

TAL Health

Our commitment to
help every Australian live
as full a life as possible
through good health



For over 150 years, TAL has been helping Australians protect themselves, their loved ones and their future with confidence, no matter what happens. As Australia's largest life insurer, we know that making a real difference to our customers at a difficult time is the most important thing we do.

We have a vital role to play in providing financial support by paying claims in the most difficult times. We also play an important role in providing health and wellbeing services that support recovery, as well as contributing to the health of all our customers, by focusing on their wellbeing before a claim is made.



Our focus on your health

We care about the health of every Australian and we're always looking for new ways to help you live as healthy and full a life as possible.

When we look at health, we take a holistic approach that considers the balance of three elements that let you live your best life:



Physical health



Mental health



Financial health

From partnering with health experts and developing innovative, practical support programs, to rewarding the actions you take to proactively manage your health, we're by your side, wherever you are on your health journey.

Our focus on health continues right through your journey with us

It actually begins long before your cover does, with how we design our products and services. And it continues for every part of your journey: TAL Health is here to encourage you when you're well, and support you during the tough times to help you reach your best possible state of health.



Creating and improving our products

With an in-house Health Services team and external Medical Specialist Advisory Board, we ensure we're keeping at the forefront of medical advancements and clinical protocols. Those insights help us develop and refine our products using an evidence-informed approach, as well as responding to our customers' main health concerns.



Taking out your cover

When you take out a policy with us, our underwriting process ensures our risk assessment is evidence-informed and data-driven. Whether it's underwriting for a history of a mental health condition or for back pain, we make sure our customers are protected with the most comprehensive, affordable solutions possible. We also reward new customers whose BMI falls in a healthy range with the TAL Health Sense premium discount¹.



Encouragement when you're well

We'll be with you to encourage preventative health measures and help you care for your health and wellbeing. That might be by providing you with health education, rewarding you for having a preventative screening test or by providing a free skin check and sun safety education through TAL SpotChecker.



Support in the tough times

68% of the claims we paid in 2020 helped customers who were sick or injured so, if you need to make a claim, we're here to support you financially, but also with a range of services tailored to your health needs. From pain management to mental health coaching, grief support to career coaching, we'll be with you at every stage of your recovery journey.

Prevention

We want all our customers to enjoy the very best of this Australian life, which is why we encourage you to be proactive about your health.

We take an inclusive approach and reward you for taking steps to reduce health risks across the three key areas of preventative health:



Healthy living

Preventing health conditions and reducing risk factors through a healthy lifestyle and regular exercise.



Some of our healthy living initiatives

- **TAL SpotChecker** educates Australians about skin and sun safety and promotes regular professional skin checks
- In our Accelerated Protection products, **TAL Health Sense** offers a premium discount for maintaining a healthy BMI¹
- General **health tips** in our blog articles and booklets.



Detecting conditions early

Health screening tests and checks can identify health conditions early on and help reduce their impact.



Some of our early detection initiatives

- **TAL Health Sense Plus** rewards eligible Accelerated Protection customers with a premium discount when they have a health screening test or check²
- **Condition-specific** blog articles and health booklets
- **Headlight** is our online mental health tool, which helps to shine a light on mental health blind spots and arms you with evidence-based resources that help you take control.



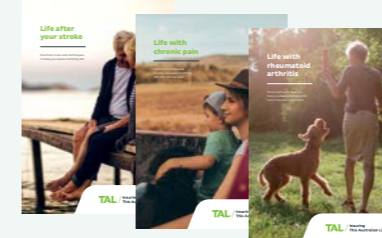
Managing chronic conditions

Helping you manage your existing chronic condition to prevent further complications.



Some of our condition management initiatives

- Condition-specific **blog articles**
- Educational **health booklets** to help you navigate a range of health concerns.



