

All bases covered. *Without breaking the bank.*

The right insurance cover. For every situation.

If cost wasn't an issue, who wouldn't choose more protection over less? With the right safeguards in place, you can have the peace of mind that you and your family's financial future is covered – no matter what happens.

With our **multi-cover discount**, you'll get up to **30% off your Income Protection** when you bundle it with Critical Illness, Total and Permanent Disability (TPD) and Life Cover insurance.

"Because the only thing better than reassurance is reassurance at the right price."



All bases covered. Without breaking the bank.



Protect your income if you're down and out.

Income Protection is the best way to protect your most important asset – you and your ability to earn an income and provide for your family. And the great news is, if you finance your insurance through an eligible MLC account, you could also receive tax benefits.

Because the only thing better than reassurance is reassurance at the right price.

A good deal. All round.

New customers are eligible for our multi-cover discount when you take out Life Cover, Total and Permanent Disability (TPD), Income Protection and Critical Illness insurance – with at least one policy funded through an eligible MLC account.

Existing customers automatically receive the discount when you:

- renew qualifying cover, or
- increase your cover up to the required level.

Your Income Protection discount depends on the level of your cover and the total balance of all of your policy accounts, with every eligible customer guaranteed a discount of at least 10%.

To receive a discount of up to **30% on Income Protection** simply bundle your Life Cover, Total and Permanent Disability and Critical Illness with Income Protection and fund at least one insurance through your super on an eligible MLC account.

As a result of underinsurance, a typical family will lose half or more of their income following a serious illness, injury, or the loss of one parent.

Only 31% of Australians have Income Protection.*

*Lifewise: www.lifewise.org.au

Your Income Protection discount depends on the level of your cover and the balance of your eligible account, as described in the table below:

Life Cover sum insured	+	TPD sum insured	+	Critical Illness sum insured	+	Total minimum account balance	=	Multi-cover Discount
≥ \$500,000		≥ \$500,000		•		•		10%
≥ \$500,000		≥ \$500,000		•		≥ \$25,000		20%
≥ \$500,000		≥ \$500,000		≥ \$250,000				15%
≥ \$500,000		≥ \$500,000		≥ \$250,000		≥ \$25,000		25%
≥ \$1,000,000		≥ \$1,000,000		•				17.5%
≥ \$1,000,000		≥ \$1,000,000		•		≥ \$25,000		27.5%
≥ \$1,000,000		≥ \$1,000,000		≥ \$250,000				20%
≥ \$1,000,000		≥ \$1,000,000		≥ \$250,000		≥ \$25,000		30%

For more information contact your financial adviser.

mlc.com.au

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