

What's not covered?

To keep premiums as low as possible for as many people as possible you will not receive a payout for claims that arise directly or indirectly from:

- any mental health disorder, including anxiety disorders, depression, stress, adjustment disorders, eating disorders, emotional or behavioural disorders, disorders related to fatigue including chronic fatigue syndrome, drug or alcohol abuse, psychosomatic disorders, or any treatment complications;
- the taking of intoxicating liquor (We will not attempt to avoid a claim if you are at or under the legal blood alcohol limit for driving);
- the taking of drugs (other than those prescribed to you by a Medical Practitioner and taken in the correct dosage);
- pregnancy, unless you are unable to work (due to illness) for longer than 3 months after the pregnancy ends;
- terrorism, civil commotion or unrest, guerrilla or insurgent activities in a country outside Australia, if at the time the Australian Government has advised to reconsider the need to travel to, or advised against all travel to that country;
- war or an act of war;
- any intentional self-inflicted act;
- any other specific exclusions agreed with you first.

If your plan is for 'accident-only', you will not receive payouts if you suffer an accident that is entirely or partially the result of, or contributed to by, an illness. If your plan is 'illness only', you will not receive payouts if you suffer an illness that is entirely or partially the result of, or contributed to by, an accident.

How can I claim if I need to?

Simply call us on 13 44 54 as soon as you're unable to work. We will send you a claim form to complete and return, together with proof of the condition, your income and other relevant documentation (if applicable). You can ask for, and send in, claim forms during your waiting period.

Every month that you are unable to work, you will need to submit a medical progress claim form to continue receiving payments.

Generally you will have to pay the costs of providing the initial and ongoing information or documentation to support your claim. However, TOWER will pay any costs for anything above our standard requirements.

It's really as simple as that, but if you ever have any queries, just call us on 13 44 54.

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5 easy steps to help protect your income

The following 5 easy steps show just how simple it is to apply for the Income Protector Plan:

- **Step 1:** Decide **how much income** you would need (up to 75% of your normal income, to a maximum of \$5,000 per month)
- **Step 2:** Choose what **type of plan** you would like (accident and illness, accident only or illness only)
- **Step 3:** Choose your **payout period** (6 months, 12 months, or 24 months)
- **Step 4:** Choose your **waiting period** (30 days, 60 days, or 90 days)
- **Step 5:** Call **13 44 54 now** to obtain a personalised quote!

About InsuranceLine

"We're just a phone call away" doesn't sound like it comes from the insurance industry. In fact, it's the sort of thing Mum or Dad, a brother or sister or a family member might say to you; and you know they really mean it. That's because InsuranceLine is more about people than premiums and policies; and about making it easier for you to take better control of your life and future well being. InsuranceLine promotes commonsense financial services you can afford, without confusing red tape and industry jargon. We try to speak in a language you can understand and feel comfortable with. Equally importantly, we believe in the old fashioned values of integrity, honesty and courtesy. InsuranceLine is always "just a phone call away".

Providing security and peace of mind

It's important your policy is backed by a company with pedigree, which is why it's insured by TOWER Australia Limited (TOWER), one of Australia's leading life insurers. TOWER Australia has roots which go back more than a century and is trusted by hundreds of thousands of customers, so you'll be far from alone.

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Frequently Asked Questions

Full definitions and conditions are set out in the Policy Document, which is available on request. Here are some of the more common Frequently Asked Questions:

Q: What happens if I return to work, only to find that I need more time to recover?

A: You can resume receiving payouts (providing TOWER agree that you're still unable to work and have not exceeded the payout period) without undergoing a new waiting period, if you resume your claim within six months of returning to work.

Q: Do I have to pay premiums while I'm unable to work?

A: No. If you are eligible to receive a payout, you won't pay premiums until you are either able to go back to work, or the payout period has been reached. Once your claim payouts start we'll even refund any premiums you paid during the waiting period.

Q: Will my premiums ever increase?

