

Total Care Plan Super

Policy Addendum
Dated 23 April 2007



Policy Addendum for Total Care Plan Super

Please read this document and keep it in a safe place with your Total Care Plan Super Policy Document. It is important that you read this document in conjunction with your Policy Document and any other Policy Addenda or policy notices issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809.

This Policy Addendum applies from 23 April 2007 and the improved conditions it provides are only effective on and from this date.

Note

The improved conditions must be read subject to, and in conjunction with, your existing policy terms and conditions. Any pre-existing condition at the time this improvement is offered may be excluded from being eligible for payment under any improved conditions.

Important information

This document is an amendment to an agreement between Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L0002769 the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 RSER R1067361 and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (the Insurer).

The Trustee holds this agreement on your behalf as the Life Insured.

This document is issued by The Colonial Mutual Life Assurance Society Limited, Level 7, 39 Martin Place, Sydney NSW 2000.

Total Care Plan Super Policy Addendum

Feature/Benefit	Change	New policy wording
<p>Definition of Occupation has been amended</p> <p>We now only consider your occupation just prior to disability regardless of whether you had been in that occupation for less than twelve months.</p>	<p>For the definition of Occupation that applied to you before 23 April 2007, please refer to your Policy Document.</p> <p>The definition of Occupation, which is detailed in the adjacent 'New Policy Wording' column, has been amended to accommodate the upgrade of your policy.</p>	<p>Occupation</p> <p>Occupation means the full-time gainful occupation of the Life Insured immediately prior to Total and Permanent Disablement or Total Disability, as applicable.</p>
<p>Definition of Major Head Trauma has been amended</p> <p>The definition has been broadened by adding an alternative measure based on the ability to perform Activities of Daily Living (ADL).</p>	<p>For the definition of Major Head Trauma that applied to you before 23 April 2007, please refer to your Policy Document.</p> <p>The definition of Major Head Trauma, which is detailed in the adjacent 'New Policy Wording' column, has been amended to accommodate the upgrade of your policy.</p>	<p>Major Head Trauma</p> <p>Injury to the head resulting in neurological deficit causing either:</p> <ul style="list-style-type: none"> • a permanent loss of at least 25% whole person function (as defined in the 5th edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment'); or • the permanent and irreversible inability to perform without the assistance of another person any one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence); <p>as certified by a consultant neurologist.</p>
<p>Definition of Multiple Sclerosis has been amended</p> <p>The requirement for permanent loss of at least 25% whole body function has been removed.</p>	<p>For the definition of Multiple Sclerosis that applied to you before 23 April 2007, please refer to your Policy Document.</p> <p>The definition of Multiple Sclerosis, which is detailed in the adjacent 'New Policy Wording' column, has been amended to accommodate the upgrade of your policy.</p>	<p>Multiple Sclerosis</p> <p>The unequivocal diagnosis of Multiple Sclerosis as confirmed by a consultant neurologist and characterised by demyelination in the brain and spinal cord evidenced by Magnetic Resonance Imaging or other investigations acceptable to us. There must have been more than one episode of well-defined neurological deficit with persisting neurological abnormalities.</p>
<p>Definition of Blindness has been amended</p> <p>The definition now articulates who must certify the permanent loss of sight.</p>	<p>For the definition of Blindness that applied to you before 23 April 2007, please refer to your Policy Document.</p> <p>The definition of Blindness, which is detailed in the adjacent 'New Policy Wording' column, has been amended to accommodate the upgrade of your policy.</p>	<p>Blindness</p> <p>The permanent loss of sight in both eyes, whether aided or unaided, due to Sickness or Injury to the extent that visual acuity is 6/60 or less in both eyes or to the extent that the visual field is reduced to 20 degrees or less of arc, as certified by an ophthalmologist.</p>

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Feature/Benefit	Change	New policy wording
Definition of Motor Neurone Disease has been amended	<p>For the definition of Motor Neurone Disease that applied to you before 23 April 2007, please refer to your Policy Document.</p> <p>The definition of Motor Neurone Disease, which is detailed in the adjacent 'New Policy Wording' column, has been amended to accommodate the upgrade of your policy.</p>	Motor Neurone Disease Motor Neurone Disease diagnosed by a consultant neurologist.

