The TPD Support Option

Targeted support when tomorrow's uncertain

ADVISER PRODUCT SUMMARY

Australians are increasingly navigating complex health conditions, many of which can have unpredictable recovery outcomes. Our new TPD Support Option is designed to support recovery where it's possible, as well as providing long-term security for customers who remain permanently unable to work.

The TPD Support Option (TSO) has been designed following extensive research, consultation, and claims analysis.

We developed the TSO through consultation with customers, advisers, GPs and specialist clinicians, combined with deep insights from our claims portfolio experience.

The design recognises that certain conditions including some mental health, fatigue and functional disorders may have variable recovery outcomes. In addition, our research and claims experience show that an individual's specific workplace environment can be a contributing factor in their inability to work. Acknowledging these insights, the TSO uses an any occupation definition when assessing claims for TPD Support Conditions.

Upon acceptance, customers receive 20% of the sum insured at 12-month intervals, provided they continue to meet the TPD eligibility criteria at each assessment.

For new and eligible existing customers[1], the TSO can be selected within the TPD product you're already familiar with, providing additional ways to tailor protection to your clients' specific needs. We've taken an evidence-based approach to ensure meaningful support for those who need it, while maintaining value for all customers.

What are TPD Support Conditions?

The TPD Support Conditions include any one or more of the following:

Mental conditions or disorders

Examples include:

- Anxiety
- Depression
- Post-traumatic stress disorder
- Insomnia
- Attention deficit and/or hyperactivity disorder
- Alcohol or drug abuse.

Fatigue and functional disorders or conditions

Examples include:

- Chronic fatigue syndrome
- Fibromyalgia
- Functional neurological disorder
- Burnout related disorders or conditions
- Long COVID.

Other specific syndromes and disorders

Includes:

- Postural orthostatic tachycardia syndrome
- Post-concussion syndrome
- Vestibular disorders.

Note: Alzheimer's disease and dementia are not TPD Support Conditions.
Please refer to the PDS for the complete definition of all TPD Support Conditions.

How TSO works

TPD Insurance Plan with TSO selected

CAUSE OF CLAIM

Non-TPD Support Conditions

The TPD policy and claims process remain just the same

Assessed under your client's selected definition: Own Occupation or Any Occupation.

Benefit paid as a single lump sum.

Premiums end, along with the TPD Insurance Plan, upon lump sum payment.

Includes a TPD Support Condition[2]

TSO claims provide the same total sum insured, in a different way

Assessed under an any occupation-based definition.

Benefit paid as 20% of the sum insured and assessed at 12-month intervals, subject to eligibility each time.

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Premiums for TPD benefit waived for 12 months for each approved payment under the TPD Support Option.

Please refer to the relevant PDS, SPDS or TSO Terms and Conditions for full details of the TSO including information on eligibility criteria and details on how initial and ongoing payments are made.

For very serious disabilities when the Activities of Daily Living definition is met or for clients aged 62 or older, a single lump sum is paid.

Built through extensive research and consultation with customers, advisers, GPs and specialist clinicians to reflect real-world recovery experiences.

