



Making sure you're well protected

Changes to Personal Protection Portfolio and Life Cover Super



Effective from 27 September 2025

We've reviewed Personal Protection Portfolio and Life Cover Super and made some changes. Details of the changes are set out below.

Please keep this flyer with your Policy Document. The flyer only describes the changes to your policy and should be read in conjunction with the full policy terms. This flyer can be found at acenda.com.au/upgrades. Alternatively, you can call us on **13 65 25** to request a paper or digital copy.

The changes are in three categories:

- **Upgrades** – improvements.
- **Updates** – to medical terms, aligning with current medical diagnostic techniques and terminology.
- **Clarifications** – restructuring, corrections, and rewording of terms to better assist you in understanding the terms that apply.

To see which changes are relevant to you, please refer to your most recent Policy Schedule for the insurance types you have.

These changes apply to future claims only. They won't apply to past or existing claims, or to claims arising from health conditions or events that started or took place before 27 September 2025, the effective date of the update. Please note, in the unlikely event that any upgraded or updated terms disadvantage you, we'll apply the prior term provided that, for a medical definition, the prior definition has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice). Please refer to the Guarantee of upgrade as set out in your Policy Document.

1. Upgrades and Clarifications

The following table provides a summary of the changes and which types of insurance and products they apply to. More detail for each of these changes is provided immediately below the table.

Description	Applicable insurance	Products	
		Personal Protection Portfolio	Life Cover Super
Upgrades			
1.1 Cover Bounce-back feature	All insurances	✓	
1.2 Loss of Independence definition	TPD insurance	✓	✓
1.3 Critical Illness Standard insurance terms	Critical Illness Standard insurance	✓	

Clarifications			
1.4 Reinstatement terms	All insurances	✓	✓
1.5 Exclusions	All insurances except Life Cover and Terminal Illness Support insurances	✓	✓
1.6 Permanent Incapacity	TPD insurance and Accidental Injury Benefit under Life Cover Plus insurance	✓	✓
1.7 TPD definition changes	TPD and Premium Waiver insurances	✓	✓
1.8 Loss or loss of use of one foot or one hand	TPD insurance and Extra Benefits Option under Critical Illness Plus insurance	✓	
1.9 Condition must meet definition	TPD insurance	✓	✓
1.10 Whole Person Function	TPD, Critical Illness, Premium Waiver and Income Protection Plus insurances	✓	✓
1.11 No Waiting period if a disability recurs within 6 months	Income Protection insurance	✓	✓

Please note:

- For Life Cover Super policies, the policy is issued to Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757, as Trustee of the Smart Future Trust (the Fund) ABN 68 964 712 340, by the Insurer, and insures you as a member of the Fund. Any reference in this document to 'You', 'Your' or the 'Life Insured' is a reference to the Member. Any reference in this document to the trustee(s) of a superannuation fund is a reference to the Trustee.

1.1 Cover Bounce-back feature

Upgrade	New policy wording
<p>Available for Personal Protection Portfolio, including a policy owned by an SMSF, with stepped premiums only.</p> <p>Your policy now includes the 'Cover Bounce-back' feature. This feature gives you the flexibility to temporarily reduce the amount of your insurance, and therefore your premiums, for an agreed period of up to 12 months. After the agreed period, you can restore the sum insured, up to its original amount, without further underwriting.</p>	<p>The following section is added into the 'General terms and conditions' section after 'Payments and assignments':</p> <p>Cover Bounce-back This feature isn't available for insurance with a Level Premium or Decreasing Cover Premium structure.</p> <p>You can reduce the Benefit amount by Your chosen amount (the Suspended Amount), for an agreed period of time (the Suspension Period). During the Suspension Period You will be insured only for the Remaining Amount and only pay premiums for the Remaining Amount.</p> <p>At the end of the Suspension Period, You can restore all or part of the Suspended Amount.</p> <p>Conditions of the Cover Bounce-back feature:</p> <ul style="list-style-type: none"> You must have held the insurance for at least two years. The Suspension Periods available are 3, 6, 9, and 12 months. You can exercise this feature up to a total of 12 months over the duration of the insurance. This feature is not available if Your premiums are in arrears. To exercise this feature, You must notify us and complete the required steps before Your next premium due date from which You wish to apply. When we receive Your request, we will confirm the details in writing to You, including the length of the Suspension Period. You cannot exercise this feature at the same time as Increases without further medical evidence. If the Inflation Linked Option applies, it will continue to apply to the Remaining Amount during the Suspension Period. If You exercise this feature on Life Cover insurance, You also have to reduce the Benefit amount on any Total and Permanent Disability and/or Critical Illness insurance taken as part of or a Connected Benefit to Life Cover insurance and all terms for this feature shall also apply to this insurance. When You exercise this feature the Remaining Amount cannot be reduced below the current minimum sum insured for the relevant insurance.

