

Your guide to insurance for women

TAILORED COVER WITH TAL'S ACCELERATED PROTECTION

In Australia, men and women often have the same professional, personal and financial responsibilities. When it comes to health however, women have some considerations that are all their own and TAL's Accelerated Protection can provide financial protection for some of these unique considerations.

Introducing TAL's Accelerated Protection

Accelerated Protection gives you and your adviser the flexibility to create comprehensive, great value cover that reflects the things that matter most to you.

And it includes features tailored to specifically to the needs and health considerations of women who are more likely to suffer from osteoarthritis and stroke¹, develop breast cancer² and experience poorer outcomes after a heart attack³.



TAL

Your cover options with TAL



Life Insurance

Life Insurance provides a lump sum payment when you die or if you're diagnosed with a Terminal Illness, which your family can use however they choose.



Critical Illness Insurance

Critical Illness Insurance provides a lump sum payment if you're diagnosed with a serious illness like Cancer, Heart Attack or Stroke*.

Features designed specifically for women:

TAL's Critical Illness Premier includes a market-leading Female Critical Illness Benefit, providing cover for female-specific medical risks. The benefit pays 20% of the total sum insured (up to \$50,000) for conditions like Lupus, Severe Osteoporosis and a range of Pregnancy Complications and Congenital Abnormalities.



Total and Permanent Disability Insurance

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

Features designed specifically for women:

Our TPD cover gives you flexibility if you're moving in and out of the workforce during pregnancy, and continues throughout the pregnancy.



Income Protection Insurance

Income Protection Insurance provides a monthly payment if you're unable to work due to an illness or injury.


Features designed specifically for women:

TAL's Income Protection Insurance covers you if you're on maternity leave and become sick or are injured, or if you are unable to work as a result of a complicated pregnancy.


* Critical Illness Insurance covers only conditions that are listed in the PDS and Policy Document. The condition must also meet the level of severity as defined in the Policy Document. Please request a copy of the PDS from your adviser and read it before you make a decision to purchase this cover.


- 1 U.S. National Library of Medicine, 2018, *Women's Health*, <<http://www.nlm.nih.gov/medlineplus/womenshealth.html>>, accessed 3 October 2018
- 2 Australian Institute of Health and Welfare, 2017, *Risk Factors to Health*, <<http://www.aihw.gov.au/risk-factors>>, accessed 3 October 2018
- 3 Heart Foundation, *Women and heart disease*, <<http://www.heartfoundation.org.au/your-heart/women-heart-disease/Pages/mythbusting.aspx>>, accessed 3 October 2018

FOR MORE INFORMATION:

 Talk to your financial adviser

 Email us at customerservice@tal.com.au

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

 Visit tal.com.au

Important Information: This information is general in nature only and does not take into account your personal financial situation, needs or objectives. It contains a summary of some of the features of the product (some of which may not be available depending on the cover you choose) and is not a substitute for reading the Product Disclosure Statement, which contains information about the terms, conditions, limits and exclusions that apply to this cover. Prior to making any decision to acquire or to continue to hold Accelerated Protection or any of the Plans or features detailed in this document, you should obtain financial advice tailored to your personal circumstances and read the relevant Product Disclosure Statement(s) available at www.tal.com.au, and consider whether the product and the advice is suitable for you.

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