A: The underlying premium rates are not guaranteed, but once your plan has started, you will never be singled out for a premium rate increase, and any increase will be applied to all policyholders to which the same premium rate table applies, with 30 days written notice. Premiums also increase with age or if you increase cover. Unless otherwise requested, premiums also increase each year to allow for the automatic adjustment for inflation.

Q: If I cancel my policy, do I get anything back?

A: If you cancel within 30 days of receiving your policy you will get a refund of any premiums paid. The Income Protector Plan is not a savings plan and has no cash value, so if you cancel after the first 30 days you will not get anything back.

Q: What happens if I stop paying my premiums?

A: The cover provided by the Income Protector Plan will cease. You will be informed in writing if your premium is overdue and if your cover has ceased. It is important to let InsuranceLine know immediately if you cannot pay a premium to help work out an alternative arrangement.

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7 good reasons to apply for the Income Protector Plan

1. Protect up to 75% of your income if you're unable to work

Your ability to earn an income is probably your most valuable asset. It allows you to pay everyday living costs, save for the future, and live the life you and your family enjoy. That's why it's important to protect up to 75% of your income if you're unable to work due to an accident or illness.

2. It's affordable and fast to apply!

Cover available from only \$2.95 a week – that's less than 50 cents a day! Because there are no complicated and lengthy forms and generally no medical examinations, you can apply for cover in just 15 minutes over the phone. How easy is that!

3. Tax-deductible premiums

Not only is this Plan easy to apply for, the premiums you pay are generally also tax-deductible. That means it's even more affordable to help protect your income with this Plan! Of course, any payouts are tax-assessable, just like your normal income.

4. The Policy that keeps on covering you

Once you recover and return to work, your Plan will keep on working for you, just in case you ever need to claim again. Also, you won't pay any premiums whilst you're receiving a payout.

5. Guaranteed renewal up to age 60

As long as your premiums are paid when due, your cover will continue right up until the Plan's anniversary after you turn 60.

6. Automatic inflation protection

Unless you request otherwise, your cover under the Plan will automatically increase each year, except while on claim, by an amount equal to the change in CPI or 3% - whichever is the greater (Limits apply). This gives you the security of knowing you'll have enough for any increase in the cost of living. Naturally, an increase will also apply to your premium.

7. Change your level of cover whenever you need to

If you get a pay rise, or change your working arrangements and earn less, just let us know and we'll adjust your level of cover to make sure it's in line with the amount of income you wish to protect. You can increase your cover by up to 5% each year (including inflation) without needing to answer any further health and lifestyle questions.

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Your satisfaction is important

After we have accepted your application and issued your policy we will send you a policy document and a policy schedule. You should read these documents carefully and keep them together in a safe place. If at any time you have a dispute or complaint about your policy please contact the InsuranceLine Customer Service Centre in the first instance on 13 44 54 or in writing to Reply Paid 62, Carlton South VIC 3053. Should you wish to escalate your complaint please ask to speak to the Complaints Officer who will handle your matter personally. InsuranceLine will be acting on behalf of TOWER in addressing any complaint relating to the policy. If you feel your complaint is not resolved within 45 days of reporting it to InsuranceLine, you may refer your complaint to an external dispute resolution service - the Financial Ombudsmen Service - on 1300 780 808 or in writing to GPO Box 3, Collins Street West, Melbourne VIC 3000. To use this external free service you must have first used the above internal dispute resolution service.

If you have further questions on the Application Form or on anything else about the Income Protector Plan, just give InsuranceLine a call on 13 44 54, 8am to 8pm (EST), and we will be pleased to answer them for you. Or you can write to InsuranceLine, Reply Paid 62, Carlton South VIC 3053, fax them on 1800 730 099 or email insuranceline@insuranceline.com.au

The information in this PDS includes general advice only. It does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this product having regard to your objectives, financial circumstances and needs. All the taxation statements in this Product Disclosure Statement are based on the continuation of present laws and their current interpretation and are a general statement only.

