UPDATE TO THE SIMPLE LIFE COMBINED PRODUCT DISCLOSURE STATEMENT (PDS) AND POLICY

This document updates the Simple Life Combined Product Disclosure Statement (PDS) and Policy issued 25 April 2014. All updates should be read together with the PDS and Policy.

Update effective 10 March 2016

The Combined PDS and Policy are amended by removing the medical definition for Critical Illness for *heart attack* on page 28 and replacing this with the definition in the table below:

This term…	means…
heart attack	The death of part of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by a typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following: ◆ signs and symptoms of ischaemia consistent with a myocardial infarction; ◆ confirmatory new (or presumed new) electrocardiogram (ECG) changes associated with myocardial infarction; or ◆ imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose a myocardial infarction of the degree of severity or greater as outlined above has occurred. Acute coronary syndromes including but not limited to angina pectoris, unstable angina, and acute coronary insufficiency are excluded as part of this definition.

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