1.1 Cover Bounce-back feature continued

Upgrade	New policy wording
	<p>Reduction of Liability Terms</p> <p>Insurance in respect of the Life Insured and our liability fully ceases for the Suspended Amount for the entire duration of the Suspension Period.</p> <p>No Liability Terms - In respect of the Suspended Amount, no Benefit shall be payable for any death, disability, sickness, Injury, critical illness event (including partial critical illness event, Child Support Benefit Conditions and Child Support Income Benefit Conditions) or any other insured event for which a Benefit would ordinarily be payable where it:</p> <ul style="list-style-type: none"> • first occurs during the Suspension Period; or • arises from or is related to an Injury, sickness, condition or symptom that first occurs during the Suspension Period which the Life insured: <ul style="list-style-type: none"> – was aware of, or a reasonable person in the Life Insured's position would have been aware of; or – sought advice or treatment from a registered medical practitioner or other health professional during the Suspension Period (or a reasonable person in the Life Insured's position would have sought such advice or treatment). <p>The above No Liability Terms shall continue to apply to the Restored Amount for the entire duration of the insurance. It shall also continue to apply to the equivalent amount of the Restored Amount if You transfer the insurance to another Acenda policy for the entire duration of the insurance on the other Acenda policy.</p> <p>Transferring insurance means replacing the insurance, either the full Benefit amount or part of the Benefit amount, with insurance on another policy. For example, Life Cover outside super is replaced with Life Cover inside super.</p> <p>How You can restore Your Suspended Amount at the end of the Suspension Period</p> <p>We will notify You prior to the end of the Suspension Period and You can restore all or part of the Suspended Amount. The amount restored will be the Restored Amount. There is no further medical or financial underwriting as the original disclosures You made at the time You applied for the insurance and any increase continue to apply.</p> <p>If You direct that only part or none of the Suspended Amount be restored, Your direction will be binding and cannot be amended 30 days after the end of the Suspension Period.</p> <p>If You do not request an extension, we will automatically restore the full Suspended Amount to Your insurance unless You have directed otherwise.</p> <p>If You make a claim during the Suspension Period:</p> <ul style="list-style-type: none"> • Subject to these Cover Bounce-back terms, the terms of Your insurance continue to apply during the Suspension Period. • If You make a claim on Your insurance that is subject of these Cover Bounce-back terms, Your insurance terminates on payment of the Remaining Amount. • If a Life Cover or Critical Illness Buy Back Option applies to Your insurance, Your insurance will be restored to the amount of insurance prior to the Suspension Period. <p>For this feature only:</p> <p>Suspended Amount means the amount, being a portion of the sum insured, that we agree is temporarily deducted from the sum insured for the relevant insurance.</p> <p>Suspension Period means the agreed period of time that a Suspended Amount applies to the relevant insurance.</p> <p>Remaining Amount means the balance of the sum insured, after deduction of the Suspended Amount, that applies to the relevant insurance during the Suspension Period (see Your Policy Schedule issued when You exercise this feature).</p> <p>Restored Amount means the Suspended Amount, either in full or the agreed portion, that is added back to the sum insured at the end of the Suspension Period.</p>

1.2 TPD - Loss of Independence definition

Upgrade	New policy wording
This TPD definition has been upgraded. We may now consider other evidence of severe permanent cognitive impairment, in addition to a mini mental state examination score. We have also made clarification changes to the definition.	Please see Annexure: TPD Definitions at the end of this document for the upgraded definition.

1.3 Critical Illness Standard insurance terms

Upgrade	Changes to existing policy wording
We have removed the term that allowed us to review your insurance every three years, and which could have restricted your cover.	<p>The policy wording below is removed from Critical Illness Standard insurance:</p> <p>Critical Conditions insured and definitions may change</p> <p>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</p> <ul style="list-style-type: none"> • remain appropriate with regard to medical terminology and classification; • take into account effective cures, vaccines and modern diagnostic procedures; • include some diseases considered appropriate in the future; and • exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p> <p>We may not renew Your insurance on current terms</p> <p>After the first 3 years of Your Critical Illness insurance, on renewal we may continue Your insurance on the same or different Critical Conditions and definitions. After the first 3 years of Your Critical Illness insurance, we do not guarantee to renew Your current Policy terms and conditions for this type of insurance.</p> <p>Where a change is necessary, the change will apply to all insurances of a similar type. We cannot single You out for a change.</p> <p>If we change Your Critical Conditions or definitions, we will notify You of these changes. In that event, You may accept the new Critical Conditions by continuing to pay Your Premiums and You will, in effect, be entering into a new Policy. You may choose to reject these changes by not making further Premium payments. If You stop making Premium payments, Your Policy will lapse.</p>

1.4 Reinstatement terms

Clarification	New policy wording
We have clarified that you have 30 days after the cancellation of your insurance(s) to reinstate it without answering health or lifestyle questions.	<p>The following policy wording is added at the end of the 'Reinstatement' section under:</p> <p>'General terms and conditions' for Personal Protection Portfolio:</p> <ul style="list-style-type: none"> • You have 30 days after cancellation where this Policy can be reinstated without the need to answer these questions. You should contact us soon after this Policy is cancelled if You want it reinstated. <p>'Life Cover Super Policy – General terms and conditions' for Life Cover Super:</p> <ul style="list-style-type: none"> • the Member or Trustee has 30 days after cancellation where this Policy can be reinstated without the need to answer these questions. The Member or Trustee should contact us soon after this Policy is cancelled if they want it reinstated.

