Looking after yourself

Critical Illness insurance for women

Now with the exclusive medical advice service by Best Doctors.
Around half of all Australians aged over 30 will suffer at least one of the seven health conditions that can lead to long-term disability and, consequently, a long-term loss of income.

How would your loved ones cope financially if something were to happen to you?

Living expenses alone could set you back around $80,000 per year.¹

That is a tidy sum to find at short notice. But is that still enough, given the other hefty costs that may have to be paid for, such as medical treatment eg breast cancer treatment can cost up to $60,000 for the drug alone.

If you are employed you might lose your income through not being able to work.

Employed or not, you might have to tap into your savings or, even worse, end up having to sell your home. Not a pretty picture.

However, for around $3 per day² you could cover the premium for Critical Illness insurance and rest easy that your family are protected.

If you have a family, we know it’s the most precious thing you have and worth very special care.

It’s worth remembering that the good times are the right time to make decisions about your family’s financial protection.

Did you know?

Research shows that the average total cost to raise two children from birth to age 21 is about $537,000.


² Based on a female, non-smoker, aged 37, purchasing $200,000 of MLC Critical Illness Plus cover as an extension to Life Cover on a level premium.
MLC Critical Illness insurance pays you a lump sum if you develop or suffer certain defined critical conditions.¹

Choose the cover to suit your needs

MLC Critical Illness insurance is all about reducing risks, putting your mind at rest and helping to secure the future for you and your family.

<table>
<thead>
<tr>
<th>Insurance</th>
<th>Risk covered</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MLC Critical Illness Standard</td>
<td>A limited number of defined critical conditions.</td>
<td>A lump sum to help make recovery a lot easier.</td>
</tr>
<tr>
<td>MLC Critical Illness Plus</td>
<td>A wide range of defined critical conditions.</td>
<td>A lump sum to help make recovery a lot easier.</td>
</tr>
<tr>
<td>MLC Critical Illness Plus with Extra Benefits Option</td>
<td>Additional conditions for which a partial benefit may be payable.</td>
<td>Extra benefits including Critical Illness Buy Back where you can restore your cover after your Critical Illness benefit has been paid.²</td>
</tr>
</tbody>
</table>

¹ All critical conditions have specific definitions and all parts of the definition must be met before a benefit can be paid. Some critical conditions have a qualifying or waiting period. Please refer to the current Product Disclosure Statement for details. Only one claim will be paid for each critical illness.

² You don’t have to provide additional evidence of health, occupation or pursuits for your cover to be restored.
**MLC Critical Illness Standard**

With MLC Critical Illness insurance, you and your family receive the money just when you need it most. Critical conditions covered by the policy include:

- heart attack,
- coronary artery bypass surgery,
- malignant cancer,
- stroke, and
- loss of independence where you are permanently unable to look after yourself.

Although MLC Critical Illness Standard appears to cover few conditions compared to MLC Critical Illness Plus, four of these conditions (heart attack, coronary artery bypass surgery, malignant cancer and stroke) account for 91% of all MLC Critical Illness claims based on statistics for the period ending 31 March 2008.

**MLC Critical Illness Plus**

This covers all of the before plus additional critical conditions including:

- major brain injury,
- coma,
- paralysis,
- multiple sclerosis,
- blindness,
- deafness,
- chronic kidney failure,
- major organ transplant,
- motor neurone disease,
- severe osteoporosis, plus
- another 25 conditions.

For an additional premium, you can add MLC Total and Permanent Disability as a critical condition to either MLC Critical Illness Standard or Plus.

You can also choose to have MLC Critical Illness Plus either with MLC Life Cover or as standalone insurance, without Life Cover.

**MLC Critical Illness Plus, Extra Benefits Option**

This option is available if you choose MLC Critical Illness Plus either as part of your Life Cover or as a standalone insurance.

With MLC Critical Illness Plus, Extra Benefits Option, for an additional cost, you get two more significant features:

1. An additional 20 critical conditions for which, upon medical diagnosis, can be part of your benefit payable (see the critical condition table on the next page).

