

ACCELERATED PROTECTION POLICY

Exciting news about your multi-award winning Accelerated Protection Policy!

NOVEMBER 2009 UPGRADE BOOKLET

09



THE CHOICE IS YOURS

As part of TOWER's commitment to offer our loyal customers the best in insurance protection, we have made a number of improvements to your Accelerated Protection Policy which are available to you at no extra cost.

What does this booklet contain?

We have included in the following pages full details of your improved policy terms and conditions.

The Accelerated Protection Policy is made up of two types of insurance plans – Life Plan and Income Plan (Standard or Comprehensive).

To determine which changes relate to your policy, please refer to your Policy Schedule and the Policy Document you received when you bought your insurance. These will provide you with details of the benefits selected by you to form part of your customised policy.

This booklet now forms part of your legally binding insurance contract. It should be kept in a safe place together with your existing policy documents. Any terms and conditions not mentioned in this booklet will remain unchanged.

When do the changes take effect?

All improvements to your plan came into effect on 2 November 2009.

Please note these improvements apply to claims for events which occur on or after 2 November 2009. They do not apply to current claims or claims for events which occurred before this date.

What do I need to do?

Nothing! The improvements relating to your plan are now included as part of the standard terms and conditions of your policy.

You can be confident knowing that should you need to make a claim, our claims team will have details of all the policy conditions relevant to your cover.

While we believe that these enhancements to your policy offer you real benefits, you should also be aware that you have choice at time of claim. You can choose to have your claim assessed according to the enhanced terms and conditions or, under the original wording should you feel it is of greater benefit. The choice is yours.

1. Life Plan

1.1 PREMIUM FREEZE BENEFIT

If you don't want your premiums to increase, you now have the option to freeze them. This in turn will reduce your sum insured amount and is available if you are aged 45 and over, and have a stepped premium policy only.

New	Previously
<p>The Premium Freeze Benefit is available to be activated if We are charging premiums on a stepped premium basis and the Life Insured is older than age 45. You may elect to activate the Premium Freeze Benefit by notifying Us in writing. Under the Premium Freeze Benefit, the Benefit Amount will be set to the level that can be purchased by that amount of fixed premium as determined by Us from year to year. It is important to note, while premiums remain fixed under the Premium Freeze Benefit there will be a reduction in the Benefit Amount on a yearly basis as insurance generally will be more expensive as age increases.</p> <p>If You notify Us that You wish to apply the Premium Freeze Benefit, the Inflation Protection Benefit will not apply. If You notify Us that the Premium Freeze Benefit is to cease within three years of it starting, the Inflation Protection Benefit will then recommence but only if it was applicable prior to the Premium Freeze Benefit being activated.</p>	<p>This benefit was not available when you applied for cover.</p>

POLICY TERMS & CONDITIONS

2. Critical Illness Benefit Option

2.1 INTENSIVE CARE

Provides a benefit if you require continuous mechanical ventilation by means of tracheal intubation for ten consecutive days (24 hours per day).

New	Previously
Intensive Care means a Sickness or Injury has resulted in the Life Insured requiring continuous mechanical ventilation by means of tracheal intubation for ten consecutive days (24 hours per day) in an authorised intensive care unit of an acute care hospital. No amount will be paid where Intensive Care of the Life Insured results from the consumption of alcohol or the use of non-prescribed drugs.	This benefit was not available when you applied for cover.

2.2 PARALYSIS SUPPORT BENEFIT

If you become paralysed, you will receive two times your benefit amount up to a maximum of \$2,000,000, or your benefit amount if your benefit is more than \$2,000,000.

New	Previously
<p>If the Life Insured becomes paralysed, the Critical Illness insurance payment will be:</p> <ul style="list-style-type: none"> • two times the Benefit Amount, to a maximum of \$2,000,000; or • the Benefit Amount, if it is greater than \$2,000,000. 	This benefit was not available when you applied for cover.

2.3 HEART ATTACK DEFINITION

This now allows for other medical tests to be used if current tests or criteria are inconclusive. This allows for future advances in diagnostic tests, providing you with greater flexibility at time of claim.