1.5 Exclusions

Clarification	New policy wording
Where we exclude claims resulting from sickness or injury, or congenital abnormalities in a child, that first appeared before your insurance started, we have clarified that this applies only to sickness or injury, or congenital abnormalities, you were aware of at the time.	<p>The policy wording below:</p> <ul style="list-style-type: none"> an Injury that occurred, or sickness that first appeared, happened or was diagnosed, and which Life Insured was aware of or a reasonable person in the Life Insured's circumstances could be expected to have been aware of, before this Policy commenced, or was last reinstated (unless disclosed to, and accepted by, Acenda as part of the application or reinstatement process) <p>replaces the following:</p> <ul style="list-style-type: none"> the second bullet point under the following sections: <ul style="list-style-type: none"> 'What Terminal Illness Support insurance does not cover' 'What Total and Permanent Disability and Loss of Independence does not cover' 'What Total and Permanent Disability (Stand Alone) and Loss of Independence does not cover' 'What Critical Illness Standard does not cover' 'What Critical Illness Plus does not cover' 'What Critical Illness Plus (Stand Alone) does not cover' 'What Income Protection Plus does not cover' 'What Income Protection Standard does not cover' 'What Occupational HIV, Hepatitis B or C Infection does not cover' 'What Business Expenses does not cover' for the following insurances: <ul style="list-style-type: none"> Terminal Illness Support insurance Total & Permanent Disability insurance (including Loss of Independence over age 65) Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65) Critical Illness Standard insurance Critical Illness Plus insurance Critical Illness Plus (Stand Alone) insurance Income Protection Plus insurance Income Protection Standard insurance Occupational HIV, Hepatitis B or C Infection insurance Business Expenses insurance <p>and</p> <ul style="list-style-type: none"> for Premium Waiver insurance, the first bullet point under 'Disability and Retrenchment' under 'What the Premium Waiver insurance does not cover'.

1.5 Exclusions continued

Clarification	New policy wording
	<p>For Critical Illness Plus insurance and Critical Illness Plus (Stand Alone) insurance, under the 'Child Support Benefit', the section 'Exclusions' has been replaced with the following policy wording:</p> <p>Exclusions We will not pay a Benefit for any Child Support Benefit Condition arising from or contributed to by:</p> <ul style="list-style-type: none"> • the Child's intentional self-inflicted Injury or attempted suicide; • sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before or within 3 months of this insurance starting or last being reinstated; • sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, for the Life Insured, the Life Insured's Spouse or any of their Children before this insurance started or was last reinstated; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; or • an Injury maliciously inflicted on the Child for the purpose of gain from this insurance, including by You or the Life Insured. <p>For Income Protection Plus insurance, under the Child Support Income Benefit, the section 'Exclusions' has been replaced with the following policy wording:</p> <p>Exclusions We will not pay a Benefit for any Child Support Income Benefit Condition arising from or contributed to by:</p> <ul style="list-style-type: none"> • the Child's intentional self-inflicted Injury or attempted suicide • sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before or within 3 months of this insurance starting or last being reinstated; • sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, for the Life Insured, the Life Insured's Spouse or any of their Children before this insurance started or was last reinstated; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; or • an Injury maliciously inflicted on the Child for the purpose of gain from this insurance, including by You or the Life Insured.

1.6 Permanent Incapacity

Clarification	New policy wording
We have clarified that the trustee(s) of your super fund may require two medical practitioners to certify that the Life Insured meets Permanent Incapacity, to assess eligibility for tax concessions before the Trustee releases the benefit.	<p>For Personal Protection Portfolio, the following policy wording is added at the end of the 'Condition' section in column 3 (Condition) in rows 3 to 5 of the table under 'Policy owned by the trustee(s) of a superannuation fund':</p> <p>The trustee(s) of a superannuation fund may require two Doctors to certify that the Life Insured meets the definition of Permanent Incapacity, to assess eligibility for tax concessions before the Trustee releases the benefit.</p> <p>For Life Cover Super, the updated definition in the 'Definitions' section under 'A guide to understanding this Policy' is:</p> <ul style="list-style-type: none"> • Permanent Incapacity and Permanently Incapacitated means the Member's ill-health (whether physical or mental) which makes it unlikely that the Member will ever engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience. The Trustee may require two Doctors to certify that the Member meets the definition of Permanent Incapacity, to assess eligibility for tax concessions before the Trustee releases the benefit.

1.7 TPD definition changes

Clarification	New policy wording
TPD insurance We have made clarification and restructuring changes to the TPD definitions for Any Occupation and Own Occupation.	Please see Annexure: TPD Definitions at the end of this document for the updated TPD definitions.
Premium Waiver insurance We have made clarification and restructuring changes to the definition of Totally and Permanently Disabled.	Please see Annexure: TPD Definitions at the end of this document for the updated TPD definitions.

1.8 Loss or loss of use of one foot or one hand

Clarification	New policy wording
We have changed the title of the condition. Otherwise, the definition remains the same.	<ul style="list-style-type: none"> • For Total & Permanent Disability insurance (including Loss of Independence over age 65) and Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65), under the section 'Definitions for the Partial Payment Benefit', and • For Critical Illness Standard insurance and Critical Illness Plus insurance, under the section 'Definitions for the Partial Payment Benefit' under 'Critical Conditions (definitions)', we have changed the name of the definition as follows: Loss, or loss of use of, one foot or one hand. The total and irrecoverable: <ul style="list-style-type: none"> • loss, or • loss of use, of one foot or one hand. • For Critical Illness Plus insurance and Critical Illness Plus (Stand Alone) insurance, under the section 'Critical Conditions Plus Extra Benefits Option (definitions)', we have changed the name of the condition as follows: Loss, or Loss of Use of, One Foot or One Hand – total and irrecoverable. The total and irrecoverable: <ul style="list-style-type: none"> • loss, or • loss of use, of one foot or one hand.