2. The ability to buy back your Critical Illness cover 12 months after your full Critical Illness benefit has been paid.

The 20 additional critical illness conditions can provide a benefit of 20% of your MLC Critical Illness benefit.

This is subject to a minimum payment of $10,000 and a maximum amount depending on the condition as shown in the table on the next page.
Simple, flexible and affordable cover

MLC Critical Illness Plus, Extra Benefits Option

<table>
<thead>
<tr>
<th>Critical condition 1</th>
<th>Maximum benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss or loss of the use of one foot or one hand.</td>
<td>$200,000</td>
</tr>
<tr>
<td>Loss of sight in one eye.</td>
<td></td>
</tr>
<tr>
<td>Adult onset insulin dependent diabetes mellitus.</td>
<td></td>
</tr>
<tr>
<td>Advanced endometriosis.</td>
<td></td>
</tr>
<tr>
<td>Carcinoma in situ of the breast.</td>
<td></td>
</tr>
<tr>
<td>Chronic lymphocytic leukaemia.</td>
<td></td>
</tr>
<tr>
<td>Deafness in one ear.</td>
<td></td>
</tr>
<tr>
<td>Diagnosed motor neuron disease.</td>
<td></td>
</tr>
<tr>
<td>Diagnosed multiple sclerosis.</td>
<td>$100,000</td>
</tr>
<tr>
<td>Diagnosed muscular dystrophy.</td>
<td></td>
</tr>
<tr>
<td>Diagnosed Parkinson’s disease.</td>
<td></td>
</tr>
<tr>
<td>Facial reconstructive surgery and skin grafting.</td>
<td></td>
</tr>
<tr>
<td>Placement on waiting list for major organ transplant.</td>
<td></td>
</tr>
<tr>
<td>Prostate cancer.</td>
<td></td>
</tr>
<tr>
<td>Serious accidental injury.</td>
<td></td>
</tr>
<tr>
<td>Congenital abnormalities of a Child.</td>
<td></td>
</tr>
<tr>
<td>Death of a Child.</td>
<td>$50,000</td>
</tr>
<tr>
<td>Inability of a Child to gain independence.</td>
<td></td>
</tr>
<tr>
<td>Melanoma.</td>
<td>$20,000</td>
</tr>
<tr>
<td>Specified complications of pregnancy.</td>
<td></td>
</tr>
</tbody>
</table>

1 All critical conditions have specific definitions and all parts of the definition must be met before a benefit can be paid. Some critical conditions have a qualifying or waiting period. Please refer to the current Product Disclosure Statement for details. Only one claim will be paid for each critical illness.

4 Based on Australian Life Table, 2000-2002.
6 Includes live births plus stillbirths.

Did you know?

1 **Carcinoma in situ of the breast**
   Breast cancer is the most common cause of cancer-related deaths in women, with 2,713 deaths in 2003 in Australia.  
   2 **Congenital abnormalities of a child**
   Approximately one in every 400 unborn children is diagnosed with Down’s syndrome. Approximately one in every 2000 unborn children is diagnosed with Spina Bifida.  
   3 **Death of a child**
   Approximately one in 58 children will die before the age of 30.  
   4 **Melanoma**
   In 2006, over 8,000 Australians were diagnosed with melanoma and more than 1,000 died from it.  
   5 **Specified complications of pregnancy**
   Approximately one in 125 births will be either a stillbirth or die within 28 days of birth.
Who looks after you and your family if you get sick?

Would you and your family be able to cope financially, if you suffered a critical illness?

The chances of major illness striking you down are very real, no matter how young or healthy you are.

You might think, ‘It’ll never happen to me’

Think again—and consider these facts:

1. One out of every eight women in Australia will develop breast cancer before age 85.  
2. The number of new cancer cases in 2008 is estimated to be over 108,000 versus 100,000 in 2005.  
3. One in four women is directly affected by cancer before age 75.  
4. More than three-quarters of Australians have at least one chronic condition.  
5. Cancer (19%) and cardiovascular disease (18%) were the two leading causes of the burden of disease in 2003.

