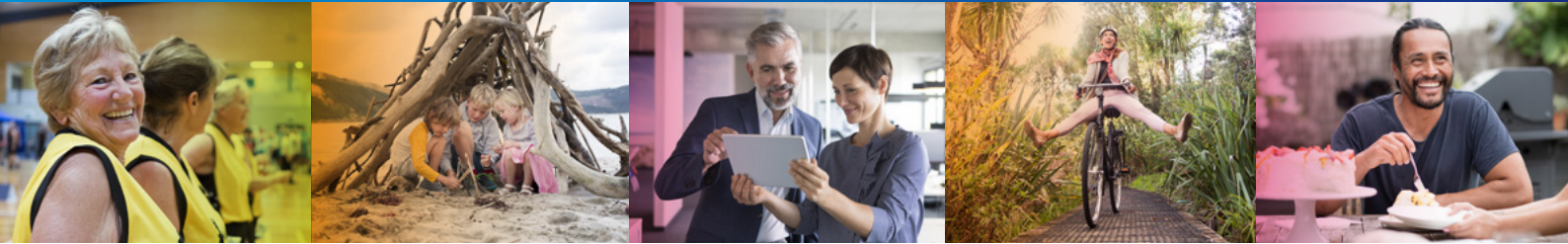


New level premium and maximum entry age options



New Life Cover level premium options will be available from 11 February 2019 for the on-sale Personal and Business product suite, as well as the SmartLife product for increases and alterations.

Summary of Life Cover level premium options

Level Premium Options	Personal Insurance	Business Insurance	SmartLife
Level to age 50	New	New	—
Level to age 60	New	New	New
Level to age 65	New	New	New
Level to age 70	Existing	Existing	Existing
Level to age 75	New	New	New
Level to age 80	Existing	Existing	Existing
Level to age 100	New	New	New

We're also changing some maximum entry ages for:

- Level to 70
- Level to 80
- Stepped Cancer Cover.

Summary of maximum entry ages

Stepped entry ages	Current Age Next Birthday	New Age Next Birthday
Life Cover	11–75	No change
Accidental Death	17–70	No change
Trauma	17–65	No change
TPD	17–65	No change
Cancer	17–60	17–65
IP (incl. 2/5 year plans)	17–61	No change
We Pay Your Premiums	17–65	No change

Level to age 70 entry ages	Current Age Next Birthday	New Age Next Birthday
Life Cover	17–60	17–65
Trauma	17–60	17–65
TPD Accel	17–60	17–65
TPD S/A	17–65	No change
Cancer	17–60	17–65
IP (incl. 2/5 year plans)	17–61	No change
Terminal Illness Support benefit	17–60	17–65

Level to age 80 entry ages	Current Age Next Birthday	New Age Next Birthday
Life Cover	17–65	17–70
TPD Accelerated	17–65	No change
Terminal Illness Support benefit	17–65	17–70

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(01/19)