1.9 Condition must meet definition

Clarification	New policy wording
We have clarified that all the requirements for a definition must be met while the insurance is in force.	<p>For Total & Permanent Disability insurance (including Loss of Independence over age 65) and Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65), the section 'Condition must meet definition' is replaced with:</p> <p>Condition must meet definition</p> <p>No Total and Permanent Disability Benefit or Loss of Independence Benefit will be paid unless the Life Insured satisfies all the terms of the relevant definition while this insurance is in force. A claim for a Benefit must be supported by a diagnosis of a Doctor who is an appropriate specialist and confirmed by Acenda's medical adviser.</p>

1.10 Whole Person Function definition

Clarification	New policy wording
We have corrected the reference to Whole Person Function with Whole Person Impairment and introduced Whole Person Impairment as a defined term.	<p>In the 'Definitions' section under:</p> <ul style="list-style-type: none"> • 'Your guide to understanding this Policy' for Personal Protection Portfolio, and • 'A guide to understanding this Policy' for Life Cover Super, <p>the following definition has been added:</p> <ul style="list-style-type: none"> • Whole Person Impairment is as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current as at the date of impairment, or an equivalent guide to impairment approved by us. <p>As a result, any reference to 'a permanent impairment of at least 25% of Whole Person Function' is replaced with:</p> <p>at least 25% permanent Whole Person Impairment.</p>

1.11 No Waiting period if a disability recurs within 6 months

Clarification	New policy wording
We have clarified that for insurance inside super, you must also have satisfied the SIS definition of Temporary Incapacity before any benefits are payable.	<p>For Income Protection Plus insurance and Income Protection Standard insurance, the following policy wording is added at the end of the 'No Waiting period if a disability recurs within 6 months' section:</p> <p>For insurance inside super, You must also have satisfied the SIS definition of Temporary Incapacity before any Benefits are payable.</p>

2. Changes to current medical definitions

Following a recent review, we have changed some medical definitions. In the unlikely event that you are disadvantaged by the change, we will apply the prior definition, provided it has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice).

Definition name	Type of insurance this applies to within Personal Protection Portfolio					
	Critical Illness Plus insurance	Critical Illness Plus insurance - Extra Benefits Option	Critical Illness Plus insurance - Child Support Benefit	Critical Illness Standard insurance	Income Protection Plus insurance (including Farmer Package) - Child Support Income Benefit	Income Protection Plus insurance - Extra Benefits Option - Double benefits for specified conditions
Upgrades						
Bacterial meningitis – of specified severity	✓		✓		✓	
Benign brain or spinal cord tumour – of specified severity ¹	✓		✓		✓	✓
Coronary artery angioplasty - three or more different coronary arteries	✓					
Encephalitis – of specified severity	✓		✓		✓	✓
Loss of independence – of specified severity	✓			✓		
Major brain injury – of specified severity	✓		✓		✓	✓
Major organ or bone marrow transplant	✓		✓		✓	✓
Meningococcal septicaemia – of specified severity	✓		✓		✓	
Updates						
Aplastic anaemia – of specified severity	✓		✓		✓	✓
Blindness – of specified severity	✓		✓		✓	
Cancer – excluding specified early stage cancers	✓		✓	✓	✓	✓
Carcinoma in situ of the breast – of specified severity		✓				
Carcinoma in situ of the female reproductive organs – of specified severity ²		✓				
Coma – with specified criteria	✓		✓		✓	✓
Congenital abnormalities of a child – of specified severity		✓				
Early stage benign brain or spinal cord tumour – of specified type ³		✓				
Early stage melanoma – of specified severity		✓				
Early stage prostate cancer – of specified severity		✓				
Inability of a child to gain independence – of specified severity		✓				

2. Changes to current medical definitions continued

Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) ⁴		✓				
Type 1 diabetes			✓		✓	

¹ This definition has been renamed and was previously called 'Benign brain tumour – of specified severity'.

² This definition name has been corrected and was previously called 'Carcinoma in situ - female reproductive organs – of specified severity'.

³ This definition has been renamed and was previously called 'Early stage benign brain tumour – of specified type'.

⁴ This definition has been renamed and was previously called 'Orchidectomy (as required to diagnose carcinoma in situ of the testicle) – with specific requirements'.

Definition name and description of update	New policy wording
Aplastic anaemia – of specified severity We have updated the definition with reference to current medical diagnostic techniques.	Aplastic anaemia – of specified severity. Means bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments: <ul style="list-style-type: none"> (i) marrow stimulating agents (ii) bone marrow transplantation (including haematopoietic stem cell transplantation) (iii) blood product transfusions (iv) immunosuppressive agents.
Bacterial meningitis – of specified severity We have removed the HIV exclusion, and added an alternative assessment for activities of daily living. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i> .	Bacterial meningitis – of specified severity. Severe inflammation of the membrane that surrounds the brain and spinal cord which results in either: <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living (ADL) without physical help from someone else.
Benign brain or spinal cord tumour – of specified severity We have updated the definition with reference to current medical diagnostic techniques, specified the sites which are covered and added an alternative assessment for activities of daily living. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i> . This definition has also been renamed. It was previously called 'Benign brain tumour – of specified severity'.	Benign brain or spinal cord tumour – of specified severity. A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must be confirmed by imaging studies such as CT scan or MRI, and result in: <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living (ADL) without physical help from someone else, or • the undergoing of neuro-surgical intervention for its removal. The following are excluded: <ul style="list-style-type: none"> • intracranial cysts, granulomas and haematomas; • intracranial malformation in or of the arteries and veins; and • tumours of the pituitary gland.
Blindness – of specified severity We have removed reference to loss of <i>all</i> sight.	Blindness – of specified severity. The permanent loss of sight in both eyes, whether aided or unaided, due to sickness or injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc.

