2024/25 LIFE INSURANCE CLAIMS PAID



With our partners, we protect

5 million

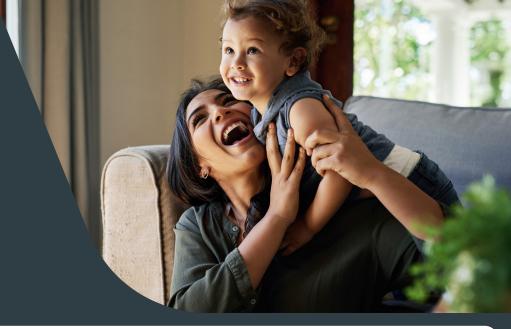
customers and their families*.

\$4.7 billion

paid in claims to 54,357 customers and their families^.

74% of claims paid

were for living benefits supporting customers recovering from an illness or injury#.



THE MOST COMMON REASONS FOR ACCEPTED CLAIMS[^]

Mental Health Conditions

Including post-traumatic stress disorder and depression

Cancer

Including breast and pancreatic cancers

Injuries and **Fractures**

Including joint dislocation and bone fractures

Musculoskeletal and Connective **Tissue Conditions**

Including back pain and arthritis

Conditions of the Circulatory System

Including heart attack and stroke



of all accepted claims

3%

Life Insurance

Total & Permanent Disability Insurance

72% Income Protection



of all accepted claims

45% Life Insurance

Total & Permanent Disability Insurance

Critical Illness Insurance

42% Income Protection



of all accepted claims

Life Insurance

Total & Permanent Disability Insurance

72% Income Protection



of all accepted

Total & Permanent Disability Insurance

67% Income Protection



of all accepted claims

53% Life Insurance

10% Total & Permanent Disability Insurance

Critical Illness

Insurance

33% Income Protection

OTHER REASONS FOR ACCEPTED CLAIMS

Conditions of the Nervous System

Conditions of the Respiratory System

Conditions of the Digestive System

Other reasons

© TAL Life Limited 2025. This page contains a summary of the combined volume and value of claims paid or decided on by TAL Life Limited and TAL Life Insurance Services Limited under a range of insurance products and in a range of circumstances between 1 April 2024 and 31 March 2025. The assessment, acceptance, and payment of each claim is subject to the individual policy terms, conditions, limits and exclusions, which are set out in the applicable Product Disclosure Statement (PDS) and Policy Document. This information is general in nature only and does not take into account your personal financial situation, needs or objectives. You should consider the relevant Product Disclosure Statement when deciding whether to acquire, continue to hold, or dispose of a financial product. Relevant PDS and TMD available at tal.com.au. *Based on insured customer policies and insured members of superannuation funds across Group, Retail and Direct and may include duplicate lives insured as at 31 March 2025. ^Claims statistics based on total number of accepted claims that were determined to be eligible for payment between 1 April 2024 and 31 March 2025, paid under TAL Life Limited and TAL Life Insurance Services Limited insurance products (including funeral insurance). A claim is assessed to determine whether or not the claim is payable. A claim is accepted when the claim is determined to be payable. "This includes payments under Income Protection, Involuntary Unemployment, Terminal Illness, Total and Permanent Disability and Trauma types of cover.

This document and the life insurance policies are issued by TAL Life Limited | ABN 70 050 109 450 | AFSL 237848 TALR8126/0825