New	Previously
<p>Heart Attack (myocardial infarction) means the death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The basis of diagnosis will be:</p> <ul style="list-style-type: none"> • confirmatory new electrocardiogram (ECG) changes; and • a diagnostic rise and fall (other than as a result of cardiac or coronary intervention) in either Troponin I in excess of 2.0ug/L or Troponin T in excess of 0.6ug/L or cardiac enzyme CK-MB. <p>If the above criteria are not met, We will pay a claim based on satisfactory evidence that the Life Insured has unequivocally been diagnosed as having suffered a myocardial infarction resulting in:</p> <ul style="list-style-type: none"> • a permanent reduction in the Left Ventricular Ejection Fraction to less than 50%, measured three months or more after the event; or • new pathological Q waves. <p>At TOWER's discretion, We will also consider any other medical test result provided by a cardiologist that unequivocally diagnoses myocardial infarction of the degree of severity or greater as documented above.</p>	<p>Myocardial Infarction (heart attack) means the death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The basis of diagnosis will be:</p> <ul style="list-style-type: none"> • confirmatory new electrocardiogram (ECG) changes; and • a diagnostic rise and fall (other than as a result of cardiac or coronary intervention) in either Troponin I in excess of 2.0ug/L or Troponin T in excess of 0.6ug/L or cardiac enzyme CK-MB. <p>If the above criteria are not met, We will pay a claim based on satisfactory evidence that the Life Insured has unequivocally been diagnosed as having suffered a Myocardial Infarction resulting in:</p> <ul style="list-style-type: none"> • a permanent reduction in the Left Ventricular Ejection Fraction to less than 50%, measured three months or more after the event; or • new pathological Q waves.

2.4 MULTIPLE SCLEROSIS DEFINITION

The following criteria have been removed:

- permanent 25% impairment of Whole Person Function, and
- unable to perform any one of the Activities of Daily Living.

New	Previously
<p>Multiple Sclerosis means a disease characterised by demyelination in the brain and/or spinal cord. Multiple Sclerosis must be unequivocally diagnosed. There must be more than one episode of well-defined neurological deficit with persisting neurological abnormalities. Neurological investigations such as lumbar puncture, MRI (Magnetic Resonance Imaging) evidence of lesions in the central nervous system, evoked visual responses, and evoked auditory responses are required to confirm diagnosis.</p>	<p>Multiple Sclerosis means the unequivocal diagnosis of Multiple Sclerosis, where the condition is characterised by demyelination in the brain and/or spinal cord resulting in neurological deficit and;</p> <ul style="list-style-type: none"> • at least a permanent 25% impairment of Whole Person Function, or • the life insured being totally and permanently unable to perform any one of the Activities of Daily Living.

2.5 PARKINSON'S DISEASE DEFINITION

The following criteria have been removed:

- permanent 25% impairment of Whole Person Function, and
unable to perform any one of the Activities of Daily Living.

New	Previously
<p>Parkinson's Disease means the unequivocal diagnosis of degenerative idiopathic Parkinson's Disease as characterised by the clinical manifestation of one or more of the following:</p> <ul style="list-style-type: none"> • rigidity; • tremor; and • akinesia resulting in the degeneration of the nigrostriatal system. <p>All other types of Parkinsonism are excluded (e.g. secondary to medication).</p>	<p>Parkinson's Disease means the unequivocal diagnosis of Parkinson's Disease where the condition cannot be controlled with treatment and:</p> <ul style="list-style-type: none"> • the life insured shows signs of progressive incapacity with at least a permanent 25% impairment of Whole Person Function, or • the life insured being totally and permanently unable to perform any one of the Activities of Daily Living.

3. Income Plan Comprehensive

3.1 ELECTIVE SURGERY BENEFIT

You are now eligible for a benefit amount if you become totally disabled due to sickness and as a result of a transplant, surgery to improve your appearance or elective surgery performed on the advice of a medical practitioner.