2. Changes to current medical definitions continued

Definition name	New policy wording
<p>Cancer – excluding specified early stage cancers</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>Cancer – excluding specified early stage cancers. The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukaemia in its early stages (less than Rai stage 1). • All prostate cancer unless: <ul style="list-style-type: none"> – it is histopathologically described as at least TNM classification T1c, or another equivalent classification; or – the Gleason score is 6 or more; or – the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment; or – the tumour is completely untreatable. • Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or pre-malignant tumours. • Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> – shows signs of ulceration as determined by histopathological examination; or – is greater than 1.0 mm depth of invasion (Breslow), or – is at least Clark Level 3 of invasion. • Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.
<p>Carcinoma in situ of the breast – of specified severity</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>Carcinoma in situ of the breast – of specified severity. The presence of histopathologically proven localised pre-invasive cancer in the breast, where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. This includes, but is not limited to, pre-invasive cancer of the milk ducts or lobules.</p>
<p>Carcinoma in situ of the female reproductive organs – of specified severity</p> <p>We have updated the definition with reference to current medical terminology.</p> <p>This definition name has also been corrected. It was previously called 'Carcinoma in situ - female reproductive organs – of specified severity'.</p>	<p>Carcinoma in situ of the female reproductive organs – of specified severity. The presence of histopathologically proven carcinoma in situ of:</p> <ul style="list-style-type: none"> • corpus uteri; • fallopian tube; • ovary; • perineum (excluding skin equivalent cancers); • vagina (excluding skin equivalent cancers); • vulva (excluding skin equivalent cancers); • cervix. <p>Carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The carcinoma in situ must be classified as Tis according to the TNM staging method or FIGO Stage 0.</p>

2. Changes to current medical definitions continued

Definition name	New policy wording
Coma – with specified criteria The reference to a total loss of consciousness and responsiveness has been removed.	Coma – with specified criteria. A loss of consciousness and responsiveness in which the Life Insured is incapable of sensing or responding to external stimuli that results in a documented Glasgow Coma Scale of 6 or less for at least 72 hours.
Congenital abnormalities of a Child – of specified severity Where we exclude claims resulting from congenital abnormalities that first appeared before the Extra Benefits Option started, we have clarified that this applies only to congenital abnormalities you were aware of at the time.	Congenital abnormalities of a Child – of specified severity. If the Life Insured or Life Insured's Spouse gives birth to a child that survives for at least 28 days and is diagnosed with one of the following: <ol style="list-style-type: none"> 1. Down's syndrome – A specific genetic abnormality caused by an extra chromosome 21 that causes mental retardation and physical abnormalities. 2. Spina bifida – Defective closure of the spinal column due to neural tube deficit with a meningocele or meningocele and resulting in neurological deficit. 3. Tetralogy of fallot – an anatomical abnormality with severe or total right ventricular outflow tract obstruction and a ventricular septal defect allowing right ventricular deoxygenated blood to bypass the pulmonary artery and enter the aorta directly. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. 4. Transposition of great vessels – a congenital heart defect where the aorta arises from the right ventricle and the pulmonary artery from the left ventricle. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. 5. Congenital blindness – complete absence of the sense of sight from birth. 6. Congenital deafness – complete absence of the sense of hearing from birth. Congenital abnormalities that first appeared in a Child, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, and before this Extra Benefits Option started or was last reinstated, are excluded from cover under this benefit for any existing or future children. Benefits are not payable if payment has been made under 'Inability of a Child to gain independence – of specified severity' or 'Death of a Child'.
Coronary artery angioplasty - Three or More Different Coronary Arteries Multiple procedures can now be completed within a three-month period. Previously, a two-month period was allowed.	Coronary artery angioplasty - Three or More Different Coronary Arteries. The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries when considered the necessary and appropriate treatment. This procedure can be completed in one procedure or via multiple procedures within a three month period. The Benefit payable is 100% of the Life Insured's Critical Illness Benefit.
Early stage benign brain or spinal cord tumour – of specified type We have updated the definition name and specified the sites which are covered. This definition was previously called 'Early stage benign brain tumour – of specified severity'.	Early stage benign brain or spinal cord tumour – of specified type. A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must give rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/ motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI. The following are excluded: <ul style="list-style-type: none"> • intracranial cysts, granulomas and haematomas • intracranial malformation in or of the arteries and veins, and • tumours of the pituitary gland.

2. Changes to current medical definitions continued

Definition name	New policy wording
Early stage melanoma – of specified severity We have corrected this definition by clarifying that it is payable when the Clark Level is less than or equal to 2.	Early stage melanoma – of specified severity. The presence of one or more malignant melanomas. The melanoma must be less than or equal to 1.0mm depth of invasion, or less than or equal to Clark Level 2. The diagnosis must be by biopsy. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells.
Early stage prostate cancer – of specified severity We have updated the definition with reference to current medical terminology.	Early stage prostate cancer – of specified severity. The presence of prostate cancer histopathologically described as: <ul style="list-style-type: none"> • TNM classification T1(a) or (b) (or another equivalent classification), or • a Gleason score of less than 6.
Encephalitis – of specified severity We have removed the HIV exclusion, and may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i> .	Encephalitis – of specified severity. Severe inflammation of brain substance which results in the Life Insured suffering either: <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • permanent <ul style="list-style-type: none"> – loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or – severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to the need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability. The permanent loss or impairment described above must have existed continuously for at least six months.
Inability of a Child to gain independence – of specified severity The definition will now be assessed against permanent Whole Person Impairment or Activities of Daily Living. Where we exclude claims resulting from sickness or injury that first appeared before the Extra Benefits Option started, we have clarified that this applies only to sickness or injury you were aware of at the time.	Inability of a Child to gain independence – of specified severity. The Life Insured's Child, as a result of Injury or sickness, will either: <ul style="list-style-type: none"> • be permanently unable to perform any 2 or more Activities of Daily Living (ADL) without physical help from someone else, or • suffer at least 25% permanent Whole Person Impairment which leads to a need for continuous supervision of the Child to protect them or other people. A claim can only be made once the initial assessment or diagnosis is reconfirmed after 6 months. Benefits are not payable: <ul style="list-style-type: none"> • if the inability of an existing or future Child to gain independence is caused or contributed to by Injury or sickness that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before this Option started or was last reinstated, and • if payment has been made under 'Congenital abnormalities of a Child – of specified severity' or 'Death of a Child'.

