

TAL Health Sense Plus

TERMS & CONDITIONS



What is TAL Health Sense Plus?

We want you to live a long and healthy life, so we're rewarding your healthy lifestyle habits. Maintaining a healthy BMI and having regular preventative screening tests are some of the simplest ways to reduce your risk of developing a serious disease or disorder.

TAL Health Sense Plus rewards you for taking steps to proactively manage your health, by offering a 5% discount on the premium for eligible Accelerated Protection Life Insurance, TPD Insurance, and Critical Illness Insurance, for up to two years at a time. The TAL Health Sense Plus discount is in addition to any TAL Health Sense discount that the life insured may be eligible for.

How the discount works, and eligibility criteria, are set out below. Please note that these criteria are subject to change at our discretion.

Eligibility

NEW CUSTOMERS FROM 11 DECEMBER 2021

Criteria to obtain the Health Sense Plus discount

A 5% TAL Health Sense Plus discount will automatically be applied to the premium for Accelerated Protection Life Insurance, TPD Insurance, and/or Critical Illness Insurance, where:

1. only for new applications with quotes generated on or after 11 December 2021;
2. the policy is issued under a PDS and Policy Document dated from 24 September 2021;
3. the life insured is covered by one or more of Accelerated Protection Life Insurance, TPD Insurance, and/or Critical Illness Insurance; and
4. the life insured has a body mass index (BMI) between 19.0 and 28.0 inclusive

How the discount applies

This discount will apply for two years from the policy commencement date and will reduce to nil from the second policy anniversary and thereafter (unless the life insured continues to be offered and remain eligible for the Health Sense Plus Discount as an existing customer, or unless a claim is made in respect of the life insured).

EXISTING CUSTOMERS

Existing Accelerated Protection customers (including customers whose initial discount has come to an end) must first receive an offer to participate in Health Sense Plus and must fulfil the eligibility criteria in order to receive the discount.

Eligibility criteria to receive the offer and the discount are as follows.

Criteria to receive the Health Sense Plus offer

1. The life insured must be covered by one or more of Accelerated Protection Life Insurance, Critical Illness Insurance, or TPD Insurance;
2. No claim in respect of the life insured has been made under any policy or policies issued by TAL;
3. The life insured must be under the age of 62; and
4. Contact information for the policy must include a valid and up to date email address and mobile phone number. We will use this information to send the Health Sense Plus offer.

Criteria to obtain Health Sense Plus discount

Once the offer to participate in Health Sense Plus is made, the following criteria must be met in order to receive the discount:

1. The life insured's Body Mass Index (BMI) must be between 19.0 and 28.0 (inclusive) when applying for the discount;
2. The life insured must have undergone one or more preventative screening tests in the 9 months prior to the offer being made and ahead of the offer expiry; and
3. The life insured's Body Mass Index (BMI) must be confirmed, and acceptable evidence that the life insured has undergone a preventative screening test within the date range specified in the offer must be provided to us. Acceptable evidence is described below. (Please note that TAL does not require the test results to be provided as part of the Health Sense Plus program.)

Acceptable evidence

Examples of acceptable evidence include:

- A copy of the receipt for the doctor's visit.
- A copy of the medical certificate that sets out which preventative screening test the life insured took.
- A copy of a doctor's note that sets out which preventative screening test the life insured took.
- Any other evidence confirming completion of a preventative screening test.

Confirmation of the life insured's BMI and evidence of the test must be uploaded via the personalised link provided in the Health Sense Plus offer email. We will not require the results of any preventative screening test undertaken by the life insured as part of the Health Sense Plus program.

We reserve the right to review the evidence provided in order to obtain the Health Sense Plus discount and cancel your Health Sense Plus discount if the eligibility criteria are not fulfilled to our satisfaction.

How the discount applies

Once the life insured has met the criteria for Health Sense Plus, a 5% discount will apply to the premiums for Accelerated Protection Life Insurance, TPD Insurance, and Critical Illness Insurance (whether the premium type is 'stepped' or 'level') for two years from the policy anniversary following fulfilment of the eligibility criteria. The discount will then reduce to nil (unless the life insured continues to be offered and remain eligible for the Health Sense Plus Discount in future, or unless a claim is made in respect of the life insured).