New	Previously
<p>Under the Elective Surgery Benefit, the Life Insured will be considered Totally Disabled due to Sickness when Total Disability results from:</p> <ul style="list-style-type: none">• surgery to transplant part of the Life Insured's body to someone else;• surgery to improve the Life Insured's appearance; or• elective surgery performed on the advice of a Medical Practitioner. <p>The Elective Surgery Benefit will not apply if the surgery took place within six months of:</p> <ul style="list-style-type: none">• the Plan start date;• the date of an applied-for increase but only in respect of the increase amount; or• the most recent date We agreed to reinstate the Plan.	<p>This benefit was not available when you applied for cover.</p>

3.2 EXTENDED CARE BENEFIT

When your policy ends, you can now extend it if you have held the policy for ten or more years at standard rates and you have not made a claim in the 13 months prior to the policy end date.

New	Previously
<p>The Extended Care Benefit applies when the Life Insured reaches the Plan end date. Cover under Income Protection will continue unless:</p> <ul style="list-style-type: none"> • You ask Us not to continue it; • a claim has been paid under Income Protection in the 13 months prior to the Plan end date; • Income Protection or any Underwritten increase of Income Protection has been current for less than ten years at the Plan end date; • Income Protection was reinstated within ten years of the Plan end date; or • Income Protection was issued on other than Our standard rate of premium or with the application of a special condition. <p>Under the terms of the Extended Care Benefit:</p> <ul style="list-style-type: none"> • the only benefit applicable is the Total Disability Benefit; • the Inflation Protection Benefit will not apply; • the definition of Total Disability alters to 'solely because of a Sickness or Injury the Life Insured is permanently unable to perform at least two of the five Activities of Daily Living without the physical assistance of another person'; • when the Life Insured is Totally Disabled, the lesser of: <ul style="list-style-type: none"> – the Benefit Amount; or – \$5,000 (increased by the Indexation Factor from the Plan start date to the Plan end date) per month is payable until the end of the Benefit Period; • the Benefit Period ends on the earlier of: <ul style="list-style-type: none"> – the death of the Life Insured; or – the Policy anniversary prior to the Life Insured's 100th birthday; and • premiums will be based on the age of the Life Insured at the Plan end date and will continue on a level premium basis. 	<p>This benefit was not available when you applied for cover.</p>

3.3 JOB SECURITY BENEFIT

We will pay your employer one monthly benefit, if you are totally disabled for two consecutive months and then return to paid work with the same employer.

New	Previously
<p>The Job Security Benefit will be paid when the Life Insured:</p> <ul style="list-style-type: none"> • does not directly or indirectly own all or part of the business in which the Own Occupation of the Life Insured is performed; and • has been Totally Disabled for two consecutive months and subsequently returns to a Gainful Occupation with the same employer with whom the Life Insured was working prior to being Totally Disabled. <p>Payment will be made to the Life Insured's employer and the amount paid will be one times the Benefit Amount for any one Total Disability.</p>	<p>This benefit was not available when you applied for cover.</p>

3. Income Plan Comprehensive continued

3.4 INVOLUNTARY UNEMPLOYMENT BENEFIT

We will waive your Income Protection premiums, including premiums for any optional benefits, if you become involuntarily unemployed for reasons other than Sickness or Injury for up to three consecutive months from the date of unemployment.

New	Previously
<p>This benefit only applies if You are both the Policy owner and the Life Insured. It does not apply if You own the Policy on the life of someone else.</p> <p>If the Life Insured becomes involuntarily Unemployed for reasons other than Sickness or Injury We will waive premiums for Income Protection (including all optional benefits) for up to three months from the date of Unemployment. During this period, cover will not lapse solely as a result of non-payment of a premium. You must resume paying premiums at the end of this period or the Policy will lapse.</p> <p>We will only waive premiums in terms of this Involuntary Unemployment Benefit if:</p> <ul style="list-style-type: none">• Income Protection Premier under this Policy has been in force for at least six months before the date of Unemployment; and• You give Us proof to Our satisfaction of Involuntary Unemployment. <p>We will stop waiving premiums in terms of this Involuntary Unemployment Benefit if the Unemployment ends before the expiry of the three-month period.</p>	<p>This benefit was not available when you applied for cover.</p>

3.5 RETURN TO WORK BENEFIT

If you have been in receipt of the Rehabilitation Benefit for at least three consecutive months and return to paid work for at least 30 hours a week, we will pay you one monthly benefit upon your return to work, and again on your three and six-month anniversaries of consecutive employment.