2. Changes to current medical definitions continued

Definition name	New policy wording
<p>Loss of independence – of specified severity</p> <p>We may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30.</p>	<p>Loss of independence – of specified severity. The Life Insured suffers a Loss of Independence if, as a result of sickness or Injury they are permanently unable to perform any 2 or more Activities of Daily Living without physical help from someone else.</p> <p>The Life Insured also suffers a Loss of Independence if they have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people.</p> <p>A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.</p> <p>The Loss of Independence circumstances must have existed continuously for at least 6 months.</p>
<p>Major brain injury – of specified severity</p> <p>We may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30.</p> <p>Whole Person Function has been replaced with Whole Person Impairment.</p>	<p>Major brain injury – of specified severity. Physical head injury that results in the Life Insured suffering either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • permanent <ul style="list-style-type: none"> – loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or – severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to a need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability. <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>
<p>Major organ or bone marrow transplant</p> <p>We have upgraded the definition to now include placement on a New Zealand waiting list for organ transplant.</p>	<p>Major organ or bone marrow transplant. The transplant, or placement on an Australian or New Zealand waiting list approved by us for:</p> <ul style="list-style-type: none"> • transplant of any of the following organs from a human donor to the Life Insured: <ul style="list-style-type: none"> – kidney – liver – heart – lung – pancreas – small bowel, or • bone marrow transplant. <p>This treatment must be considered medically necessary and the condition affecting the organ or bone marrow deemed untreatable by any other means other than transplant, as confirmed by a specialist.</p>
<p>Meningococcal septicaemia – of specified severity</p> <p>We have added an alternative assessment for activities of daily living. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i>.</p>	<p>Meningococcal septicaemia – of specified severity. Severe infection in the blood stream that causes blood poisoning which results in either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living (ADL) without physical help from someone else.

2. Changes to current medical definitions continued

<p>Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) – with specific requirements</p> <p>We have updated the name of the definition and updated the definition with reference to current medical terminology.</p> <p>This definition was previously called 'Orchidectomy (as required to diagnose carcinoma in situ of the testicle)'.</p>	<p>Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) – with specific requirements. The removal of one or both testes by radical orchidectomy as required to positively or negatively diagnose germ cell neoplasia in situ (Tis) of the testicle. The removal must be the appropriate and necessary treatment.</p> <p>Orchidectomy for any other reason is specifically excluded.</p>
<p>Type 1 diabetes</p> <p>We have removed reference to insulin injections.</p>	<p>Type 1 diabetes. Diabetes mellitus type 1 with an early onset, which requires insulin to control the disease.</p>

We're here to help

If you have any questions, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (AEST/AEDT), Monday to Friday, or visit our website **acenda.com.au**

Postal address:

Acenda
PO Box 23455
Docklands VIC 3008

Insurance is issued by Nippon Life Insurance Australia and New Zealand Limited ABN 90 000 000 402 AFSL 230694, trading as Acenda (the Insurer). The Insurer is a member of the Nippon Life Group. Any reference to 'Acenda', 'we', 'us' and 'our' means the Insurer.

The information provided is general only and has been prepared without taking into account your objectives, financial situation or needs. Therefore, before acting on any information you should consider the appropriateness of the information having regard to your personal circumstances. Before making any decision about your insurance, you should consider the product disclosure statement relevant to the product and we recommend you speak with your financial adviser.

Annexure: TPD Definitions

The tables below show the TPD definitions for Personal Protection Portfolio and Life Cover Super policies.

Personal Protection Portfolio
Total & Permanent Disability insurance (including Loss of Independence over age 65)
<p>Any Occupation Definition</p> <p>Totally and Permanently Disabled (This applies until the Review Date after the Life Insured reaches age 65)</p> <p>If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.</p> <p>The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:</p> <p>(a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation: <ul style="list-style-type: none"> - they are reasonably suited to by way of education, training or experience; and - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period, <p>or</p> <p>(b) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>If, at the time the disability begins, the Life Insured:</p> <ul style="list-style-type: none"> • is not Gainfully Employed, • has not been Gainfully Employed during the previous 12 months; and • was performing full-time domestic duties or child rearing, <p>they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:</p> <p>(d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person, <p>or</p>

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability insurance (including Loss of Independence over age 65)

- e) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so,

or

- (f) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

Own Occupation Definition

Totally and Permanently Disabled (This applies until the Review Date after the Life Insured reaches age 65)

This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this type of insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the own occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately prior to their date of disability. Where the change is to an occupation or occupation category that is not eligible for the own occupation definition the claim will be assessed under the Life Insured's occupation at the time of their application.