---

3 Austin Research Institute, University of Melbourne 2007.
Looking after yourself

Mike and Diane’s 1 true story

Mike and Diane celebrated Australia Day in typical fashion with a barbecue, with only six weeks until the birth of their first child.

Five days later, their whole world turned upside down when Diane suffered a severe brain aneurism, leaving her comatose and requiring immediate life support. Six days after the aneurism, baby Robbie was born by Caesarean.

The long road to recovery

Diane remained on life support for a further three weeks before waking up and becoming aware of significant paralysis throughout the right side of her body and also that she was unable to communicate clearly.

Over three months of intense rehabilitation, Diane re-learnt how to walk, talk and do everyday tasks like bathing.

Things were now starting to look up for the family from a health perspective. Their financial situation, however, was a different story.

Battling an uncertain financial future

Before the dreadful event, Mike and Diane were financially secure with a home of their own in one of Brisbane’s inner city suburbs and a baby on the way.

Two years before marrying Diane, Mike was advised to take out Income Protection insurance which he did—just in case.

However, once married, he didn’t review Diane’s insurance needs.

Unfortunately, illnesses like brain aneurisms do not discern between those who have insurance and those who do not.

Diane couldn’t cope at home alone with her disabilities and a baby, so they moved in with her parents.

In order to continue to reduce their level of debt, the couple rented out their inner city home.

The hard road to independence

Had Mike and Diane had the benefit of insurance behind them, this story could have had a different ending.

While Diane’s great determination helped her to succeed in learning to walk again and communicate effectively.

The added pressures the couple experienced financially could have been avoided if they’d had Critical Illness insurance.

1 The names have been changed for privacy purposes. The photo is being used for illustrative purposes only.
When you take out insurance, there are generally two ways you can pay your premium (rather like choosing between fixed or variable rate home loans).

1. A stepped premium that is calculated each year in line with your age, and so gets more expensive as each year passes.

2. Or a level premium¹ that is based on your age when the cover commenced, and consequently works out far more affordable over the years.

So it makes sense to choose the option that is likely to make your insurance more affordable for the long-term and for you to have protection when you need it most—when you get older.

With a bit of forward planning, and the right premium option, you could reduce the long-term cost of your insurance considerably.

MLC Critical Illness insurance (standalone)
Level vs stepped premiums

<table>
<thead>
<tr>
<th>Age next birthday</th>
<th>Stepped Premium</th>
<th>Level Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37</td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>48</td>
<td></td>
<td></td>
</tr>
<tr>
<td>49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td></td>
<td></td>
</tr>
<tr>
<td>53</td>
<td></td>
<td></td>
</tr>
<tr>
<td>54</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>57</td>
<td></td>
<td></td>
</tr>
<tr>
<td>58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60</td>
<td></td>
<td></td>
</tr>
<tr>
<td>61</td>
<td></td>
<td></td>
</tr>
<tr>
<td>62</td>
<td></td>
<td></td>
</tr>
<tr>
<td>63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Insurance assumptions: Female, non-smoker, age 35, $200,000 sum insured, 3% CPI, with Policy Fee.

<table>
<thead>
<tr>
<th>The end benefits</th>
<th>Level</th>
<th>Stepped</th>
<th>Saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total premiums to age 65</td>
<td>$174,025</td>
<td>$312,978</td>
<td>$138,953</td>
</tr>
</tbody>
</table>

Remember the younger you start with level premium the cheaper for you in the long run.

¹ Level premium doesn’t mean your premiums are guaranteed or do not change. Level premium rates may increase over time due to rate increases, CPI increases and policy fee increases. However, unlike stepped premium, level premium (excluding CPI and the policy fee) doesn’t go up by age-related increases.
It’s when you get older that you need insurance the most.

In our experience, people take out Critical Illness insurance at age 39, but they let their insurance lapse just when they start to need it most when they reach age 47. So it makes sense to choose the premium option that is likely to make your insurance more affordable for the long-term and for you to have insurance when you need it most.

Sources: Age at entry by policy for in force business at 30 June 2009. Claim Statistics Analysis Lump Sum January 04—December 08. Expected average age at lapse based on MLC assumptions.
Looking after yourself   Page 09

Exclusive to MLC the Best Doctors’ service

Medical advice when you need it most.

