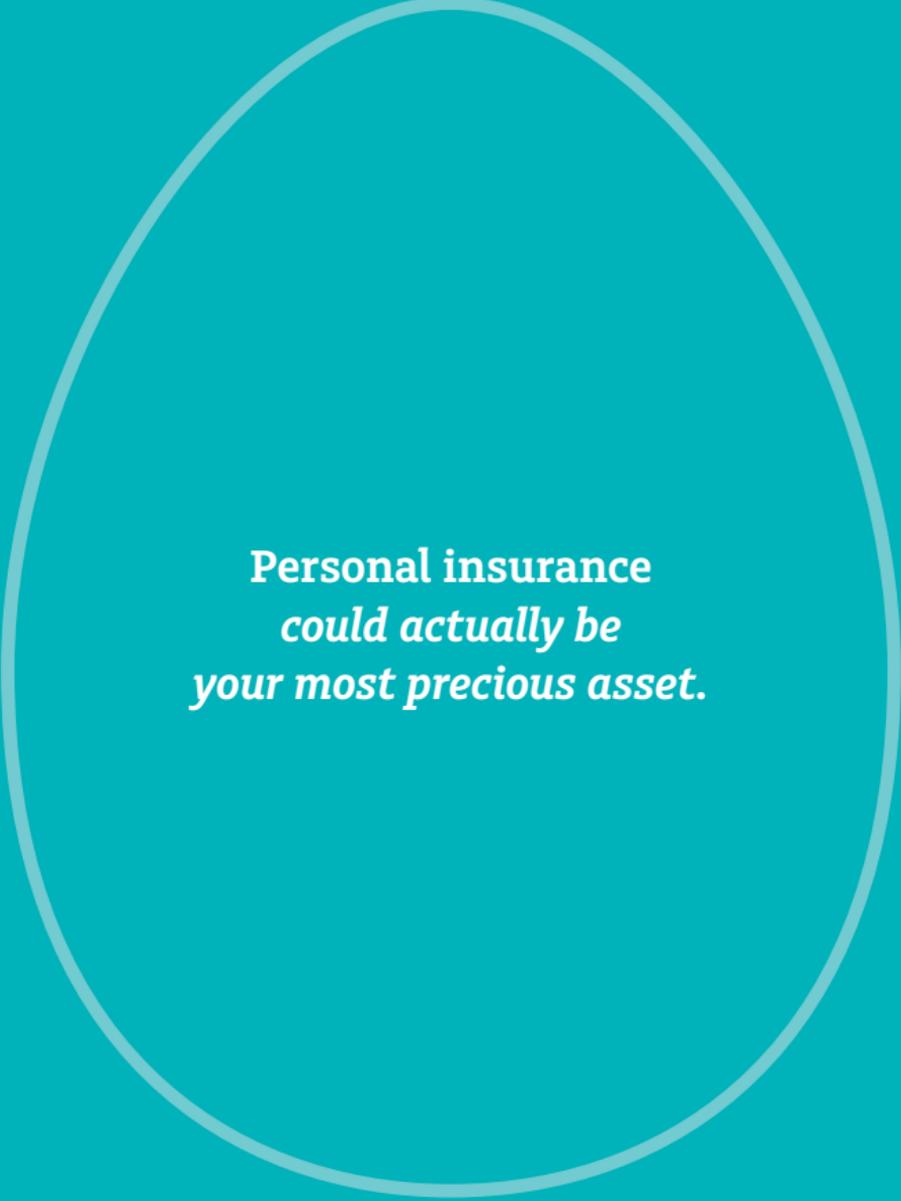


**MLC Insurance**  
*for young independents*





**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.

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### Did you know?

- Men and women aged 15 to 24 years had the highest age-specific rates of life-threatening injury.
- Spinal cord injuries were most frequent in the 15–24 year age group with sport and motoring accidents being key causes.

Source: Australian Institute of Health and Welfare, 'Rise in rate of Australians seriously injured in road traffic crashes' 2011. 'Spinal cord injury, Australia 2007–2008', 2010.