The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:

- (a) • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- during such period the Life Insured has not been working in any occupation; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability insurance (including Loss of Independence over age 65)

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

If, at the time the disability begins, the Life Insured:

- is not Gainfully Employed,
- has not been Gainfully Employed during the previous 12 months; and
- was performing full-time domestic duties or child rearing,

they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:

- (d) • for a continuous 3 month period, and as a result of their disability they have been completely unable to do any Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic duties without the help of another person,

or

- (e) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

(f) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

Loss of Independence (This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of an Injury or sickness:

They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability insurance (including Loss of Independence over age 65)

They are permanently unable to do any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

The Life Insured also suffers a Loss of Independence if they have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination', or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people.

A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

The Loss of Independence circumstances must have existed continuously for at least 3 months.

If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.

Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)

Any Occupation Definition

Totally and Permanently Disabled (This applies until the Review Date after the Life Insured reaches age 65)

If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.

The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so; and
 - they survive for 14 days after the event leading to this impairment.

or

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)

(c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye; and
- they survive for 14 days after the event leading to the above loss.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

If, at the time the disability begins, the Life Insured is:

- not Gainfully Employed,
- has not been Gainfully Employed during the previous 12 months; and
- was performing fulltime domestic duties or child rearing,

they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:

- (d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person,

or

- (e) • they suffer 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so; and
 - they survive for 14 days after the event leading to this impairment.

or

(f) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye; and
- they survive for 14 days after the event leading to the above loss.

For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)

Own Occupation Definition

Totally and Permanently Disabled (This applies until the Review Date after the Life Insured reaches age 65)

This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this type of insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the own occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately prior to their date of disability. Where the change is to an occupation or occupation category that is not eligible for the own occupation definition the claim will be assessed under the Life Insured's occupation at the time of their application.

The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:

- (a) • they have been completely unable to work for a continuous 3 month period at their own occupation; and
 - during such period the Life Insured has not been working in any occupation; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so; and
 - they survive for 14 days after the event leading to this impairment.

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye; and
- they survive for 14 days after the event leading to the above loss.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

If, at the time the disability begins, the Life Insured:

- is not Gainfully Employed,
- has not been Gainfully Employed during the previous 12 months; and
- was performing full-time domestic duties or child rearing,

they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:

Annexure: TPD Definitions continued

Personal Protection Portfolio
Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)
<p>(d) • for a continuous 3 month period, and as a result of their disability they have been completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic duties without the help of another person, <p>or</p> <p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so; and • they survive for 14 days after the event leading to this impairment. <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye; and • they survive for 14 days after the event leading to the above loss. <p>For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>
<p>Loss of Independence (This applies on and from the Review Date after the Life Insured reaches age 65)</p> <p>The Life Insured suffers a Loss of Independence if, as a result of an Injury or sickness:</p> <p>They have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>or</p> <p>They are permanently unable to do any 2 or more of the following groups of activities of daily living without physical help from someone else:</p> <ul style="list-style-type: none"> • bathing or showering • dressing • moving from place to place, in and out of bed and in and out of a chair • eating and drinking • using the toilet.

Annexure: TPD Definitions continued

Personal Protection Portfolio

Total & Permanent Disability (Stand Alone) insurance (including Loss of Independence over age 65)

The Life Insured also suffers a Loss of Independence if they have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination', or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people.

A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

The Loss of Independence circumstances must have existed continuously for at least 3 months.

Please note the Life Insured must survive for 14 days for us to consider a claim for Loss of Independence.

If the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014, please refer to the additional requirements in the section called 'Policy owned by the trustee(s) of a superannuation fund'.

Critical Illness Plus insurance and Critical Illness Standard insurance

Any Occupation Total and Permanent Disability (This applies until the Review Date after Life Insured reaches age 65)

Your Schedule shows if this Critical Condition applies for the Life Insured.

The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

(c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Annexure: TPD Definitions continued

Personal Protection Portfolio
Critical Illness Plus insurance and Critical Illness Standard insurance
<p>If, at the time the disability begins, the Life Insured:</p> <ul style="list-style-type: none"> • is not Gainfully Employed, • has not been Gainfully Employed during the previous 12 months; and • was performing full-time domestic duties or child rearing, <p>they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:</p> <p>(d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person, <p>or</p> <p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so, <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>
<p>Own Occupation Total and Permanent Disability (This applies until the Review Date after the Life Insured reaches age 65)</p> <p>Your Schedule shows if this Critical Condition applies for the Life Insured.</p> <p>The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this type of insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the own occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately prior to their date of disability. Where the change is to an occupation or occupation category that is not eligible for the own occupation definition the claim will be assessed under the Life Insured's occupation at the time of their application.</p> <p>The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:</p> <p>(a) • they have been completely unable to work for a continuous 3 month period at their own occupation; and</p> <ul style="list-style-type: none"> • during such period the Life Insured has not been working in any occupation; and • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation, <p>or</p>

Annexure: TPD Definitions continued

Personal Protection Portfolio
Critical Illness Plus insurance and Critical Illness Standard insurance
<p>(b) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>If, at the time the disability begins, the Life Insured:</p> <ul style="list-style-type: none"> • is not Gainfully Employed, • has not been Gainfully Employed during the previous 12 months; and • was performing full-time domestic duties or child rearing, <p>they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:</p> <p>(d) • for a continuous 3 month period, and as a result of their disability they have been completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic duties without the help of another person, <p>or</p> <p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so, <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