New	Previously
<p>The Return to Work Benefit will be paid when the Life Insured returns to a Gainful Occupation after having been in receipt of the Rehabilitation Benefit for at least three consecutive months. If the Return to Work Benefit applies, the amount paid will be one times the Benefit Amount on each of the following:</p> <ul style="list-style-type: none">• the Life Insured starting in a Gainful Occupation for 30 hours a week or more;• the Life Insured continuing in that Gainful Occupation for three consecutive months for 30 hours a week or more; and• the Life Insured continuing in that Gainful Occupation for six consecutive months for 30 hours a week or more. <p>The Return to Work Benefit:</p> <ul style="list-style-type: none">• starts to accrue when the Life Insured starts in a Gainful Occupation for 30 hours a week or more;• is paid in arrears; and• will stop on the earlier of the following events:<ul style="list-style-type: none">– the end of the Benefit Period;– the Plan end date;– the Life Insured no longer being in a Gainful Occupation for 30 hours a week or more; or– three times the Benefit Amount being paid for any one Total or Partial Disability.	<p>This benefit was not available when you applied for cover.</p>

3. Income Plan Comprehensive continued

3.6 GUARANTEED FUTURE INSURABILITY BENEFIT

If your salary increases, you can increase your monthly benefit by up to 15% every third policy anniversary, up to a maximum of \$30,000 per month, without having to provide any additional health information.

New	Previously
<p>Under the Guaranteed Future Insurability Benefit, You can increase the Benefit Amount by up to 15% every three years in line with an increase in the Life Insured's Monthly Earnings by providing further occupational and financial evidence subject to the following conditions:</p> <ul style="list-style-type: none">• an application in writing for an increase being made within 30 days of every third policy anniversary after the Plan start date;• Our receipt of acceptable supporting financial evidence relating to the Life Insured's Monthly Earnings (including, but not limited to, a statement of Your income over the preceding two years);• an application cannot be made where the Life Insured has had a claim within six months of the qualifying Policy anniversary;• the Guaranteed Future Insurability Benefit ends at the Policy anniversary prior to the Life Insured's 55th birthday;• the total Benefit Amount, after any increase, cannot exceed 75% of the first \$26,666 of Pre-Disability Earnings (or \$320,000 pa), and 50% of the next \$20,000 of Pre-Disability Earnings (or \$240,000 pa) to a maximum \$30,000 Benefit Amount;• no benefit will be payable under Income Protection on account of an increase in Benefit Amount under this benefit, if at the time the increase is applied for, a benefit is payable under Income Protection or circumstances exist which, if the subject of a claim, would give rise to the payment of a benefit under this Policy;• Your premium will be increased to take into account any increase in Benefit Amount according to the premiums current, and with regard to the Life Insured's age, at the time of the increase in Benefit Amount;• Our then-current rules will be applied in respect of the maximum Benefit Amount for the Life Insured's occupation and income;• this benefit does not apply where the Life Insured has a medical or pastimes loading or medical or pastimes exclusion showing in the Policy Schedule.	<p>This benefit was not available when you applied for cover.</p>

3.7 CHANGE OF WAITING PERIOD BENEFIT

You are now able to shorten your waiving period without having to undergo any further underwriting if your employment status changes.