Income Protector Plan is insured by: Income Protector Plan is promoted by:



Income Protector Plan is promoted by InsuranceLine Pty Limited, Level 3, 4 Martin Place Sydney, NSW 2000, ABN 39 084 666 017, AFSL 243260

Income Protector Plan is insured by TOWER Australia Limited, 80 Alfred Street, Milsoms Point, NSW 2061, ABN 70 050 109 450, AFSL 237848

This PDS is issued by TOWER Australia Limited on 19th May 2009. From time to time updates about this product, which are subject to change and which are not materially adverse to you may be found on the InsuranceLine website at www.insuranceline.com.au. If you request a paper copy of any updated information, this will be provided to you without charge.

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INCOME PROTECTOR PLAN

Product Disclosure Statement



Affordable over-the-phone income protection, so you have money when you're unable to work

Protect up to 75% of your income if you're unable to work due to an accident or illness

Lower cover amounts available from only \$2.95 per week

Premiums generally tax deductible so it's even more affordable

Fast application process – just 15 minutes over the phone

Insured by TOWER Australia Limited (AFSL 237848, ABN 70 050 109 450)

Promoted by InsuranceLine Pty Limited (AFSL 243260, ABN 39 084 666 017)



"I insure my car and my house, but without my income, I'd have neither"



How would you cope without your monthly pay cheque?

Why do we work? For most of us, we work for an income to support our family or lifestyle. For others, it could mean saving for a holiday or that car you've always wanted.

Whatever your situation, if you were unable to work, how long would you be able to meet the everyday costs of life ... the rent or mortgage... your credit card payments... the electricity, gas and water bills... your car repayments... your children's schooling and social activities... or even the basics such as food and clothing? How are you going to make ends meet, on top of any medical expenses from an accident or illness?

How long could you live off your savings and still maintain your present lifestyle? Would you have to queue up for social security payments, which may only be a fraction of what you need? Would you really want to ask your family or friends for support? Would you want to put them in the position of having to think about lending you money?

So where would you or your family be if you were unable to work for a period of time because of an accident or illness?

Every working Australian has a 1 in 3 chance of becoming disabled for more than three months during their working lives*

This can happen to you! Accidents and illness happen every day. If you're responsible for the financial future of others, or have financial commitments, you should seriously consider safeguarding your financial future and not leaving it to chance.

We all want to protect ourselves and our families from financial worries. So it makes sense to help protect your income with the Income Protector Plan.

We've relaxed the rules and cover more occupations than ever before.

*Source: Institute of Actuaries of Australia (2000) Interim report of the Disability Committee IAAust: Sydney.



We're just a phone call away

CALL NOW **13 44 54**

"The plan is so affordable, flexible and hassle-free!"



Up to 75% of your income paid – when you might have nothing!

The Income Protector Plan is an insurance policy that can replace up to 75% of your monthly income if you're unable to work due to an accident or illness.

If your doctor advises that you can't work, and your claim is approved by TOWER, you can receive up to 75% of your monthly income, to a maximum payout of \$5,000 per month (lower limits apply to part-timers and people aged over 50).

These monthly payouts can be used to help with your regular bills, maintain your lifestyle and support you and your family while you're unable to work. Even better, unlike most life insurance, there's also no limit to the number of times you can claim for separate accidents or illnesses!

You might decide that you only need to protect a smaller percentage of your income, and therefore pay a lower premium. Whatever level of cover you choose, wouldn't it be a massive relief to know that you've taken steps to ensure that you and your family can help maintain your lifestyle should you be unable to work?

To apply you must be aged 18 to 55 and a permanent Australian resident. You must also be in paid employment for at least 20 hours a week.



We're just a phone call away

CALL NOW **13 44 54**

From \$2.95 a week - now that's affordable!

With premiums from just \$2.95 a week, the Income Protector Plan is affordable. And when you consider premiums are generally tax deductible, it's even more cost effective!