Annexure: TPD Definitions continued

Personal Protection Portfolio
Premium Waiver insurance
<p>Totally and Permanently Disabled. The Life Insured is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:</p> <p>(a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited by way of education, training or experience; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation: <ul style="list-style-type: none"> – they are reasonably suited to by way of education, training or experience; and – which would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period, <p>or</p> <p>(b) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>If at the time the Disability begins, the Life Insured:</p> <ul style="list-style-type: none"> • is not Gainfully Employed, • has not been Gainfully Employed during the previous 12 months; and • is performing full-time domestic duties or child rearing, <p>they are Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:</p> <p>(d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person, <p>or</p> <p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so, <p>or</p>

Annexure: TPD Definitions continued

Personal Protection Portfolio
Premium Waiver insurance
<p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.</p> <p>Where the Life Insured is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Life Insured will be the one closest to the Life Insured's circumstances.</p>

Life Cover Super
Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65)
<p>Any Occupation Definition</p> <p>Totally and Permanently Disabled (This applies up to (but excluding) the Review Date after the Member reaches age 65)</p> <p>The Member is Totally and Permanently Disabled if as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below.</p> <p>If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated.</p> <p>(a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and</p> <ul style="list-style-type: none"> at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation: <ul style="list-style-type: none"> they are reasonably suited to by way of education, training or experience, and that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period, <p>or</p> <p>(b) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> the use of both hands; or the use of both feet; or the sight in both eyes; or the use of one hand and one foot; or the use of one foot and the sight in one eye; or the use of one hand and the sight in one eye.

Annexure: TPD Definitions continued

Life Cover Super

Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65)

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.

If, at the time the disability begins, the Member:

- is not Gainfully Employed,
- has not been Gainfully Employed during the previous 12 months; and
- was performing full-time domestic duties or child rearing,

the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below.

If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (d), (e) or (f) below, the Member must also be Permanently Incapacitated.

- (d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person,

or

- (e) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so,

or

- (f) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.

Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.

Own Occupation Definition

Totally and Permanently Disabled (This applies up to (but excluding) the Review Date after the Member reaches age 65)

The Own Occupation Definition is not available to Members who do not have this definition as at 30 June 2014.

The Member's own occupation means the occupation in which they were engaged at the time of their application for this type of insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the own occupation definition, the Member may choose to have a claim assessed under either their occupation at the time of their application or their occupation immediately prior to their date of disability. Where the change is to an occupation or occupation category that is not eligible for the own occupation definition the claim will be assessed under the Member's occupation at the time of their application.

Annexure: TPD Definitions continued

Life Cover Super
Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65)
<p>The Member is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below:</p> <p>(a) • they have been completely unable to work for a continuous 3 month period at their own occupation; and</p> <ul style="list-style-type: none"> • during such period the Member has not been working in any occupation; and • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation, <p>or</p> <p>(b) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so, <p>or</p> <p>(c) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.</p> <p>If, at the time the disability begins, the Member:</p> <ul style="list-style-type: none"> • is not Gainfully Employed, • has not been Gainfully Employed during the previous 12 months; and • was performing full-time domestic duties or child rearing, <p>the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below:</p> <p>(d) • for a continuous 3 month period, and as a result of their disability they have been completely unable to do any Normal Physical Domestic Duties without the help of another person; and</p> <ul style="list-style-type: none"> • at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic duties without the help of another person, <p>or</p> <p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so, <p>or</p>

Annexure: TPD Definitions continued

Life Cover Super

Total & Permanent Disability insurance (including Loss of Independence Benefit over age 65)

(f) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.

Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.

Loss of Independence (This applies on and from the Review Date after the Member reaches age 65)

If this insurance first commenced after 30 June 2014, in addition to suffering a Loss of Independence as defined below, the Member must also be Permanently Incapacitated as a result of the Loss of Independence.

The Member suffers a Loss of Independence if, as a result of an Injury or sickness:

They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

They are permanently unable to do any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

The Member also suffers a Loss of Independence if they have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination', or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Member to protect them or other people.

A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

The Loss of Independence circumstances must have existed continuously for at least 3 months.

Annexure: TPD Definitions continued

Life Cover Super

Premium Waiver insurance

Totally and Permanently Disabled. The Member is Totally and Permanently Disabled if, as a result of Injury or sickness, they satisfy the criteria in paragraphs (a), (b) or (c) below.

If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (a), (b) or (c) below, the Member must also be Permanently Incapacitated.

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience, and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so ,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.

If, at the time the disability begins, the Member:

- is not Gainfully Employed,
- has not been Gainfully Employed during the previous 12 months; and
- is performing full-time domestic duties or child rearing,

the Member is Totally and Permanently Disabled if they have a disability caused by an Injury or sickness and they satisfy the criteria in paragraphs (d), (e) or (f) below.

If the insurance first commenced after 30 June 2014, in addition to satisfying the criteria in paragraphs (d), (e) or (f) below, the Member must also be Permanently Incapacitated.

- (d) • for a continuous 3 month period, and as a result of their disability they are completely unable to do any Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to do any Normal Physical Domestic Duties without the help of another person,

or

Annexure: TPD Definitions continued

Life Cover Super
Premium Waiver insurance
<p>(e) • they suffer at least 25% permanent Whole Person Impairment; and</p> <ul style="list-style-type: none"> • as a result of this impairment, they are disabled to such an extent that they are completely unable to do any Normal Physical Domestic Duties without the help of another person and are unlikely ever again to be able to do so, <p>or</p> <p>(f) they have suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands; or • the use of both feet; or • the sight in both eyes; or • the use of one hand and one foot; or • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs (d) and (e), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Member could reasonably be expected to undertake.</p> <p>Where the Member is not Gainfully Employed and has not been Gainfully Employed during the previous 12 months, the definition that will apply to the Member will be the one closest to the Member's circumstances.</p>