New	Previously								
<p>You can shorten the Waiting Period if the Life Insured changes their employment status by providing further occupational and financial evidence subject to the following conditions:</p> <ul style="list-style-type: none"> • Your premium will be increased to take into account the shortened Waiting Period according to the premiums current, and with regard to the Life Insured's age, at the time of the Waiting Period being reduced; • the Life Insured is not Totally Disabled or Partially Disabled at the time (either during the Waiting Period or while a benefit is payable); • the Life Insured provides Us with written proof that the change of employment status has occurred; • You request the change in writing within 30 days of the Life Insured joining a new employer; • the Life Insured is not eligible, and will not become eligible, for income protection with a new employer through an insurance policy, superannuation or pension plan; • where 104-week or 52-week Waiting Period applies, You provide Us with proof the Life Insured was covered by an employer-related income protection policy with a Benefit Period of one year or more while employed by the previous employer; and • If the Life Insured has a medical loading or medical exclusion showing in the Policy Schedule, this Benefit does not apply. The Waiting Period can be shortened as per the following table: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #808080; color: white;">Existing Waiting Period</th> <th style="background-color: #808080; color: white;">Can be shortened to a new Waiting Period as follows:</th> </tr> </thead> <tbody> <tr> <td>104 weeks or 52 weeks</td> <td>13 weeks or 26 weeks</td> </tr> <tr> <td>26 weeks</td> <td>13 weeks</td> </tr> <tr> <td>13 weeks</td> <td>4 weeks</td> </tr> </tbody> </table> <p>We consider that employment status has changed where:</p> <ul style="list-style-type: none"> • the Life Insured has ceased work for one employer and has commenced employment with another employer not related to the first mentioned employer and of which the Life Insured has no ownership interest in the business; or • the Life Insured ceases being self-employed (ie shareholder or employee of own company, sole trader or partner) and commences employment with a new employer of which the Life Insured has no ownership interest in the business. 	Existing Waiting Period	Can be shortened to a new Waiting Period as follows:	104 weeks or 52 weeks	13 weeks or 26 weeks	26 weeks	13 weeks	13 weeks	4 weeks	<p>This benefit was not available when you applied for cover.</p>
Existing Waiting Period	Can be shortened to a new Waiting Period as follows:								
104 weeks or 52 weeks	13 weeks or 26 weeks								
26 weeks	13 weeks								
13 weeks	4 weeks								

3. Income Plan Comprehensive continued

3.8 PREMIUM PAUSE BENEFIT

You are now able to temporarily suspend your premiums and cover for up to 12 months if you become unemployed or are on long term leave.

New	Previously
<p>Under the Premium Pause Benefit, once 12 consecutive months premiums have been paid, You may apply to temporarily suspend the premiums and Plan for up to 12 consecutive months if the Life Insured stops working due to Unemployment or long term leave. You must provide Us with evidence acceptable to Us that the Life Insured is stopping work.</p> <p>This means that:</p> <ul style="list-style-type: none">• no premiums are due, no Benefit Amount is payable and no indexation occurs, while premium suspension continues;• no evidence of the Life Insured’s health, occupation, income or pursuits is required; and• no Benefit will be payable in respect of any Sickness or Injury (whichever is applicable) that occurs while in suspension or during the 90 days following the suspension ending. <p>When You tell Us to restart the Policy, You must arrange for premiums to restart.</p> <p>If no instruction is received from You or premiums are not restarted within 12 months from the start of the Premium Pause Benefit, You will not be able to reinstate Your Policy.</p>	<p>This benefit was not available when you applied for cover.</p>

3.9 COVER CONTINUATION BENEFIT

If you were less than age 55 when you purchased your insurance and you have a benefit period that ends at age 65, you now have the option to continue your cover until age 70, without having to provide additional health information. It will be a one-year benefit period and you must be working for this to apply.

