



# CHANGES TO POLICY AND PRODUCT TERMS AND CONDITIONS



What is changing?	What product(s) does this apply to?	How does this change impact you?
There may be future changes to the policy terms and insurance benefits for certain term life, disability income, trauma life insurance policies. You will be advised of these changes before they become effective.	<ul style="list-style-type: none"><li>• Term Life Insurance Policy</li><li>• Disability Income Policy</li><li>• Trauma Policy</li><li>• Life Care Policy</li><li>• Protector Plus Life Insurance Policy</li><li>• Family Safe plus</li></ul>	<p>This means that if you make a claim, your claim will be assessed under the new changed policy terms, as long as there is no adverse impact on you. If there is an adverse impact on you, your claim will be assessed as if the policy terms had not been changed.</p> <p>The only qualification to the above is where you are suffering from a pre-existing condition or symptom. In this case, if you make a claim that is affected by the pre-existing condition or symptom, your claim will continue to be assessed as if the policy terms had not been changed.</p> <p>For example, Resolution Life may decide to enhance policy coverage and remove an exclusion for a specified illness. If you already have symptoms or a diagnosis for this illness at the time this policy exclusion is removed, you'll be deemed to have a pre-existing condition or symptom. If you then make a claim and the claim is affected by this pre-existing condition or symptom, you will not have the benefit of the policy change that removes the exclusion and will instead be assessed under the previous policy terms. This is because your illness or condition existed before the policy change was made.</p>
Future changes to unit pricing used in product transactions, (such as the payment of premiums, investment switches and benefit payments) for certain insurance bond and allocated annuity policies from historical pricing to forward pricing. You will be advised of these changes before they become effective.	<ul style="list-style-type: none"><li>• Investment Bond</li><li>• Allocated Annuity</li></ul>	You will be notified of these changes in the future and if implemented, will be designed to ensure your policy operates more efficiently.

If you have any questions, please contact us on **1800 879 078** or (+61 2 8365 9141 if calling from overseas) between 9 am to 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.