



MUTUAL
FOR PROFESSIONALS



INCOME PROTECTION PRIME 70 FEATURES AND BENEFITS OVERVIEW

MAJOR FEATURES OVERVIEW

Income Protection Prime 70 Income Replacement Ratio (IRR)

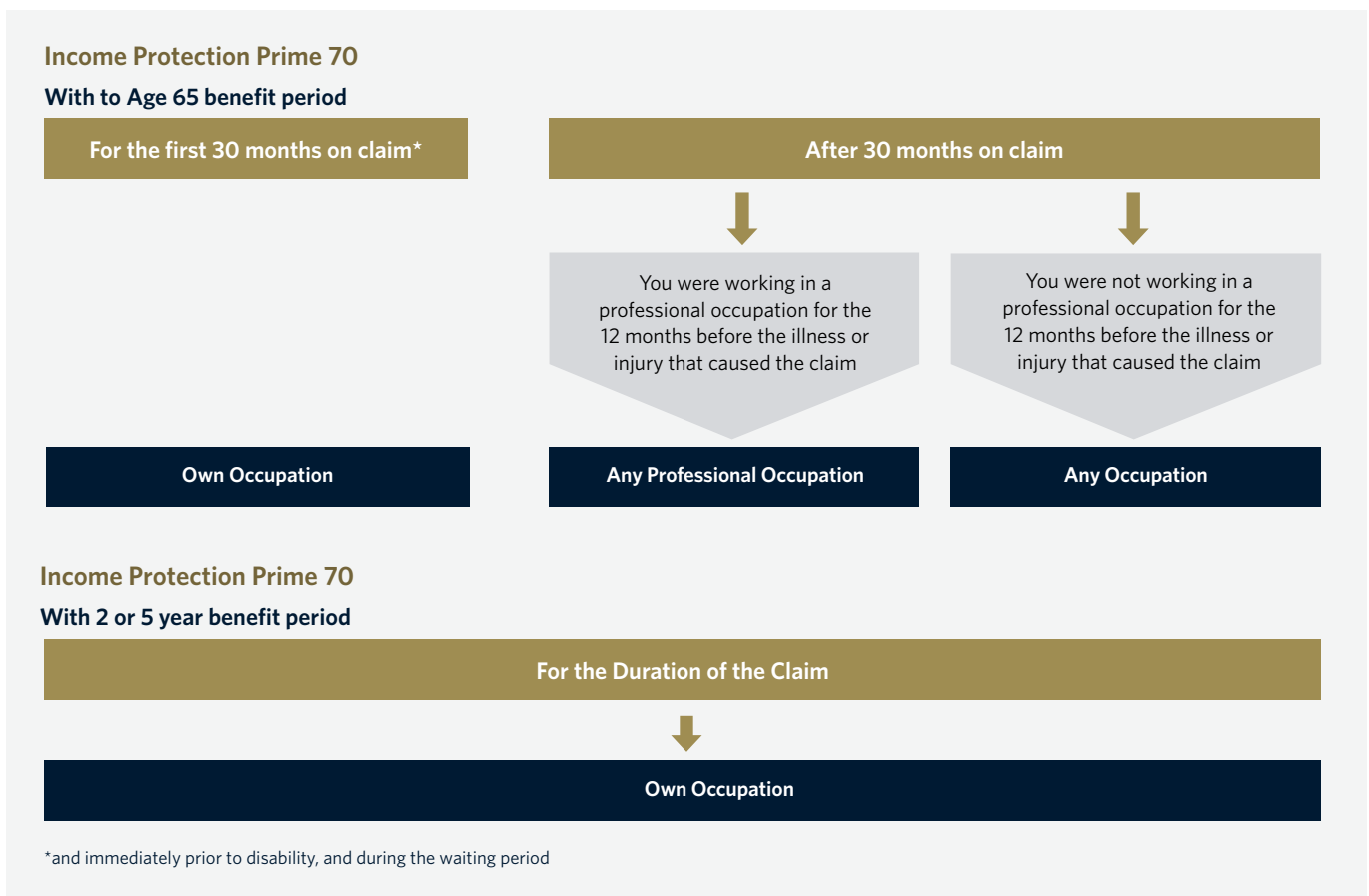
Option	Maximum Sum Insured Options	
	No Top-Up Option	First 6 Months Top Up Option
What is the maximum sum insured (during the top up period)?	70% of first \$30k per month of regular income, 50% of next \$18k per month and 20% of the remainder	84% of first \$30k p.m. of regular income, 60% of next \$20k p.m. and 24% of the remainder
How long is the top up period?	No top up period	6 months top up period
What is maximum sum insured, which applies after the top up period?	70% of first \$30k p.m. of regular income, 50% of next \$18k p.m. and 20% of the remainder	

See PPS Mutual Professionals Choice PDS for details.