New	Previously
<p>Under the Cover Continuation Benefit, if the Life Insured:</p> <ul style="list-style-type: none"> • was aged 55 or less at the Plan start date; • has a 'to age 65' Benefit Period; and • has been working in a Gainful Occupation for 12 months immediately prior to the Plan end date and can provide occupational and financial evidence acceptable to Us that the Life Insured will continue to work in a Gainful Occupation You can apply to continue Income Protection to the earlier of: <ul style="list-style-type: none"> • the Policy anniversary prior to the Life Insured's 70th birthday; or • the date the Life Insured ceases to work in a Gainful Occupation. <p>This is subject to:</p> <ul style="list-style-type: none"> • an application in writing being received by Us within 30 days of the Policy anniversary prior to the Life Insured's 65th birthday; • the Benefit Period will become one year; • the Waiting Period will be the greater of the existing Waiting Period and four weeks; • the Benefit Amount will be the lesser of the existing Benefit Amount and \$10,000; and • Your premium will increase to take into account the change of Benefit Period according to the premiums current, and with regard to the Life Insured's age, at the time of application for increase in Benefit Period. <p>The Cover Continuation Benefit is not available if:</p> <ul style="list-style-type: none"> • the Life Insured is Totally Disabled or Partially Disabled at the time of cover expiry date (either during the Waiting Period or while a benefit is payable); or • the Life Insured has a medical loading or medical exclusion showing in the Policy Schedule. 	<p>This benefit was not available when you applied for cover.</p>

4. Income Plan

4.1 ELECTIVE SURGERY BENEFIT

You are now eligible for a benefit amount if you become totally disabled due to sickness, as a result of a transplant, surgery to improve your appearance or elective surgery performed on the advice of a medical practitioner.

New	Previously
<p>Under the Elective Surgery Benefit, the Life Insured will be considered Totally Disabled due to Sickness when Total Disability results from:</p> <ul style="list-style-type: none">• surgery to transplant part of the Life Insured's body to someone else;• surgery to improve the Life Insured's appearance; or• elective surgery performed on the advice of a Medical Practitioner. <p>The Elective Surgery Benefit will not apply if the surgery took place within six months of:</p> <ul style="list-style-type: none">• the Plan start date;• the date of an applied-for increase but only in respect of the increase amount; or• the most recent date We agreed to reinstate the Plan.	<p>This benefit was not available when you applied for cover.</p>

4.2 EXTENDED CARE BENEFIT

When your policy ends, you can now extend it if you have held the policy for ten or more years at standard rates and you have not made a claim in the 13 months prior to the policy end date.

New	Previously
<p>The Extended Care Benefit applies when the Life Insured reaches the Plan end date. Cover under Income Protection will continue unless:</p> <ul style="list-style-type: none"> • You ask Us not to continue it; • a claim has been paid under Income Protection in the 13 months prior to the Plan end date; • Income Protection or any Underwritten increase of Income Protection has been current for less than ten years at the Plan end date; • Income Protection was reinstated within ten years of the Plan end date; or • Income Protection was issued on other than Our standard rate of premium or with the application of a special condition. <p>Under the terms of the Extended Care Benefit:</p> <ul style="list-style-type: none"> • the only benefit applicable is the Total Disability Benefit; • the Inflation Protection Benefit will not apply; • the definition of Total Disability alters to 'solely because of a Sickness or Injury the Life Insured is permanently unable to perform at least two of the five Activities of Daily Living without the physical assistance of another person'; • when the Life Insured is Totally Disabled, the lesser of: <ul style="list-style-type: none"> – the Benefit Amount; or – \$5,000 (increased by the Indexation Factor from the Plan start date to the Plan end date) per month is payable until the end of the Benefit Period; • the Benefit Period ends on the earlier of: <ul style="list-style-type: none"> – the death of the Life Insured; or – the Policy anniversary prior to the Life Insured's 100th birthday; and • premiums will be based on the age of the Life Insured at the Plan end date and will continue on a level premium basis. 	<p>This benefit was not available when you applied for cover.</p>

4. Income Plan continued

4.3 BED CONFINEMENT BENEFIT

For each day you are confined to a bed on the advice of a medical practitioner, a proportion of the benefit amount can be paid under certain circumstances.

New	Previously
<p>The Bed Confinement Benefit will be paid when the Life Insured is Bed Confined during the Waiting Period for three days or more. The amount to be paid will be 1/30 of the Benefit Amount for each day of Bed Confinement.</p> <p>The Bed Confinement Benefit:</p> <ul style="list-style-type: none">• starts to accrue from the first day of the Waiting Period;• is paid monthly in arrears; and• will stop on the earlier of the following events:<ul style="list-style-type: none">– the end of the Waiting Period;– the Plan end date;– the end of Bed Confinement; or– payments equalling three times the Benefit Amount having occurred.	<p>This benefit was not available when you applied for cover.</p>

4.4 FAMILY SUPPORT BENEFIT

If a family member stops paid work to care for you because of your sickness or injury, we will pay a monthly benefit up to \$3,000 for up to three months.