Apply in just 15 minutes over the phone - now that's easy!

Because there are no complicated and lengthy forms and generally no medical examinations, you can apply for cover in just 15 minutes over the phone. How easy is that!

Flexible plan options

You have 3 choices to make - choose the option that suits your particular needs.

(1) Choose what type of plan you would like to apply for:

- accident and illness
- accident only
- illness only

Premiums are lower for the accident only plan.

(2) Choose the maximum time you want to receive a payout for each claim (payout period):

- 6 months
- 12 months
- 24 months

Obviously, a shorter payout period will mean a lower premium.

(3) Choose the amount of time you have to wait while you're unable to work before you can claim (waiting period – read below for details):

- 30 days
- 60 days
- 90 days

Obviously, a longer waiting period will mean a lower premium.

How do the payouts work?

Your monthly payout will generally be the cover amount you selected. If your cover amount is more than 75% of your monthly income at the time of claim, your monthly payout will be reduced to 75% of your monthly income. Generally your monthly income will be calculated as a before tax average (if self-employed, this will be after the deduction of any business expenses) over the last 12 months before the accident or illness happened.

If while you're unable to work you receive other income (such as from another income protection policy, workers compensation or social security), your payout may be adjusted, but only if the combined amount exceeds 75% of your monthly income.



We're just a phone call away

"Income protection that's easy to understand – now that's different!"



You can start receiving payouts once you have been unable to work (as approved by TOWER) for 30, 60 or 90 days depending on the waiting period you have chosen. Payouts are made at the end of the month and will then continue each month you are unable to work up to 6, 12 or 24 months, depending on the payout period you have chosen. So for example, if you chose a 30-day waiting period your first payout would be 60 days after you were first unable to work.

To give you an idea of how the plan works, here are some examples of how people from different age groups, different jobs and with different incomes and financial needs could help protect their income with the Income Protector Plan.

	Ted, Age 40	Jason, Age 35	Caroline, Age 30
Occupation	Electrician	Registered Nurse	Receptionist
Normal Income	\$4,000 per month	\$3,500 per month	\$3,000 per month
Cover	\$3,000 per month (75% of income)	\$1,750 per month (50% of income)	\$750 per month (25% of income)
Weekly Cost*	\$15.76 per week	\$7.79 per week	\$2.95 per week

^ Examples based on standard rates for non-smokers taking out an accident & illness plan, with a 30-day waiting period and 6-month payout period. Premiums increase with age and cover, and subject to acceptance, take into account many factors including a person's age, gender, health and lifestyle. Naturally, rates are lower for less risky occupations such as receptionists, compared to say electricians.



We're just a phone call away

CALL NOW **13 44 54**

Absolutely no risk! 30-day money-back guarantee

We're so confident you will be 100% satisfied with your Income Protector Plan that we offer you a 30-day money-back guarantee. If you decide it's not for you, simply return it for a full refund. It's guaranteed.

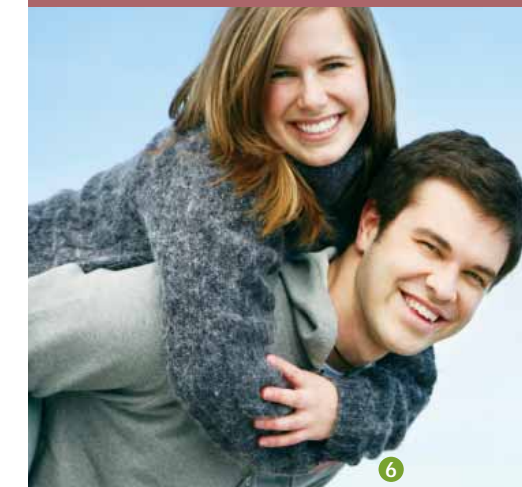
Choose how often you want to pay premiums

Unlike most policies, InsuranceLine gives you the choice to pay premiums according to your needs i.e. fortnightly or monthly, in line with your pay day; quarterly, which may help with your BAS statements if you're self-employed; or annually, where you get a discount of one month's premium! Remember that you can pay by direct debit or credit card, on any working day of your choice!

