

# **Your guide to Total and Permanent Disability Insurance**

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**ACCELERATED  
PROTECTION**

**TAL**



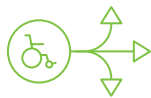


Total and Permanent Disability (TPD) insurance provides a lump sum payment if you become totally and permanently disabled due to sickness or injury, and are unable to work again.

You can use a TPD payment however you wish: for medical services and treatments, ongoing care at home, or to cover living costs and household expenses so you can focus on your health.

TPD insurance with TAL

Our TPD insurance focuses on giving you and your adviser control over your cover, and adapts when your circumstances change. With TAL's TPD, you've got options when it comes to:



Disability definitions

Our TPD cover includes different definitions of disability, based on the types of activities you're able to undertake. You and your adviser can choose which definition is most suited to your situation and eligibility:

Any Occupation	Own Occupation	Activities of Daily Living
<i>If your disablement means you're no longer able to work in <b>any</b> occupation that you might be suited to based on your previous education, training or experience</i>	<i>If your disablement means you're no longer able to work in your <b>own</b> occupation: the one you were doing immediately prior to your disablement</i>	<i>If your disablement means you're no longer able to perform activities that are part of daily life, like showering</i>



Increasing your cover

We offer a built-in Guaranteed Future Insurability Benefit, which means you can increase your cover by up to \$200,000 without underwriting if you experience a major life event such as getting married or having a child



Advanced Payment Benefit

TAL TPD Insurance provides an advanced payment of the lesser of 25% of the Benefit Amount or \$500,000. This payment is made once and reduces the TPD benefit by the amount paid.



Protecting your kids

TAL's TPD includes a built-in Child's Critical Illness Benefit, which protects kids between two and 19 (at their next birthday) if they suffer a specified critical illness event. Cover of up to \$10,000 is available without underwriting



Having cover within super

Superlink TPD can be a tax-effective way of structuring your insurance. It allows you to hold some of your cover within super, so you can fund part of your premiums using your super balance or super contributions (which may be tax-deductible)

What happens if I need to make a claim?

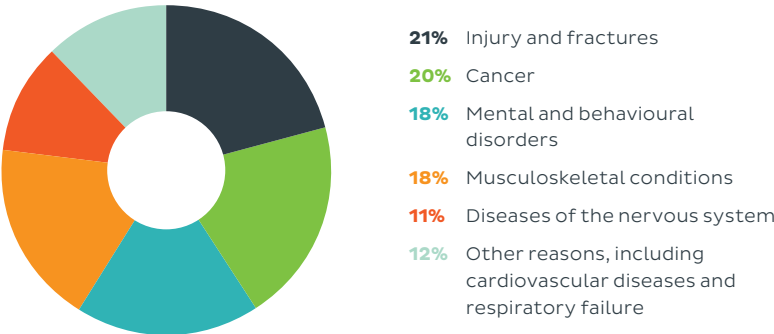
If you need to make a claim with TAL, our commitment is to ensure we make a real difference at a difficult time. You'll have a dedicated case manager who'll work with you throughout the claim, taking the time to get to know you and understand your needs. Their focus is helping you through your claim as quickly and easily as possible.

We're also committed to:

- Helping you understand what happens during a claim and explaining things in everyday language
- Providing practical solutions that support your circumstances
- Doing as much as possible over the phone and keeping paperwork to a minimum.

For more information on what to expect if you need to make a claim and how we can help, visit our Claims Hub at [www.tal.com.au/claims](http://www.tal.com.au/claims)

In 2019, we paid \$45 million in TPD claims to Accelerated Protection customers. Some of the most common reasons for claim included:



Claims by age



Some things to discuss with your adviser

- ☐ **Standalone or linked?**  
If you take out and link TPD and Life insurances, TPD claim payment will also reduce your Life cover amount. Standalone cover means a claim won't impact the amount of any other cover you hold with TAL
- ☐ **Stepped or level?**  
Depending on your goals and financial plans, there are different ways to structure your premiums. Stepped premiums are cheaper initially, and increase as you get older. Level premiums are higher initially but remain based on the age you were when you took out cover
- ☐ **Inside or outside of super?**  
Some restrictions apply around holding TPD insurance inside super, so check with your adviser about what approach is best for you.

## ABOUT US



TAL is a leading life insurer



We protect around 4.5 million Australians



\$4.6 billion in in-force premiums



Over 1,600 employees in Australia

## RECENT AWARDS

### 2017

AFA/Strategic Insight Platinum Awards: Life Company of the Year, Trauma Product of the Year and Service Quality Award Winner

Money Management/DEXX&R Risk Company of the Year Awards: Disability Income Product Award Winner for TAL Accelerated Protection Income Protection Premier

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

CANSTAR Outstanding Value Life Insurance Awards: Income Protection Insurance Winner

### 2018

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

Money Management/DEXX&R Adviser Choice Risk Awards: Best Term and TPD product for TAL Accelerated Protection

ANZIIF Australian Insurance Industry Awards: Life Insurance Company of the Year

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year, Service Quality Award and Trauma Product of the Year

SMSF Service Provider Awards: Best Insurance Provider

### 2019

Plan for Life/AFA Life Company of the Year Awards: Overall Platinum Life Company of the Year Winner, Trauma/Critical Illness Product of the Year

PRIME Awards: Highly Commended Best Public Health Initiative for TAL SpotChecker

Australian Business Awards: Community Contribution Winner for TAL SpotChecker

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year

Insurance Asia Awards: Domestic Life Insurer of the Year – Australia

## CLAIMS AT TAL

### We're here when our customers need us most. In 2019:



We paid over \$2.3 billion in claims (over \$45 million each week)



We supported more than 34,000 Australians and their families



64% of the claims we paid were for living benefits, helping our customers during their recovery from illness or injury

### FOR MORE INFORMATION:



Talk to your financial adviser



Email us at [customerservice@tal.com.au](mailto:customerservice@tal.com.au)



Call TAL on 1300 209 088 (Monday to Friday, 8am–7pm AEST)



Visit [tal.com.au](http://tal.com.au)

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