With MLC Critical Illness insurance you and members of your family 1 get exclusive access to the unique medical advice service by Best Doctors.

Imagine for a moment your doctor has told you (or someone in your immediate family) you’re seriously ill.

Having MLC Critical Illness insurance can help provide financial security, but we know the initial reaction at this emotional time is to ask a number of key questions.

• Is the diagnosis correct?
• What’s the treatment?
• What are the best treatment options?
• What’s going to happen to me and my family?

The answer is you speak to Best Doctors.

Best Doctors was established to achieve one specific goal; namely to connect seriously ill people to a network of peer-nominated, leading specialists from around the globe.

These doctors will be able to provide confidence, clarity and certainty to the patient’s diagnosis and treatment plan.

It means you don’t have to waste precious time researching for leading specialists or treatments (a Google search for ‘cancer’ reveals 189,000,000 results, a bewildering amount of information for anybody).

Best Doctors does it all for you.

And all this is done at no additional cost to you. MLC pays for your access to this service, not you. 2

With the MLC Critical Illness solution you have the comfort of knowing that you and your family will not only be financially secure but you will also have the comfort of knowing that, with Best Doctors, you have access to the best medical knowledge.

MLC Critical Illness insurance really does give you the best chance of returning to your previous quality of life.

Which illnesses or conditions does Best Doctors review?

Best Doctors will arrange advice about critical illness, chronic or degenerative conditions, regardless of whether it’s a listed condition under your MLC Critical Illness insurance.

Note: consultations regarding acute care (emergency room) cases, pregnancy and mental health conditions are not available through Best Doctors.

If you would like to discuss whether advice is available for your particular situation, call Best Doctors at 1800 186 088.

1 Family means you, (as the insured), your spouse and your dependent children.

2 When accessing the service, you may incur personal expenses such as faxing or mailing any completed information and consent forms to Best Doctors.
Alexis 1 was born with severe cardiac defects. By six weeks she had developed signs of respiratory distress, congestive heart failure, poor oral intake and failure to thrive. The family was told there was nothing that could be done, and Alexis would soon die. Hospice care, high doses of morphine and cardiac medications were started.

To Alexis’ parents it seemed as if all their options had been exhausted until Alexis’ mother called Best Doctors. The Best Doctors’ team connected Alexis and her treating physician with one of the world’s top paediatric cardiac surgeons, chosen from the Best Doctors’ global network of 50,000 specialists.

The Best Doctors expert recommended a pioneering surgery that would not only save Alexis’ life, but also offer her full life-expectancy. A few weeks later, after the complex surgery was successfully completed, Alexis’ heart worked perfectly and she now lives a normal life.

‘Our baby is alive, her little heart is fixed. Alexis is playing with her older brother, laughing and has no more pain. Our family is overwhelmed with joy. Thank you, thank you Best Doctors.’

Bernadette O’Sullivan (Patient)

‘From the minute I was put in contact with Best Doctors, I had a GP and several consultants overlooking my medical records and explaining things to me ... I was so informed that I was calm and confident about what was happening ... I am extremely grateful for your fantastic service.’

Carmel Doherty (Patient)
Mary was 33 and had completely lost her sight over a period of months. She was diagnosed with an aggressive brain tumour requiring emergency open head surgery; a procedure both dangerous and disfiguring.

The location of the tumour required the optic nerve to be cut and permanent blindness would result.

She turned to Best Doctors in the hope they could find an alternative treatment.

Thanks to Best Doctors she discovered she did not have a life-threatening tumour; rather she had sarcoidosis, a treatable inflammatory condition.

For final determination and expert advice on treatment, the assessment was forwarded to a rheumatologist, from the Best Doctors’ global network, who confirmed sarcoidosis.

The rheumatologist immediately phoned Mary’s surgeon and recommended cancelling the operation.

Mary’s surgeon was sceptical, but at the insistence of the specialist, agreed to delay the operation for 48 hours.