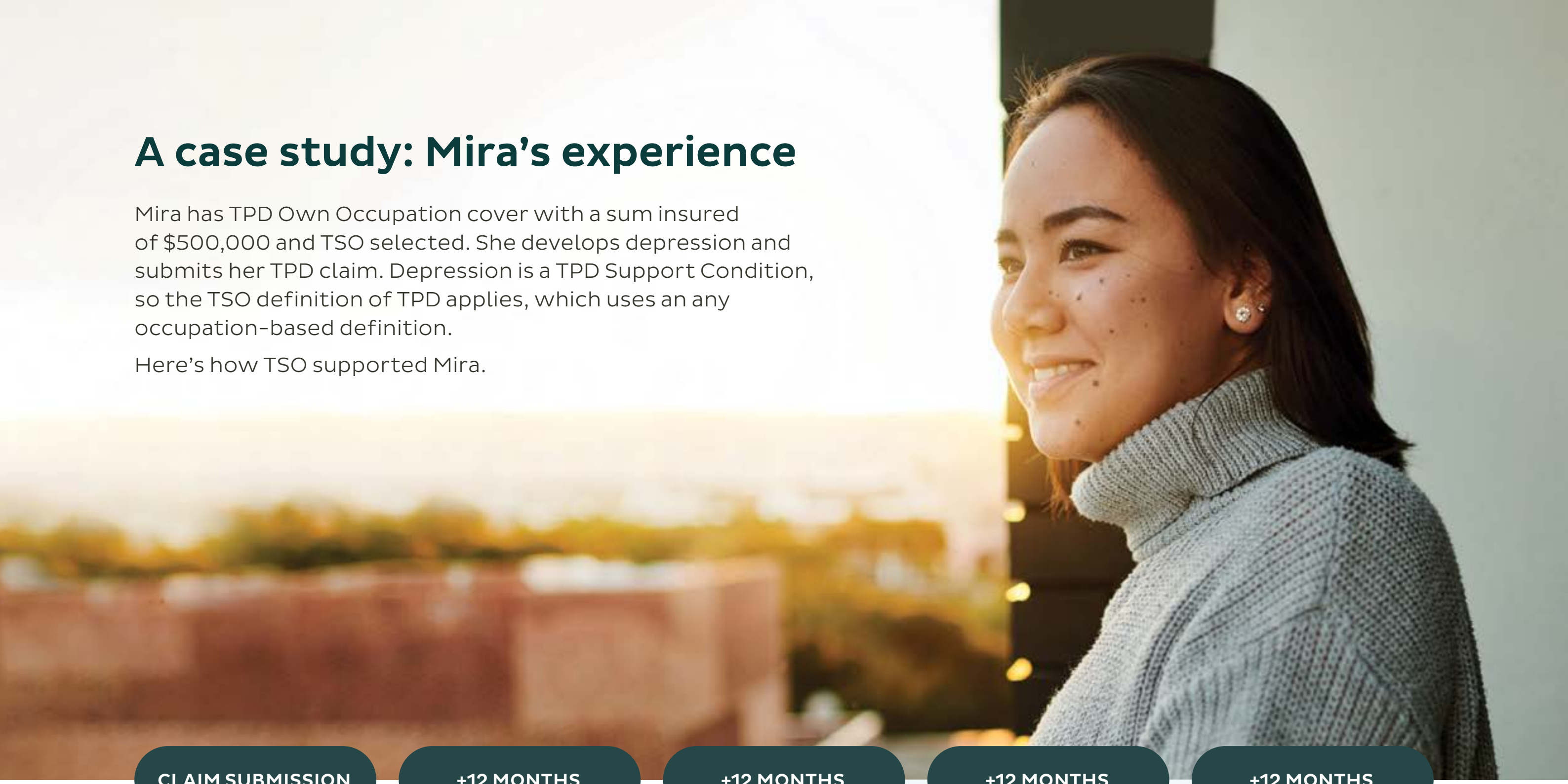
Provides more ways to tailor cover for your clients and a fit-or-purpose solution for certain conditions.

Recovery-focused financial support that responds to modern needs and return to work attempts.

A case study: Mira's experience

Mira has TPD Own Occupation cover with a sum insured of $500,000 and TSO selected. She develops depression and submits her TPD claim. Depression is a TPD Support Condition, so the TSO definition of TPD applies, which uses an any occupation-based definition.

Here's how TSO supported Mira.



CLAIM SUBMISSION

Mira becomes Totally and Permanently Disabled under the TPD Support Option. She's eligible for TSO Initial Support Benefit.

Mira's *Initial* Date of Disablement

TSO *Initial* Support Benefit

20% of $500,000 sum insured =

$100,000

+12 MONTHS

Mira remains Totally and Permanently Disabled under TSO 12 months after her Initial Date of Disablement. She's eligible for a TSO Ongoing Support Benefit.

First *Ongoing* Date of Disablement

TSO *Ongoing* Support Benefit

20% of $500,000 sum insured =

$100,000

+12 MONTHS | **+12 MONTHS** | **+12 MONTHS**

Due to her depression, Mira remains Totally and Permanently Disabled under TSO for each 12 consecutive months after her Initial Date of Disablement. She's eligible for three more Ongoing Support Benefits.

The final payment reduces her benefit to zero and her TPD cover ends.

***Ongoing* Dates of Disablement**

TSO *Ongoing* Support Benefits

20% of $500,000 sum insured =

$100,000 | **$100,000** | **$100,000**

Remaining sum insured

Claim submission	+12 months	+12 months	+12 months	+12 months
$400,000	$300,000	$200,000	$100,000	$0
Inflation Protection Benefit no longer applies. TPD premiums waived for 12 months.	TPD premiums waived for 12 months.	TPD premiums waived for 12 months after each claim.		

This case study is for illustrative purposes only

For more information, contact your TAL BDM
or the Adviser Service Centre on 1300 286 937
(Monday to Friday 8am–7pm AEST)

adviser.tal.com.au

1. Eligibility criteria applies.

2. 'Includes a TPD Support Condition' means disability is contributed to or caused by a TPD Support Condition.

Important information:

This is a general summary only of the TPD Support Option (TSO) and does not represent all outcomes under TSO. Full details are in the PDS. Please note this option is not available where your client has a mental health exclusion applied to their policy during Underwriting, or where the Double TPD option is selected.

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