

LIFE INSURANCE



MLC Insurance
for professionals





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?

Around 96% of working age people report serious health risk factors and, consequently, a long-term loss of income.

Source: Australian Institute of Health and Welfare, 'Working age people report health risk factors', 2010.

Time to review

Protecting your lifestyle

Your life is probably pretty full on right now. You may be leading an active social life, building a career and possibly investing in your first property.

Reviewing your insurance is likely to be the last thing on your life's agenda right now.

However, consider what you could lose if something unexpected were to happen to you and affected your life financially. You may think your existing insurance inside super is enough, but you may need to think again.

What would you lose if something unexpected were to happen to you and affected your livelihood? What if you suffered an injury in a road accident or a critical illness such as cancer, how would you cope then?

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

Did you know?

If you were on an annual salary of \$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%.

What if?

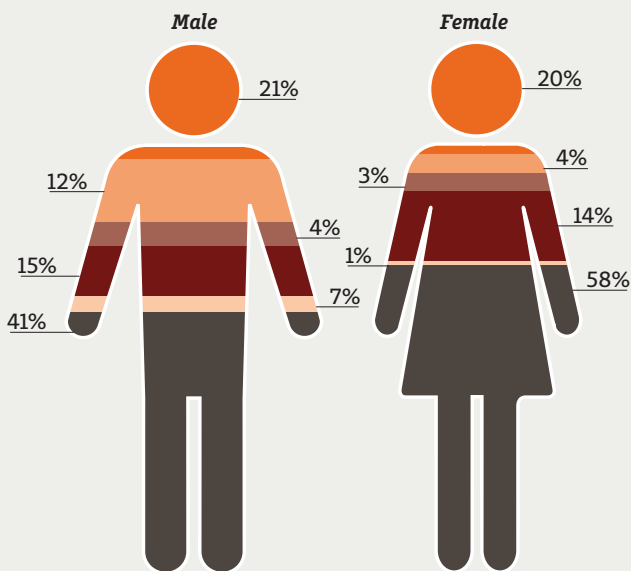
You may think you don't need to think about insurance but ask yourself what would happen if:

- I couldn't pay the rent or mortgage?
- I couldn't make my monthly credit card repayment?
- I couldn't maintain my share portfolio or investment property?
- I couldn't afford to socialise and catch up with friends?
- I was unable to work?
- 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 the insurance you had wasn't enough.

“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

If you're starting or own a business it can see your daily focus being on building, managing and running it to ensure growth and profitability.

However, death, disablement or critical illness of you, or a key employee, could jeopardise all you've achieved.

The solution?

Well structured business insurance is cost-effective and will help keep your business going in the case of unplanned events.

With our insurance, you won't have to keep capital tied up in an emergency fund and significantly lessen the risk of having to:

- absorb profit loss
- sell existing business or personal assets, or
- lose control of your business

It also means your family and your business associates won't be exposed to unnecessary financial risk.

Talk to your adviser about our comprehensive support program and how we can best help protect your business.





Case study

Janet's story

Janet has worked for years building up her practice, with a turnover of \$1.5 million a year.

Up until now, she's only had Income Protection benefits of \$30,000 each month.

However, by insuring with us, Janet is now able to take advantage of a much higher monthly benefit of **\$45,666**, giving her greater peace of mind.

Did you know?

Only 25% of people in small business could maintain their lifestyle or business for more than six months if they suffered serious illness or disablement.

Source: IFSA (now known as Financial Services Council), 'Small Business Missing out on valuable tax breaks', 2006.

This case study is for illustrative purposes only.

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?
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.</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 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>

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?
Business Expenses	Business Expenses insurance helps keep your business going by reimbursing your fixed expenses if you're unable to work due to sickness or injury.
Critical Illness¹	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.

1 Critical Illness can only be purchased outside super.

Unique to MLC Limited 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



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.

Did you know?

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

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**

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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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