During this time, anti-inflammatory drugs were administered and the change was dramatic: her eyesight began to return almost immediately.

Today, Mary is healthy and active with full eyesight and thankful for the services of Best Doctors.
MLC Personal Protection Portfolio at a glance

MLC Critical Illness insurance is part of the MLC Personal Protection Portfolio, a comprehensive Portfolio of insurance.

It protects against specific risks and allows you to choose the cover you want, when you want.

This also gives you the option of having your MLC Critical Illness insurance as part of your MLC Life Cover, as a connected benefit (as part of your MLC Life Cover but on a separate policy with one policy fee) or as standalone insurance.

Speak to your adviser about what’s right for you.

The Portfolio also includes:
- Life Cover,
- Total and Permanent Disability,
- Income Protection,
- Business Expenses, and
- Premium Waiver.

It is
Convenient – whatever type of insurance you choose from the Portfolio, with MLC you generally only pay one policy fee. You can also insure up to six people under the same policy.

Flexible – each insurance can be structured with either level or variable benefits and premiums. You can also easily upgrade and rearrange your cover as your circumstances change.¹

Simple – MLC Personal Protection Portfolio policies are in plain English, making them easy to understand.

Fair – all policies carry a 14-day cooling-off period. You can obtain a full refund of the premiums paid as long as you notify MLC in writing within 14 days.

Essentially, the MLC Personal Protection Portfolio helps you protect you and your family’s financial future.

And, because it’s a specially designed package of insurance, generally you pay only one policy fee, no matter how many types of insurance you choose as part of the Portfolio.

Get advice
You should seek advice before taking out MLC Critical Illness insurance, or altering an existing policy.

A financial adviser can help you select the level of cover that best suits you and review any of your existing insurance policies.

If you don’t have an adviser, contact MLC on 132 652, 8 am to 6 pm AEST/AEDT, Monday to Friday or visit mlc.com.au

¹ Full details are contained in the current Product Disclosure Statement for MLC Personal Protection Portfolio.
Important information

Best Doctors isn’t insurance (including health insurance) and it doesn’t replace your relationship with your current doctor or medical specialist. Information about the history of Best Doctors and choice of specialists was sourced from Best Doctors.

MLC reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. Copyright 1998-2009 Best Doctors. All Rights Reserved. Best Doctors, the star-in-cross logo and InterConsultation are trademarks or registered trademarks of Best Doctors in the European Community, the United States and in other countries and are used under license.

This brochure has been prepared by MLC Limited (MLC) and is intended to provide general information only, without taking into account any person’s objectives, financial situation or needs. A person should, before acting on this information, consider the appropriateness of the information having regard to their personal objectives, financial situation or needs. A person should obtain financial advice regarding his or her own circumstances before making any insurance decision.

Any product information about MLC Critical Illness insurance contained in this brochure must be read in conjunction with the current version of the Product Disclosure Statement (PDS) for MLC Personal Protection Portfolio as terms, conditions and exclusions apply. Applications for MLC Personal Protection Portfolio, which are subject to acceptance by MLC, must be made on the Application Form contained in the PDS.

MLC Limited (ABN 90 000 000 402, AFSL 230694) of 105–153 Miller Street, North Sydney, NSW 2060, a member of the National Australia Group of companies, is the issuer of MLC Personal Protection Portfolio. An MLC Personal Protection Portfolio policy does not represent a deposit with, or a liability of, National Australia Bank Limited (ABN 12 004 044 937) or any other member of the National Australia Group of companies (other than a liability of MLC Limited as insurer). Neither National Australia Bank Limited, nor any other member of the National Australia Group of companies (other than MLC Limited as insurer) guarantees or accepts liability in respect of MLC Personal Protection Portfolio.

The content of this brochure is correct at 10 October 2009 but may be subject to change. No part of this brochure may be reproduced without permission from MLC.
How to contact MLC
For more information call MLC from anywhere in Australia on 132 652 Mon–Fri, 8 am – 6 pm AEST/AEDT or contact your adviser
Website: mlc.com.au
Postal address: MLC Limited, PO Box 200 North Sydney, NSW 2059