Apply over the phone in just 15 minutes

Applying for the Income Protector Plan is easy. Helping protect your income and family could be just a phone call away – call 13 44 54 now! Alternatively, complete the Application Form enclosed and post it to InsuranceLine – Reply Paid 62, Carlton South VIC 3053 (no stamp required).

FREE Will Kit with your policy



We're just a phone call away

CALL NOW **13 44 54**



Promoted by

insuranceLine

We're just a phone call away

AFSL: 243260

INCOME PROTECTOR PLAN

Application Form.

Need any help completing this form?



13 44 54

8am ~ 8pm (EST)

Income Protector Plan is promoted by InsuranceLine Pty Ltd. ABN 39 084 666 017. AFSL 243260. Income Protector Plan is insured by TOWER Australia Limited. ABN 70 050 109 450 AFSL 237848. When you complete this application form and until it is accepted, you are required to disclose all information relevant to TOWER's decision to provide you with insurance cover. This also applies if you vary, or re-instate your policy. Failure to comply with this duty of disclosure may prejudice your rights under this policy. Before signing this application, please read the Product Disclosure Statement. It will help you understand the product.

1. Personal Details (Life Insured)

Mr Mrs Miss Ms Other Male Female Date of Birth / /

First name Surname

Postal address Postcode

Telephone day () evening () mobile Email

Have you smoked in the last 12 months? Yes No What is your height? What is your weight?

Are you a permanent Australian resident? Yes No Have you ever applied for income protection insurance before? Yes No

2. Work Details

a) What is your Occupation? (use your next Occupation if changing in the next 3 months.)

b) Are you currently:
 Employed? Yes No or Self-employed? Yes No
 If Employed, is your job permanent? Yes No
 If Self-Employed, how long have you been self-employed?

c) What is the average number of hours that you work per week? Less than 20 hours 20-29 hours 30-60 hours 61 hours or more

d) What is your Monthly Income (before tax)? \$

3. Cover Details

a) Type of plan: Accident & Illness or Accident Only

b) What Monthly Cover would you like to insure yourself for? \$ * Up to 75% of your average Monthly Income (up to a maximum of \$5,000 per month)
 * Persons working 20-29 hours per week can only insure up to 50% of their Monthly Income * The maximum Monthly Cover for persons over age 50 is \$3,000

c) Please choose a Waiting Period (please refer to the Product Disclosure Statement if unsure): 30 days 60 days 90 days

d) Please choose a Payout Period (please refer to the Product Disclosure Statement if unsure): 6 months 12 months 24 months

4. Pastimes and Travel Details

a) Do you currently engage or intend to engage in any sports or hazardous activities e.g surfing, bungee jumping? Yes No
 If Yes, please list:

b) Do you intend to travel overseas during the next 12 months? Yes No
 If Yes, where to?

5. Medical Details

If you answer "Yes" to any of the questions below, please provide full details in the space provided (including all treatments, medications and the names of all health professionals consulted). Tick this box if you wish to attach additional information, to assist with your application being processed promptly

a) Have you ever had any of the following medical conditions?

- Chest pain, high blood pressure, heart attack, stroke, or any heart or blood vessel condition? Yes No
- Cancer, melanoma, tumor or growth of any kind? Yes No
- Diabetes, hepatitis or any kidney, liver, bowel, or stomach condition? Yes No
- Asthma, or any other respiratory condition? Yes No
- Epilepsy, multiple sclerosis, paralysis, sleep apnoea or any type of brain or nervous system condition? Yes No
- A back, neck, knee or other joint condition including arthritis or gout? Yes No

Details:

b) Have you ever received medical advice or treatment from a doctor or other health professional for:

- Eye, ear or skin condition? Yes No
- Bladder, urinary or reproductive condition? Yes No
- Anaemia or other blood or infectious condition? Yes No