Since we launched TAL Health Sense Plus in 2019, more than

2,800 customers

have had a preventative health check

Slice of Life blog articles provide regular health, wellbeing and insurance tips

The collage features six blog article thumbnails, each with a title, author name, and a brief description:

- 6 misconceptions set straight about skin cancer** by Dr Priya Chagan. "With a health condition as common as skin cancer, widespread myths and misconceptions must be quashed to keep Australians safe in the sun and confident as they enjoy their summer."
- Why it's important to look after your heart** by Dr Priya Chagan. "Did you know your heart beats around 100,000 times in a day? Find out why your heart health is so important and learn some easy ways to improve it."
- How to self-check your skin** by Dr Priya Chagan. "In this blog you will find advice around the different types of skin cancer and some simple steps on how to self-check."
- The importance of a good night's sleep** by Dr Priya Chagan. "Sleep is important for the body to rest and repair, but it's often neglected. Find out some healthy habits to help you get a good night's sleep."
- 5 tips for couples coping during COVID-19** by Glenn Baird. "To help you manage the increased pressure on your relationships during this time, we've partnered with Assure Programs to put together a few tips."
- How to build resilience during difficult times** by Glenn Baird. "There are ways you can adapt to modern day stress. To help build resilience to COVID-19, we've partnered with Assure Programs to put together a few tips."

Did you know...

over 50%

of all cancers could be avoided with a combination of a healthy lifestyle and regular screening tests³

WE'RE ALL ONE UNDER THE SUN

Kristie's story



I was always fairly conscious when it came to skin safety – well, as conscious as you can be with two little kids. I would wear SPF at the beach or when I was outdoors for long periods. On a daily basis though, I'd be lucky to put a tinted moisturiser with SPF on my face and would actually only wear a hat if it was scorching hot – or matched my outfit!

My priority was always making sure my kids were protected and I tended to forget about my own health and wellness.

I guess it's a natural tendency for mothers and parents to be looking out for our loved ones when it comes to engaging in skin safety. I'm now paying the price for not being just as diligent when it came to myself.

In February 2018, I was doing my usual morning skin routine and applying face moisturiser when I felt an unusual small white lump under my left eye. I honestly didn't think twice about it, I just thought it was a blind pimple. I carried on with my life and normal routines. Little did I know; hindsight is a powerful thing.

A couple of months passed and I was telling my sister about the lump and she recommended I get it checked out ASAP by a professional. We're really close and she harassed me until I did finally get it checked. It was lucky that I did.

Within only a week of getting my skin checked, I was given unexpected news.

The skin specialist checked my whole body for freckles, moles and spots. I was told that I had an aggressive Basal Cell Carcinoma (BCC) growing in my face that needed removing immediately. He explained that BCC is the most common type of skin cancer that develops on parts of the body that are heavily exposed to the sun. It often starts with a small lump or sore that doesn't naturally heal. I don't think I realised how common BCCs are and how quickly they can appear until this appointment.

I was in so much shock. Firstly, so shocked that the results came back positive for skin cancer. And secondly, shocked that it was on my face, in such a noticeable and visible place on my body and that I had absolutely no idea. It was at that point I realised I needed to be more careful and take any measures to protect myself.

It was so terrifying to hear that if I didn't have the BCC removed immediately it would spread across my entire cheek. Naturally, I booked my surgery with a plastic surgeon the next week. I couldn't book it fast enough.

The morning of my surgery I was so nervous. I was scared of the unknown and that the cancer may have spread, or that they wouldn't get it all out and the surgery wouldn't be successful.

I thank my lucky stars the surgery was successful and the surgeon was able to completely remove the cancer.

The recovery process took a number of weeks and it left me with a number of stitches. When I was finally able to remove the stitches, I had to wear a skin colour tape over the scar for another two weeks.

My surgery left me with a deep, red scar the shape of a "P" on my face. I was super diligent about putting a scar treatment cream on it daily and was conscious to not get any sun exposure on my face.