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## Time to review

*The best time to make decisions about your financial protection is when you're young, fit and healthy.*

### Protecting your lifestyle

Your life is probably pretty full on right now what with kicking off a career, maybe renting your first property and an active social life.

Insurance is probably the last thing on your mind.

However, consider what would happen if you couldn't work for an extended length of time because of illness or serious injury? What would you lose if something unexpected were to happen to you and affected your life financially?

### What if?

What if you suffered an injury in a road accident or a critical illness such as cancer, (sorry, but even young people get it<sup>1</sup>) how would you cope then? Where would the money come from to protect your lifestyle?

Would you need to move back home to mum and dad and rely on them for financial support potentially placing a financial burden on them?

Insurance makes it really easy to help keep your plans and all your hard-earned cash even if the worst were to happen.

You may think you don't need to think about insurance at your age, but think again.

## **“It won’t happen to me”**

Many people think that but ask yourself, what would happen if:

- I couldn’t pay the rent?
- I couldn’t make my monthly credit card repayment?
- I couldn’t afford to socialise and catch up with friends?
- I was unable to work?
- I couldn’t keep saving for my dream home?
- I couldn’t save for my big travel adventure I’ve been planning for years?
- I couldn’t afford to keep my mobile, gym membership or car?

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 insurance.

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### **Did you know?**

Men and women, aged 15 to 24 years, have the highest rates of life-threatening injuries from road traffic crashes.

Source: Australian Institute of Health and Welfare, ‘Trends in serious injury due to land transport accidents, Australia 2000–01 and 2007–08’, April 2011.

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### **Did you know?**

Of all Australians aged younger than 25, four die in an average week due to alcohol-related injuries.

Source: Australian Government Department of Health and Aging, 2011.

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This case study is for illustrative purposes only.

## Case study

### Sally's story

*Sally (24) earns \$36,000 each year (\$3,000 per month) and pays half the monthly rent for a unit she shares with Dan.*

After a skiing accident, Sally required a knee reconstruction and was completely off her feet for three months. Also, when she returned to work, she was at 50% capacity for a further two months.

#### How insurance made a difference

Fortunately, Sally had taken out Income Protection insurance through her super fund, where her premiums are automatically paid from her super balance.

Whereas, if Sally's insurance had been outside super and she had a cashflow crisis, she may have allowed her insurance to lapse.

With insurance	Without insurance
Sally received a total income of <b>\$12,750</b> during the five months she was disabled consisting of sick leave, salary and Income Protection benefits.	With no Income Protection insurance, total earnings would have been <b>\$6,000</b> . Sally would have struggled to pay rent and might have had to move back home with her parents. She also wouldn't have been able to pay her car loan or credit card bill/s.

Sally's Income Protection insurance covered 75% of her income (\$2,250 per month).

She received a benefit of \$2,250 per month for two months after her initial one-month waiting period (where she was covered by sick leave).

Then, when she went back to work 2.5 days each week, she received 50% of her monthly benefit (\$1,125 per month) on top of her reduced salary of \$1,500 each month.



## Protect yourself

*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?
<b>Life Cover</b>	Life Cover helps secure the financial future of those you'd leave behind if you died. It insures you for a particular amount, which can be used for the future needs of your family, such as paying off the mortgage.
<b>Income Protection</b>	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. It helps cover your living costs, such as mortgages and car repayments.
<b>Total and Permanent Disability</b>	Total and Permanent Disability insurance provides you with a lump sum payment if you become totally and permanently disabled and can't work. It can help pay medical costs, debts or make alterations to your home to help you adjust to your disability.
<b>Critical Illness<sup>1</sup></b>	Critical Illness insurance pays a lump sum that lightens the financial load of a serious illness, so you can concentrate on getting better. 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.

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 may need it most.

**1** Critical Illness can only be purchased outside super.

## Unique to MLC Life Insurance Best Doctors®

*With eligible MLC Critical Illness you 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](https://mlc.com.au/bestdoctorsinfo)



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### Did you know?

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

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## 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](https://mlc.com.au)**

Full details are contained in the current Product Disclosure Statements for and are available at **[mlc.com.au](https://mlc.com.au)**

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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.



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