Details:

c) Other than for any condition listed in Question 5a and 5b:

- Have you in the past 5 years sought medical advice or treatment from a doctor or other health professional, or been prescribed medication (excluding antibiotics and contraceptives), for any condition which has lasted more than 14 days? Yes No
- Do you intend seeking or have you been advised to seek medical advice or treatment for any other current medical concern? Yes No

Details:

5. Medical Details (continued)

d) Has your biological mother, father, sister or brother been diagnosed prior to age 65 with any of the following:

(if Yes, please provide details in the appropriate boxes)

	Type/Condition	Age at diagnosis	Relationship to you
• Cancer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
• Kidney Disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
• Huntington disease, or other neurological disease such as multiple sclerosis, or Parkinson's disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>

6. Lifestyle Declaration (by the Life to be Insured)

To the best of my knowledge, I am **not** infected with HIV (the virus that can lead to AIDS) nor am I carrying the antibodies to HIV. Also in the last 10 years I have **not**:

- had sex with someone I know or suspect to be HIV positive, or
- engaged in male to male anal sexual intercourse, or
- worked as, nor engaged in sex with a prostitute, or
- received medical advice or treatment for drug abuse or alcohol dependency, or
- taken any drug other than as medically directed.

I agree I disagree

7. Your Banking Details

Payment Frequency (Tick one payment frequency and provide relevant details)

- Fortnightly on Mon Tues Wed Thu Fri with 1st payment starting on / / (enter a date within the next 14 days)*
- or Monthly on (enter 1st to 28th of each month)*
- or Quarterly
- or Annually (All cheques are to be made payable to: TOWER Australia Limited)

* When your application is processed, if your 1st nominated payment date has passed, we will select the next available date for the first payment only.



Payment Method (Tick one box and provide relevant details)

- Direct Debit Credit Card Cheque (Annual payment only)

Credit Card Payments

I authorise the debit of my premiums from my: Visa Mastercard Expiry: /

Account name: Card number:

Direct Debit Request

I request and authorise National Australia Bank Limited (BSB: 082057) to directly debit my premiums from my account detailed below,

in favour of TOWER Australia Limited (User Number: 245397) using the direct debit system. BSB number: (Your branch number)

Name and address of Bank/Financial Institution:

Account name: Account number:

8. Declaration (Please sign below)

I hereby apply for the Income Protector Plan. I have received a Financial Services Guide from InsuranceLine and have read the Product Disclosure Statement issued by TOWER Australia Limited. I understand that neither InsuranceLine nor TOWER have considered my financial situation, needs or objectives and I have taken this and the Product Disclosure Statement provided into consideration before acting on their advice about acquiring or holding the Income Protector Plan.

I declare that I have read and understood all the questions I have been asked, and that my answers and statements are true and complete to the best of my knowledge and belief. I also understand that TOWER is entitled to rely on the information I have provided when issuing a policy. I further understand that my failure to provide or disclose any material information may prejudice my rights, or the rights of any other person under this policy, and that the effect of non-disclosure or misrepresentation may be that the Policy is voided or cover adjusted. I authorise TOWER Australia Limited (user number 245397) to collect my premiums from either my credit card or through the direct debit system, according to whichever authorisation is completed above. If using the direct debit system, I confirm that I have read the Direct Debit Request Summary and that I have the authority to make these payments.

By completing this application form, you agree to allow InsuranceLine to contact you from time to time, in relation to the products we offer until you tell us otherwise.

If you do not want to receive any further information on other products or services offered by InsuranceLine or TOWER, please call 1800 999 234 or write to InsuranceLine, Reply Paid 62, Carlton South VIC 3053 (no postage required).

Please ensure the life insured and the necessary account signatory(ies) sign here:

Sign here Date / /

INSURED BY



how to return your application form

mail FREE post
Reply Paid 62
Carlton South VIC 3053

FREE fax
1800 730 099

local phone
13 44 54
apply over the phone