p>
Child Critical Illness¹	<p>Child Critical Illness insurance pays a lump sum that lightens the financial load of a serious illness, so you can concentrate on your child getting better.</p> <p>With MLC Child Critical Illness insurance you also have access to Best Doctors, which connects seriously ill people to leading specialists who can provide a second opinion about your child's diagnosis and treatment plan.</p>

1 Critical Illness can only be purchased outside super.

Unique to MLC Life Insurance Best Doctors®

With eligible MLC Critical Illness you and members of your family (that's your spouse and dependent children) get access to the unique medical advice service by Best Doctors.

InterConsultation®

Should you, or a member of your family, be diagnosed with a medical condition, you and your treating doctor (with your permission) would be able to access Best Doctors' unique global network of more than 50,000 leading specialists.

A leading specialist in your particular condition will then be selected to complete a full review of your medical records, retesting pathology if required, to assess your diagnosis and proposed treatment plan.

This unique service brings leading medical knowledge to your door step, giving you confidence, clarity and certainty in regards to the best way of tackling your medical condition.

"We're obviously delighted with the outcome and feel extremely lucky that we had access to Best Doctors."

MLC Critical Illness insurance client who used InterConsultation®

FindBestCare®

You gain access to the best medical care in the world. If, after your InterConsultation you decide the best option is to go for treatment overseas that's been identified by Best Doctors, then they will arrange everything for you, from booking the surgeon and hospital as well as the flight and accommodation. See online for more details.

Please note: although Best Doctors will arrange all aspect of the treatment for you, you'll need to pay for the associated costs involved with the treatment.

"I can state, without a shadow of a doubt, that choosing Best Doctors was the best decision I made as it gave me access to the best doctors in the world to treat my illness. They handled the whole process with a very high degree of professionalism and the human side was never overlooked."

MLC Critical Illness insurance client who used FindBestCare®

Doctor Online

Medical information whenever you need it.

Doctor Online gives you the ability to ask an Australian GP non-emergency, medical questions and receive an email response within 48 hours.

Please note: Doctor Online only provides medical information. You can access this service whether you are sick or not. See online for more details.

Do not act on this information alone. You should always consult with your doctor for medical advice.

Multimedia Library

Discover more about certain medical conditions through Best Doctors' online library of 300 educational videos featuring realistic, 3D graphics that make it simple to understand what happens deep within the body.

The Multimedia Library also gives you access to a list of trusted medical websites that help you find out more about a wide range of medical conditions and support groups. See online for more details.

For more information,
visit mlc.com.au/bestdoctorsinfo



Did you know?

In 2011 we paid out a total of over **\$500 million** in claims across all our insurance products.

Why you can count on us

About MLC Limited and Nippon Life Insurance Group – working together to protect Australians when they need it most.

We've come together to create a dynamic and innovative insurance business that's focused on customers and committed to providing flexible and competitive life insurance solutions.

Our ambition is to provide Australia's leading life insurance directly to you, your super fund, or your financial adviser.

Our claims philosophy

Most importantly, when you make a claim we understand it's a time of need. So we make sure our claims process is simple and convenient, treating policy-owners and beneficiaries with empathy.

Worldwide insurance

You're covered 24 hours a day, anywhere in the world.

Keeping your insurance up to date

We continuously look for ways to improve the features and benefits of our insurance, so you'll receive better protection.

We'll let you know the effective date of any improvements to your policy.

Year after year, we've been recognised by the insurance industry for our quality and market-leading products.

Need advice?

You should seek advice before taking out MLC Life Insurance or altering an existing policy.

A financial adviser can help you select the level of cover that best suits you and review any of your existing insurance policies.

If you don't have an adviser, please call us on **132 652** between 8 am to 6 pm AEST/AEDT, Monday to Friday. Alternatively, you can visit **mlc.com.au**

Full details are contained in the current Product Disclosure Statements and are available at **mlc.com.au**

Important Information

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The Best Doctors medical advice service is available to clients with Critical Illness insurance in these products:

MLC Insurance, MLC Insurance (Super), MLC Personal Protection Portfolio, MLC Life Cover Super, MLC Protection – Exec Flexible Recovery Money, MLC Protection – Exec Standalone Recovery Money, MLC Protection – Executive Recovery Money, MLC Protection – Flexible Recovery Money 8 – 11, MLC Protection – Recovery Money 8 – 11, MLC Protection – Recovery Money 10 and 11 External Super, MLC Protection – Standalone Recovery Money 8 – 11, MLC Protection – Standalone Recovery Money 9 – 11 External Super. Recovery Money 8 – 11, MLC Protection – Standalone Recovery Money 9 – 11 External Super.



**For more information call us
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