Income Protection Prime 70 Disability Definitions – key elements

Total disability	<p>This is the inability, caused solely by illness or injury, to perform the duties in your assessed occupation and:</p> <ul style="list-style-type: none"> ▪ you are under care of and following the advice of a Medical Practitioner, and ▪ you are not working (and are not able to work) in your assessed occupation.
Partial disability	<p>You are not totally disabled and solely due to illness or injury you:</p> <ul style="list-style-type: none"> ▪ are working, or are capable of working, in any occupation in a reduced capacity and ▪ have suffered a reduction in the ability to perform the duties of your assessed occupation and ▪ have suffered at least a 20% decrease in earnings and ▪ have suffered a reduction in your pre-disability working hours of 20% or more, and ▪ are under care of and following the advice of a Medical Practitioner.

Income Protection Prime 70 Assessed Occupation

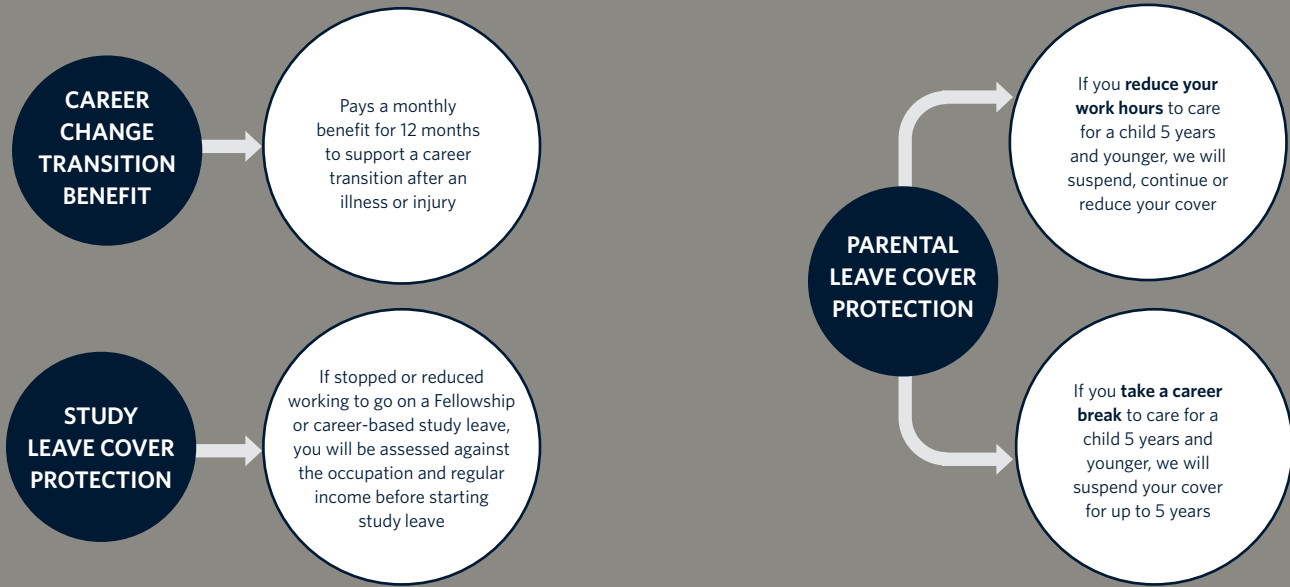


Income Protection Prime 70 Monthly Benefit Calculations

Monthly superannuation contribution benefit	<p>If the Member has chosen the Superannuation Contribution Option, the Monthly Superannuation Contribution Benefit is the lower of:</p> <ul style="list-style-type: none"> ▪ the superannuation contribution benefit sum insured x the monthly benefit as a proportion of the sum insured; and ▪ the superannuation guarantee cap. <p>100% of the Monthly Superannuation Contribution Benefit will be paid to Member’s choice of complying super fund.</p>
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NEW OPTIONS

OVERVIEW OF SOME RECENT FEATURES



See PDS for details. These features are available in non-super.

BENEFITS AND OPTIONS AVAILABLE IN SUPER & NON-SUPER PLANS

Income Protection Prime 70		Available in Super?	Available in Non-Super?
Payment Benefits	Total Disability (Monthly Benefit)	●	●
	Partial Disability (Monthly Benefit)	●	●
	Death Benefit	●	●
	Rehabilitation Expenses Benefit		●
	Elective Surgery Benefit		●
	Medical Professionals Benefit		●
	Caring for your Child Benefit		●
	Career Change Transition Benefit		●
	Bed Confinement Benefit		●
Flexibility Features	Indexation for Professionals Benefit	●	●
	Premiums Waived While on Claim Benefit	●	●
	Relapse Benefit	●	●
	Future Increases Benefit	●	●
	Suspending Insurance Benefit	●	●
	Expiry Age Extension Benefit		●
	Parental Leave Cover Protection		●
	Study Leave Cover Protection		●
Extra Cost Options	Increasing Benefit While on Claim Option	●	●
	Superannuation Contribution Option	●	●
	TPD Commutation Option	●	●
	Top Up Option	●	●

See the PPS Mutual Professionals Choice Product Disclosure Statement cover for details of Income Protection Prime 70 insurance (issued by NobleOak Life Ltd AFSL No. 247302). This is general advice only - it does not take your situation, needs or circumstances into account. Consider the PDS and speak to your adviser before deciding to take out an insurance product. PPS Mutual Insurance Pty Ltd ABN 21162 670 108 AFSL No. 478775 Target Market Determination available on ppsmutual.com.au