The sun safety message has become so ingrained now into my consciousness.

My scar is still quite prominent and it's my daily reminder to be sun smart. At first, I was embarrassed and was always trying to hide the scar with makeup. But now when I look at it, I'm grateful that I got that skin check and caught the cancer before it developed. It could have been a very different outcome if I didn't get that check and I will be forever thankful to my sister for encouraging me.

I now have to get my skin checked at a specialised skin cancer clinic every 12 months, given my history. Whenever I get checked I post about it on my social channels and remind my family and friends to do the same. I know I'll be spreading the word forever, because I've experienced first-hand the importance of skin checks.

And I know self-checking is just as important as getting regular professional skin checks.

I check all the moles and freckles I already have to make sure they haven't changed in appearance. My husband also checks the ones on my back that I can't quite see because I know if anything changes, I'll need to go for a professional skin check straight away.

Skin safety is now at the forefront of my mind every day. For me, this means ensuring my body is covered, wearing SPF on any exposed skin and wearing a hat when outdoors. For me, it's the whole "slip, slop, slap". I also keep a really close eye on my kids to make sure they're aware of the dangers of the Australian sun too. My family and my kids are the reason I am so vigilant with my sun protection and skin checks. I want to be around to support and love them.

Australians need to be more vigilant than ever with their skin checking behaviours to detect and prevent skin cancer. We all need to put ourselves first and look after our skin.



Did you know...

2 in 3 Australians

will be diagnosed with skin cancer before the age of 70⁴



Since 2016, TAL SpotChecker has provided

4,500+

free professional skin checks from skin cancer specialists across the country, as well as resources to help Australians understand the importance of regular skin checks and learn how to self-check.

Mental health

Concerns around mental health are currently one of the biggest challenges facing many Australians. Claims for mental health conditions continue to grow and so does our understanding of these conditions.

We see this as an opportunity to create better products and solutions informed by our growing understanding and to innovate with technology so we can promote positive mental health and emotional wellbeing services that support every Australian.



Leading the industry on mental health

Mental health conditions accounted for 15% of claims we paid in 2020. We're focused on leading the way in identifying, preventing and treating those conditions.

We know this is a complex area and we're committed to helping our customers access the best possible support. One of the ways we do that is through our Mental Health Action Group, which brings together leading mental health experts, including those with lived mental health conditions, to help us drive positive change across our product, underwriting and claims processes.

Our partnerships stimulate and challenge our thinking and allow us to explore ways we can better support the wellbeing of our customers.



In 2020, TAL published a **Mental Health and Life Insurance Whitepaper** to help advocate for an improved experience for those with mental health conditions as they navigate the various mental health services and financial support products, including life insurance.

Our mental health partnerships

We know we don't have all the answers, which is why we partner with those that do, so you have access to the best in health information.

With the **University of Sydney**, we're conducting a research project exploring alternative risk predictors of mental health conditions.



With **Remedy Healthcare**, we offer free and optional life coaching to customers who are claiming due to depression or anxiety.



With **SuperFriend**, we work to ensure that we're using the best evidence-based practice in managing the wellbeing of our customers and our people.



For someone dealing with a mental health condition, research shows that intervention in the early stages can lead to improved diagnosis and treatment.

However, despite an abundance of support and digital applications for mental health, people often don't know what support they need. That uncertainty can mean people don't take appropriate steps to help themselves.

With that in mind, it's never been more important to support Australians with proactive and simple solutions. At TAL, we see technology as a powerful enabler of change that can have a positive impact for mental health.

Headlight is a preventative mental health tool developed in partnership with the University of Sydney's Brain and Mind Centre, designed to support your mental wellbeing.

There are risk factors for mental health, just like there are risk factors for the heart. The difference is that the factors that contribute to the health of your heart are now widely known.

