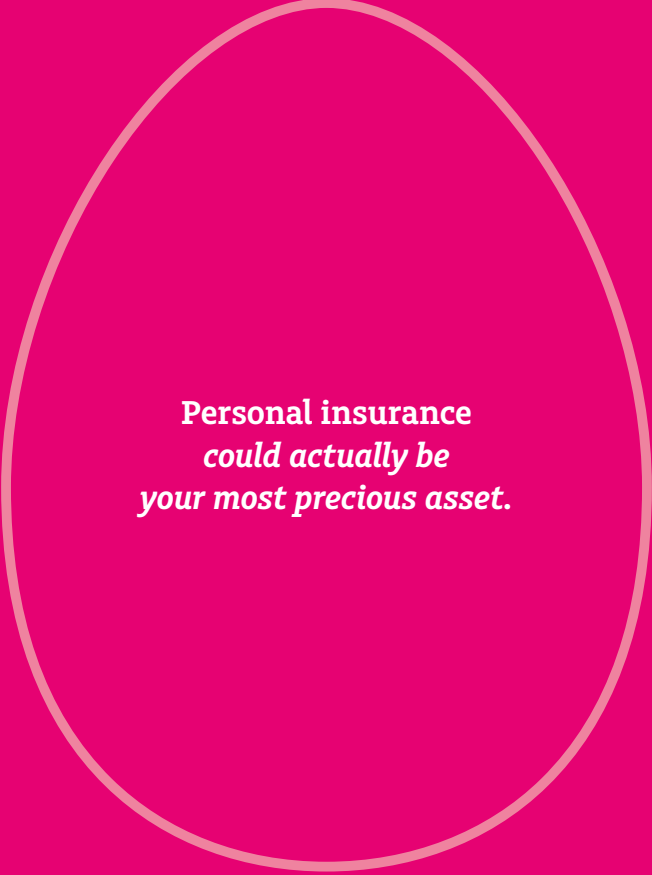


LIFE INSURANCE



MLC Insurance
for young 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.

We understand insurance may not be top of mind right now, but it 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 young, fit and healthy; and especially if you've started a family.

Protecting your lifestyle

Your life as a family has started and there are many changes occurring compared to when you were young and independent—the most obvious being more responsibility.

You don't just have yourself to look after, but there's now also a spouse or partner and small child/children. Your focus and priorities are now different and you have to start thinking about and planning for the future.

It's now that you'll really start to see the benefit of having insurance as part of your financial plans. If you've had insurance in place for a while, now is the perfect time to review it in line with how your life has changed.

You need to start thinking not just about you but also how your spouse and children would cope financially if something unexpected happened and you were unable to work and provide for them.

Insurance helps makes it really easy to keep your plans secure every minute of the day. And it protects all your hard-earned cash, even if the worst were to happen.

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:

- saving for your home deposit
- your mortgage (if you've bought a home)
- credit card and loan repayments
- mobile, car, electricity and gas bills, or
- the quality of your child's education?

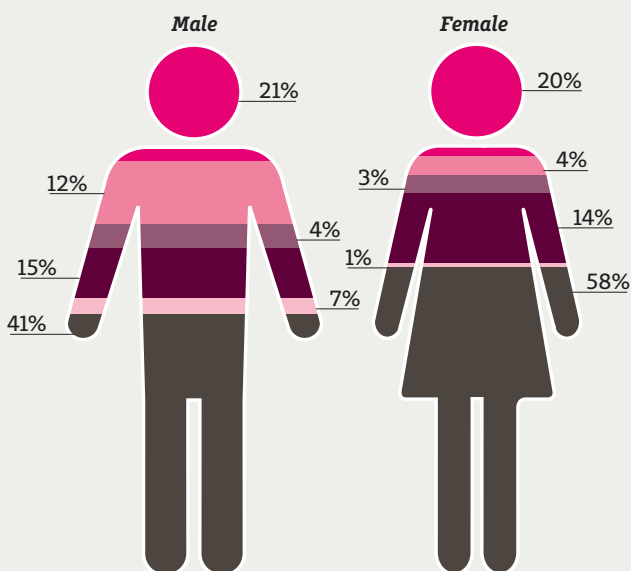
Did you know?

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.

“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.)



You may think you or your loved ones will live a life free of a critical illness but, as you see, the facts say otherwise.

Statistics from the Institute of Actuaries of Australia show every working Australian has a one in three chance of becoming disabled for more than three months before turning age 65.

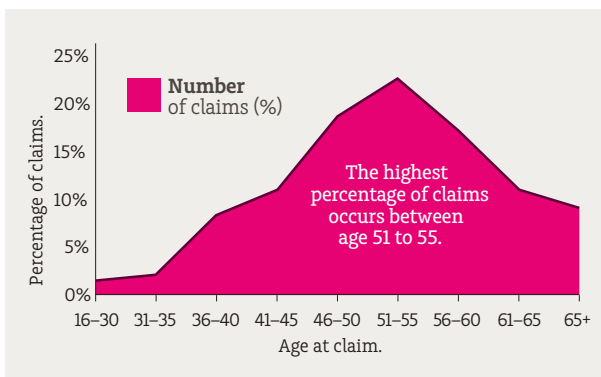
How would you or your loved ones cope financially if something were to happen to you? Again, making sure you have enough protection financially is extremely important.

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 MLC Life Insurance.

A brief look at our claims history shows people between ages 51 and 55 are the most likely to claim. However, ages before and after those are also subject to illness and injury and 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.

We know from our own research, 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 \$55,000, and spent the same amount of time in the workforce as the average Australian male (around 43 years), you have a lifetime earning capacity of over **\$4.7 million**.

Isn't that worth protecting?

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

Sally and Dan's story

Sally, as a working mum, earns \$48,000 each year (\$4,000 each month) and pays her share of the mortgage of \$240,000 with Dan.

Because she needed to carefully manage their household budget, Sally saw the benefits of purchasing MLC Critical Illness insurance.

After a regular doctor visit, Sally found out she had breast cancer.

With insurance	Without insurance
Fortunately, her insurance paid a \$100,000 lump sum benefit on diagnosis, which meant Sally and her family were able to focus on her recovery and not worry about the loss of her income.	Without insurance, Sally and Dan would have struggled to meet their mortgage repayments and other living expenses such as their daughter's schooling costs.

After eighteen months, Sally was able to return to work.

By having insurance she was able to look after her share of the mortgage and household budget.

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 keep your insurance in place for when you may 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 us Best Doctors®

With eligible MLC Critical Illness insurance 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 Critical Illness 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



Why you can count on us

MLC Life Insurance 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 vision is to be the leading life insurer in Australia across retail, group and direct life insurance offers.

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.

Did you know?

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

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**

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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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