Important information

1. TAL Health Sense Plus is a program is offered by TAL Life Limited ABN 70 050 109 450 AFSL 237 848, who is also the issuer of Accelerated Protection. References to 'TAL', 'we', 'us', and 'our' mean TAL Life Limited.
2. The 5% TAL Health Sense Plus discount only applies to the premiums for Accelerated Protection Life Insurance, Critical Illness Insurance, and/or Total and Permanent Disability Insurance. The discount does not apply to the premiums for any other products or benefits, or the policy fee or any government duty where these are explicitly charged.
3. Where the policy owner and the life insured are different, the life insured must fulfil the terms and conditions for TAL Health Sense Plus.
4. Once approved, the TAL Health Sense Plus discount will be applied to the applicable Accelerated Protection Plan(s) as follows:
 - From 11 December 2021, for new eligible customers with a quote generated on or after 11 December 2021, issued with a policy under a PDS and Policy Document dated from 24 September 2021, the 5% discount will apply for two years from the date of policy commencement, while the policy remains in force and the premiums are paid up to date. The discount will apply to "stepped" and "level" premiums for Life Insurance, TPD Insurance and Critical Illness Insurance.
 - For eligible customers issued with a policy under a PDS and Policy Document dated from 1 April 2021, the 5% discount will apply for two years from the date of policy commencement, while the policy remains in force and the premiums are paid up to date. The discount will apply to "stepped" premiums for Life Insurance, TPD Insurance and Critical Illness Insurance. This discount does not apply to benefits with a "level" premium.
 - For eligible existing customers (including customers whose initial discount has come to an end), the 5% discount will apply for two years from the policy anniversary following fulfilment of the eligibility conditions, while the policy remains in force and premiums are paid up to date.
 - For avoidance of doubt, the maximum TAL Health Sense Plus discount can be applied 5% at any point in time during the life of the policy.
5. After two years the discount will reduce to nil, unless the life insured continues to be offered and remains eligible for TAL Health Sense Plus as an existing customer.
6. The cost for preventative screening tests will not be reimbursed or paid for by TAL. The costs of any tests must be borne by the customer.

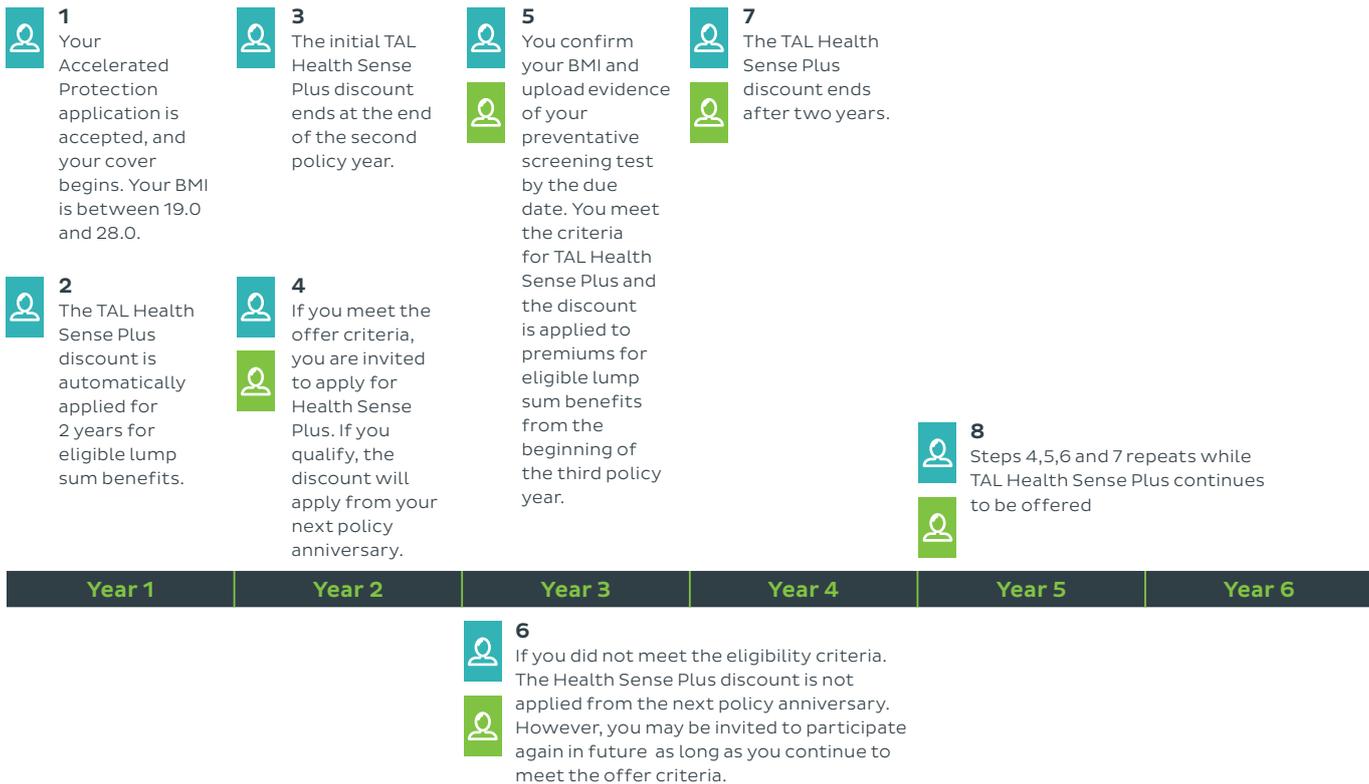
7. Applications for TAL Health Sense Plus must be submitted by the due date stated in the offer and via the personalised link sent with the offer. TAL reserves the right to refuse to consider the application or to decline to apply the discount where these requirements are not met.
8. TAL Health Sense and TAL Health Sense Plus are separate discount programs. Eligibility for either discount is determined independently and will not alter eligibility for the other program. If we alter or discontinue TAL Health Sense Plus, this will not impact the TAL Health Sense discount that you already have.
9. If changes are made to the policy that require it to be replaced by TAL, the TAL Health Sense Plus discount will be applied to the new policy for a maximum of one year following the replacement.
10. If the sum insured is increased or a benefit is added to an existing Accelerated Protection policy and the TAL Health Sense Plus discount already applies to that policy, the discount will be applied to eligible components of the new benefit or premium for the remainder of the two year discount period.
11. Eligibility for TAL Health Sense Plus does not impact the terms of an existing Accelerated Protection policy or affect any claims that are made under that existing policy.
12. If a claim is paid under any policy issued by TAL, the TAL Health Sense Plus discount (wherever applicable) will be removed on all policies and benefits in respect of the life insured subject of the claim. Once a claim in respect of a life insured has been made under any policy issued by TAL, they will cease to be eligible for TAL Health Sense Plus offers in future.
13. Any person participating in the TAL Health Sense Plus program agrees to provide information that is true and current as at the time the offer is applied for. We reserve the right to remove the discount and require payment of the premium that would have been chargeable if the TAL Health Sense Plus discount is applied on the basis of incorrect information.
14. Should the result of any preventative screening test result in the need to make a claim under a policy issued by TAL, please contact us on 1800 101 016 or send us an email.
15. If you use Health Engine to book medical appointments, please note this is a third party (not related to TAL) which provides booking services for medical appointments in Australia. If you choose to use Health Engine, you must comply with their terms and conditions as stated on their website. TAL is not responsible for and does not have any ownership or receive any commission from, Health Engine.
16. TAL Health Sense Plus is offered at TAL's discretion. TAL does not guarantee to offer TAL Health Sense Plus in perpetuity. TAL reserves the right to withdraw, alter or discontinue the TAL Health Sense Plus offer at any time.