Headlight asks simple lifestyle questions to give you a wellbeing score and then arms you with evidence-based resources that can help you take control of your mental wellbeing.

myheadlight.com.au



Support

Support when you need it most

We understand that assessing claims quickly and fairly is the most important thing we can do for you when you're sick or injured. But when the unexpected happens, it's only human to need a bit of extra help.

That's why, during a claim with us, we can help with much more than just payments. We're here to support you and do whatever it takes to help you achieve your best possible state of health and wellbeing.

Our claims and health teams take a personalised approach, making sure they understand your situation and what you need during your recovery. They can work with your health team, carer or employer to make things easier for you.

And when you're ready, they can connect you to support services that reflect your health needs and return-to-work goals.



The program providers have been incredibly caring in their approach and dealings with me. They are very professional. Many thanks to them both and thank you to TAL for putting them on my path.



Claims at TAL

Supporting our customers and their families through the claims we pay is the most important thing we can do. In 2020, we accepted 95% of all claims and paid \$2.7 billion in claims to 36,901 customers⁵. That's equivalent to over \$45 million a week. Of all the claims we paid in 2020⁶:



18%

were for **cancer** including breast and pancreatic cancers



15%

were for **mental health conditions** including post-traumatic stress disorder and depression



14%

were for **injuries and fractures** including joint dislocation and bone fractures



13%

were for **musculoskeletal and connective tissue conditions** including back pain and sciatica



10%

were for **conditions of the circulatory system** including heart attack and stroke.

Over 68%

of the claims we paid in 2020 were to help our customers continue to live their life while recovering from an injury or an illness.

Support services

Designed to make a positive difference, all TAL Health support services are:



Completely optional and won't impact your claim with TAL



Paid for by us so there's no additional cost to you



Hand-picked by our team of health experts



Evidence-based and aligned to Australian medical best practice support



Focused on achieving your health and return to work goals.

If you are currently claiming with TAL and interested in finding out more about the support services we can offer, please speak to your Claims Consultant.



“Thank you for helping facilitate the road to recovery that is changing my life. Ever so slowly, but it is happening, and I don't feel it would have been possible had it not been for you getting it rolling and the support services you have afforded me. I'm ever so grateful.”

Just right for you

At the heart of the claims experience is you. Our goal is to help you get back to your best possible state of health as quickly as possible.

When you're unable to work, it can be challenging not only physically, but emotionally and financially too. That's why we take a holistic approach to your health to help you access the support that's right for you during your claim with us.

Some of the health support services available to our customers are outlined on the following pages.



SUPPORTING YOUR PHYSICAL HEALTH



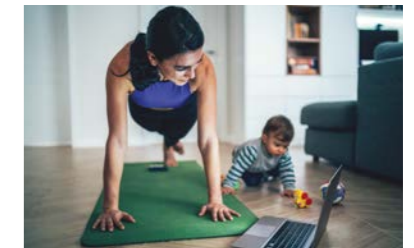
Cancer support program

Our cancer support program gives you access to a team of allied health professionals from **Valion Health**. They specialise in providing support, advice, mental health coaching and education for those going through cancer treatment.



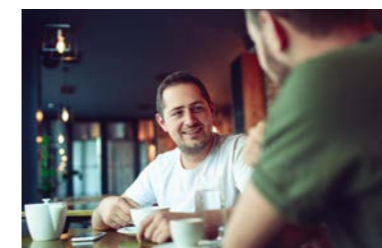
Exercise programs

Conducted by a Physiotherapist or Exercise Physiologist, these programs are designed to help with recovery, promote strength and mobility, and improve your ability to safely perform daily activities and work tasks. We partner with specialists from **Exphys, Guardian Exercise** and **Specialised Health**, who'll work with you to create a program personalised to your needs.



Fatigue management programs

Delivered by an Exercise Physiologist through our partners **Exphys** and **Specialised Health**, these programs are tailored to your needs to safely introduce a routine of exercises focused on helping you manage and improve your energy levels. They might also include guidance about sleep hygiene or nutritional advice.