New	Previously
<p>The Family Support Benefit will be paid when the Life Insured is Totally Disabled and Bed Confined for 30 consecutive days, and:</p> <ul style="list-style-type: none">• an Immediate Family Member of the Life Insured stops being in a Gainful Occupation to provide care and assistance to the Life Insured; or• the treating Medical Practitioner recommends a Registered Nurse is employed to provide care and assistance to the Life Insured. If the Family Support Benefit applies, the monthly amount paid will be the lesser of the following:• \$3,000 (increased by the Indexation Factor from 10 August 2009);• the Benefit Amount; or• the loss of earnings suffered by the Immediate Family Member, or the cost incurred of the Registered Nurse deemed necessary, less amounts reimbursed from elsewhere. <p>The Family Support Benefit:</p> <ul style="list-style-type: none">• starts to accrue when the Life Insured has been Totally Disabled for 30 consecutive days and the loss or expenditure is incurred;• is paid monthly in arrears; and• will stop on the earlier of:<ul style="list-style-type: none">– the Life Insured no longer being Totally Disabled;– the end of the Benefit Period;– the Plan end date; or– three months Family Support Benefit having been paid for any one Total Disability.	<p>This benefit was not available when you applied for cover.</p>

4.5 HOUSEKEEPER BENEFIT

We will pay a monthly benefit of up to \$3,000 if you suffer a sickness or injury and are totally reliant on a non-family member to care for you.

New	Previously
<p>The Housekeeper Benefit will be paid when:</p> <ul style="list-style-type: none"> • the Life Insured is Totally Disabled for 30 consecutive days; • the Life Insured is Bed Confined at the Life Insured’s usual place of residence; and • the Life Insured needs to rely totally on another person, other than an Immediate Family Member, for housekeeping. <p>If the Housekeeper Benefit applies, the monthly amount paid is the lesser of the following:</p> <ul style="list-style-type: none"> • \$3,000 (increased by the Indexation Factor from 10 August 2009); • the Benefit Amount; or • the cost of the housekeeper, less amounts reimbursed from elsewhere. <p>The Housekeeper Benefit:</p> <ul style="list-style-type: none"> • starts to accrue when the Life Insured has been Totally Disabled for 30 consecutive days and the expenditure incurred; • is paid monthly in arrears; and • will stop on the earlier of the following events: <ul style="list-style-type: none"> – the Life Insured no longer being Totally Disabled; – the end of the Benefit Period; – the Plan end date; – the Life Insured no longer being Bed Confined; – the Life Insured no longer needing to totally rely on another person for housekeeping; or – six months Housekeeper Benefit having been paid for any one Total Disability. 	<p>This benefit was not available when you applied for cover.</p>

Who to call for more information

These changes are a reflection of our commitment to offering the best in financial protection for all of our customers, and should provide you with even greater peace of mind.

If you have any further questions about anything you have read in this booklet, please contact your adviser. If you don't have an adviser, you can call us directly on 1300 209 088 Monday to Friday 8.00am – 7.00pm (AEST/AEDT) or visit us at www.toweraustralia.com.au

Disclaimer

The information in this booklet is intended for use by policy holders of the Accelerated Protection Policy and should be read in conjunction with the relevant policy document and Accelerated Protection Policy PDS dated 23 July 2007.

Benefits are payable subject to meeting the terms and conditions set out in the Policy Document and/or Product Disclosure Statement, including any relevant exclusions or adjustments. If there is any inconsistency between this document and the Product Disclosure Statement and Policy Document, the terms of the Policy Document will prevail to the extent of the inconsistency.

This booklet is issued by TOWER Australia Limited ABN 070 050 109 450 AFSL 237848 (TOWER).



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