

KEY FACTS ABOUT HOME LOAN PROTECTION

We recommend you take time to read the information about Home Loan Protection and understand how the benefits work including when we will pay claims and when we won't. You do not need to have a Home Loan in order to have this policy.

You can find more information in the Product Disclosure Statement (PDS) that was provided when you purchased your policy or you can view the latest PDS at commbank.com.au/hlp-pds

The cover your policy provides	How your cover works
Death and Terminal Illness Benefit	<p>Pays a lump sum if you die or are diagnosed with a terminal illness. You can have cover from \$50,000 to \$800,000, in \$50,000 increments.</p> <p>'Terminal Illness' means a medical condition, which first manifests itself after the Policy Commencement Date, and is reasonably expected to reduce your life expectancy to less than 24 months, as certified by both:</p> <ul style="list-style-type: none"> ◆ the Doctor treating the condition; and ◆ a Doctor nominated by us.
Accidental Death Benefit (optional)*	<p>Pays an additional amount, equal to the Death and Terminal Illness Benefit, if you die as a result of an accidental injury within 6 months of the injury occurring.</p>
Medical Crisis Recovery Protection Benefit (optional)*	<p>Pays a lump sum amount, with cover from \$50,000 to \$200,000 (to a maximum of your Death and Terminal Illness Benefit), if you experience a defined medical crisis. We'll only pay the benefit once during the life of the policy and only for the first defined medical crisis that occurs. The defined medical crises and latest medical definitions are located at commbank.com.au/TLD.</p> <p>Please note, if we pay you a benefit for a Medical Crisis your Death and Terminal Illness cover amount will reduce by the amount of benefit you are paid, and your premium will also reduce. For example, if you hold \$200,000 of Death and Terminal Illness cover and we pay you \$50,000 due to you satisfying the definition of a listed Medical Crisis condition, your Death and Terminal Illness cover amount will reduce by this amount - from \$200,000 to \$150,000. Your premium will reduce to reflect the \$150,000 level of cover.</p>

*If you have chosen this optional benefit, you can elect to remove the cover from your policy at any time, which may reduce your monthly premium.

Factors that affect your premium

Premium factors	How your cover works
Effect of cover level	The premium increases in proportion with the cover level (i.e. the more cover you take, the higher the premium will be).
Effect of age[#]	When you move into a new five-year age bracket, starting from age 34, your premium will increase.
Effect of smoker status[#]	<p>The premium is higher if you smoke or have smoked in the 12 months prior to your policy commencement. If you give up smoking, after 12 months you can apply for non-smoker rates. The change to non-smoker rates will take effect from your next premium due date.</p> <p>If you start or recommence smoking, you must let us know immediately. Your premium rates will be altered to smoker rates and the change will take effect on the policy anniversary date preceding that date upon which you first smoked or recommenced smoking.</p>

[#]The cost of the optional Accidental Death Benefit doesn't change with your age or smoker status.

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Important Information:

This information has been prepared without considering your personal objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. Home Loan Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. 'CommInsure' is a registered business name of CMLA. CI_00161/1019