Wellbeing support

These professionally tailored support programs help you build strategies for moving forward after an injury or illness. The support is provided by an allied health professional from our partner **IPAR** and will cover things like establishing values and goal setting, understanding the health benefits of work and living with a health condition.



Pain support

Chronic and ongoing pain can be physically and emotionally exhausting, and significantly impact your ability to perform activities at home and work. An experienced therapist from **Beyond Pain** will work with you to develop a program tailored to your symptoms and lifestyle, and arm you with tools to help you manage pain.



TAL Health Connector

This online health directory tool lets you search for local support services and information specific to your health condition so you can see all the options available to you, in one spot.

talhealthconnector.com.au



SUPPORTING YOUR MENTAL HEALTH



Exercise for mental health

Exercise can play a big role in our mental wellbeing, improving mood, concentration and sleep patterns. Working with a Physiotherapist or Exercise Physiologist from **Expphys**, **Guardian Health** or **Specialised Health**, this service will equip you with a program designed to support your recovery and complement traditional mental health treatments.



Mental Health Assist

Using video conferencing, Mental Health Assist gives you access to leading psychologists and psychiatrists from **Teladoc Health**, who'll conduct a review of your mental wellbeing and develop a detailed care management plan to support your recovery.



Mental health coaching

Provided by our partner **Remedy Healthcare**, the Mindstep™ program complements the care you receive from your GP, psychologist or psychiatrist with mental health coaching. Delivered over the phone by trained mental health coaches, this program uses evidence-based techniques to improve your mental health and wellbeing.



In 2020, more than

400

Income Protection claims customers accessed a TAL Health support service.



Trauma recovery program

Designed by our partner **IPAR** for those who've experienced a traumatic event, the Positivum™ program aims to guide you through trauma, helping you understand what you're experiencing and provide strategies to help you.



Online emotional support resource: Cora

Cora is an online tool that lets you hear from people who've experienced similar injuries or illnesses about what they found most useful during their recovery. Cora also includes a wellbeing index survey so you can check in on your wellbeing throughout your recovery journey.

cora.chat



SUPPORTING YOUR RETURN TO WORK



Career coaching

If you're unable to return to your previous role, our career coaching services can help you find a new role or explore other occupations based on the types of work you're able to do after injury or illness. We partner with a range of experts including **Workcom**, **VIM**, **Generation Health** and **Career Management Services** to make sure you've got the personalised support you need.



Return to work programs

When you're ready to get back to work, we can work with you and your employer to develop a plan that will help you safely return to the workforce. The programs are developed by an occupational rehabilitation provider from one of our partners at **Rehab Management**, **Workcom**, **VIM** or **Generation Health**.

Thank you very much for your ongoing support and guidance. These past few months have been incredibly valuable in helping me integrate back into the workforce with soul-enriching volunteer work and industry contacts through your program... Thank you again for helping me through the hardest two years of my life.



I've started my certificate: there are six subjects each with approximately eight courses. They've been very helpful with arranging a study plan for me. There are fortnightly plans that I complete and submit to the tutor to review and add suggestions to make sure I stick with it. I am enjoying it all so far. Thank you again for giving me the opportunity to further my education.



Work conditioning programs

To help increase your ability to participate in work activities, work conditioning programs are delivered by Physiotherapist or Exercise Physiologist from **Expphys**, **Guardian Exercise** or **Specialised Health**. They'll develop a personalised program based on your needs and state of health and wellbeing.



Workplace assessment

A workplace assessment includes an on-site evaluation by an Occupational Rehabilitation Specialist, who'll get to know your work environment, job tasks, and functional and cognitive requirements to help you and your employer prepare for your return to work.



OTHER SUPPORT



Business coaching

Created specifically for business owners, this program is delivered by an experienced coach from **Pivotl** who'll review your business model and help you identify ways to keep your business profitable while you're recovering from illness or injury.