Privacy

We respect the privacy of individuals that entrust their information to us. The way in we collect, use, secure and disclose personal and sensitive information is set out in our Privacy Policy (available at www.tal.com.au/privacy-policy) or free of charge on request. Personal information collected as part of the TAL Health Sense Plus program will be handled in accordance with relevant privacy legislation. Where the policy owner and life insured are different people, the policy holder will be made aware if the life insured is (or is not) eligible for the TAL Health Sense Plus discount but otherwise no information submitted to TAL about the life insured's BMI or information about their preventative screening test(s) will be disclosed to the policy owner. Please remember that the results of preventative screening tests are not required to be submitted to us as part of the TAL Health Sense Plus program.

How it works

-  New customers with a quote generated on or after 11 December 2021, with a policy under PDS and Policy Document dated from 24 September 2021, with eligible lump sum benefits
-  Existing customers with eligible lump sum benefits (including customers whose initial discount has come to an end)



For more information, please speak with your financial adviser.

Important Information: Health Sense Plus is subject to offer and eligibility criteria. Participation is entirely optional and does not impact the terms of existing policies held with TAL, or claims made under those policies. The costs of preventative screening consultations and tests are not reimbursed by TAL, and the results are not required to be disclosed to TAL for the purposes of confirming eligibility for the Health Sense Plus discount. By participating in Health Sense Plus and verifying eligibility for the program, TAL collects data and information which includes participants' personal information and may include sensitive personal information (Data). By participating in Health Sense Plus, participants consent to TAL's collection and use of the Data in accordance with the TAL Privacy Policy. Any Data shared with TAL for the purposes of the Health Sense Plus program is used only for assessing eligibility for the discount, and is regularly deleted once eligibility has been confirmed. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time. Health Sense Plus is not a substitute for professional medical advice or care: always seek advice from a qualified provider in the event of health concerns or questions. Nothing in this document should be construed as medical advice.

Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs. Before acting on it, the appropriateness of the advice for any person should be considered, having regard to those factors. Persons deciding whether to acquire or continue to hold life insurance issued by TAL should consider the relevant Product Disclosure Statement (PDS) available at www.tal.com.au. The Target Market Determination (TMD) for the product (where applicable) is also available at this web address.