Financial hardship

The unexpected events in life can place you in a challenging financial position and we're here to help make things as easy as possible, with financial hardship and management support.



Grief support

If you need to make a Life Insurance claim, we know it's during an incredibly difficult and emotional time. For customers who've been diagnosed with a terminal illness and the family members of a loved one who's become terminally ill or passed away, we provide complimentary access to a dedicated grief support professional via our partner, **Assure Programs**.



I started by working with weekly goals, building on those, and creating a roster to give me a routine. I built a great rapport with the trauma program consultant, which eased me into the program. It's had a positive impact on my life. Although I still have a long way to go, this was the initial kick to make me realise there's a world out there. There wasn't any part of the program that I didn't feel was helpful. Every part of it was relevant to my life.



Of the customers who accessed one of our support services in 2020,

73%

had increased their capacity for work or were working. This includes:

16%

had restarted working

32%

had moved from part time to full-time work

7%

were volunteering, in work trials or had started studying

14%

had started independently job seeking.

If you are currently claiming with TAL and interested in finding out more about the support services we can offer, please speak to your Claims Consultant.



OUR CUSTOMER'S STORIES

Dexter's story

Dexter's adventurous spirit and love of the great outdoors have shaped his life since he was young. Over the decades, the 59 year old has travelled the world, competed in marathons and explored every inch of his adopted hometown, Sydney – all while developing a high-powered IT career.

But maintaining an active lifestyle hasn't always been easy. In 2018, a few months after recovering from a major heart attack, Dexter was hit by a car while he was cycling near Bondi Beach.

Remarkably, he survived and now, almost three years later, he says the accident and his subsequent rehabilitation have changed his life for the better.

"You get two choices," he says. "You can either get knocked down by it or you can let it make you stronger. If anybody was going to recover, it was going to be me. I was very determined."

Numerous medical professionals helped Dexter during his 12 weeks in hospital and the months he spent recovering at home. TAL supported him too, providing financial assistance that let him focus on his recovery, as well as providing access to additional health expertise and rehabilitation equipment.

Although he endured some dark days, Dexter says he always knew TAL was there to make sure he was receiving the right support at the right time. Early on, he realised that the TAL team had a long-term plan and would help him work to it. "They looked at the bigger picture," he says. "They have really taken care of me."

The accident

In January 2018, Dexter woke at dawn and decided to cycle from his home to Bondi for a swim.

He was only minutes from the beach when a car turned in front of him. "I had about two seconds to wish I wasn't there and then I T-boned the car and went through the windscreen. I cartwheeled down the road at a very high speed, smashing my limbs on every impact" he says.

Assessing the damage

Dexter's injuries were extensive and at the hospital, he learned he had severely damaged three limbs, his lower spine, hips and pelvis.

"They told me I'd be in hospital for 12 weeks and I wouldn't be able to move from the bed for eight weeks," he says. "That was probably the hardest bit. I was in a lot of pain as well, but the most difficult thing was the total loss of autonomy."

At the time, Dexter had two insurance policies with TAL: Critical Illness and Income Protection. He made an Income Protection claim for his cycling accident. "That really took a lot of stress away," Dexter says. "When you're in that much pain, the last thing you want to be worrying about is money."

"And also, quite early in the piece, my TAL Claims Consultant helped me plan my recovery and exit from hospital. That was reassuring."

In the following weeks, Dexter's Claims Consultant not only made sure his payments were reaching him quickly but also worked to understand what support programs would suit him best. His Consultant spoke to Dexter's team at the hospital and members of TAL's on-staff Recovery and Support team, which includes doctors and mental health professionals.

Dexter's TAL Recovery and Support Specialist and trained psychologist explains: "We're lucky to have a broad range of medical expertise at TAL, so we're able to access information from medical experts relatively quickly. For Dexter, our top priority was making sure that his extended rehabilitation would be successful."



A long-term commitment

The Claims Consultant knew that Dexter would need ongoing rehabilitation when he left hospital so, in addition to his Income Protection payments, TAL arranged for an exercise physiologist to visit him at home shortly after he was discharged.

"They got me the physio so I could learn what exercises I was able to do – what would help me the most without re-injuring me," Dexter says.

"I had very poor balance," he adds. "What the exercise physio did was work a lot on balance exercises: which ones to do, how to do them, how to protect myself when I was doing them so that I could build up my balance again. That was really critical because I kept falling over."

Dexter was determined to stay occupied while he regained his strength. He picked up some freelance IT consultancy work while he started to plan a new business venture: a life-coaching business that drew on his experience in the IT world.

But recovery was slow. "I had a lot of pelvic and back pain, sitting-down pain," he says. "Working was a real problem."

So TAL stepped back in and engaged an occupational therapist who was able to support Dexter with a workplace assessment that involved looking at his work station and setting him up with a sit/stand desk to help him work ergonomically through the day.

By this stage, Dexter had endured several months of unrelenting physical pain. So TAL arranged for him to see a pain psychologist. "I didn't really understand that pain – long-term pain from an injury – doesn't necessarily go away when the physical body is healing," Dexter says.

Dexter says the most valuable aspect was being able to put his faith in a group of experts. "It was really reassuring that they had all the answers" he says.

The road ahead

Today, Dexter is once again enjoying a life full of activity, and he's back cycling again.

Even better, the occupational support TAL provided has allowed Dexter to shift away from a career in IT and establish himself as a work-from-home life coach. "I love my work now. The accident, I guess, propelled me towards it."

Now that he's back on his feet, Dexter says he feels motivated to give back and help others overcome adversity. He adds: "The ongoing help I received during my recovery has given me a bigger faith in people."

About TAL

TAL has been protecting Australians for over 150 years and as one of Australia's leading life insurers, we are trusted by 4.5 million Australians to be there to support them when they need us most. In 2020, we paid \$2.7 billion in claims to over 36,000 Australians and their families – that's equivalent to over \$45 million a week.

Important Information

- 1 The TAL Health Sense BMI discount offers up to 15% off Accelerated Protection Life, Critical Illness and/or TPD Insurance premiums if your BMI is between 19.0 and 28.0. Applied to your policy for life. There are no tests, extra application forms or membership fees.
- 2 The TAL Health Sense Plus discount only applies to Accelerated Protection Life Insurance, Critical Illness Insurance, and/ or Total and Permanent Disability Insurance. The discount only applies to the base premium. Policy fee and stamp duty (where explicitly charged) are not discounted. Criteria to obtain the TAL Health Sense Plus discount: i) You must have a BMI between 19.0 and 28.0 (inclusive) when applying. ii) You 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. iii) You must provide TAL with your Body Mass Index (BMI) and evidence acceptable to us of completion of a preventative screening test by the specified due date (however we do not need your test results).
- 3 canceraustralia.gov.au (2018)
- 4 Staples MP, Elwood M, Burton RC, Williams JL, Marks R, Gukes GC. Non-melanoma skin cancer in Australia: the 2002 national survey and trends since 1985. *Med J Aust* 2006 Jan 2;185(1):6–10
- 5 Claims statistics based on total number of claims paid by TAL Life Limited and Asteron Life & Superannuation Limited between 1 January 2020 and 31 December 2020
- 6 Claims statistics based on total claims paid under TAL Life Limited and Asteron Life & Superannuation Limited insurance products (excluding funeral insurance) between 1 January 2020 and 31 December 2020.

© Copyright 2021 TAL Life Limited.

TAL Life Limited

ABN 70 050 109 450 | GPO Box 5380 Sydney NSW 2001
Customer Service Centre: 1300 209 088 | customerservice@tal.com.au
tal.com.au

