



Accelerated Protection Quote Summary

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Reference Number

Q1111111

Life to be insured 1's name

JANE DOE

Adviser name

Daniel Park

Adviser number

555

APPLICANT DETAILS

JANE DOE

Date of Birth	01/11/1965 - ANB 59						
Gender	Female						
State	NSW						
Smoker Status	Non Smoker						
Annual Income (Excluding Superannuation)	\$90,000						
Self-employed	No						
Occupation	Executive - Office only - University qualified						
IP Occupation Class	AAA (AAA)						
TPD Occupation Class	P						
Office Use Only - IP:AAA Life:OR CI:OR TPD:P TPD Any:Y TPD Own:Y TPD ADL:Y							
Health Sense Discount	No						
Loadings							
Medical:							
	None						
Pursuits:							
	None						
Loadings are for the purpose of Quote only and are not transferred to the Application.							

POLICY 1 SUMMARY

Policy Ownership	Self Managed Super Fund	
Total Premium for JANE DOE		\$3,032.81
	Stamp Duty	\$0.00
	Policy Fee	\$88.00
Policy 1 Total Yearly Premium		\$3,120.81

SUMMARY FOR Jane Doe

Yearly Premium

Life Insurance Plan

Life Insurance Benefit	\$1,460,684.00	\$3,032.81
Health Sense Discount	0%	
Premium Type	Stepped	
Inflation Protection Benefit	Yes	
Policy Type	Hybrid	
Year 1 Policy Rate	100%	
Renewal Policy Rate	100%	
Stamp Duty		\$0.00
Total		\$3,032.81

Note: Only the Benefit Options selected in the quote are displayed here. For details about the Benefit Options please refer to the PDS.

The premiums shown include the policy fee and stamp duty where applicable. The premiums shown are an estimate only. TAL is in no way bound by this quote. Please refer to the "Important Notes" section for more information. Premiums can increase in future for all Premium types (including 'Level'). Please refer to the Combined PDS and Policy Document for more information.

Where the Health Sense Discount applies, premiums for Life Insurance, TPD Insurance and Critical Illness Insurance Plans include the applicable discount shown in the Policy Summary above for the life of the policy. This discount may change or be removed if you request alterations to your quote or policy, for example if you remove cover or reduce your sum insured. Please note, this discount does not apply to the policy fee and any government duties.

A 5% Health Sense Plus discount is automatically applied to Life Insurance, TPD Insurance, and Critical Illness Insurance Plan premiums (excluding the policy fee and any government duties). For the applicable Plan this 5% discount will apply for the first two years of the policy and will reduce to nil for the third policy year and thereafter, unless you qualify for the Health Sense Plus discount in future.

In addition to discounts mentioned above, a further 10% discount is automatically applied to Life Insurance, TPD Insurance and Critical Illness Insurance Plan Stepped premiums (excluding the policy fee and any government duties). For the applicable Plan this additional discount includes a 10% discount in the first year of the policy and 5% for the second year, reducing to nil from year three onwards. Please note, any Level premium cover, Child's Critical Illness Insurance and Income Protection Insurance Plans do not receive this discount.

This quote may include other discounts or rating factors which are based on a range of features, including the number and type of benefits the Life Insured has coverage for under TAL Accelerated Protection, under one or more policies. If changes are made to any policy, different discounts or rating factors may apply and impact the premiums payable under that policy, as well as any other benefits and/or policy (or policies) covering the Life Insured. For example, if a benefit is cancelled or added in the future, the premiums payable for any existing benefits and/or policy (or policies) also covering the Life Insured may change.

The Total & Permanent Disability (TPD) Sum Insured and associated premium is the aggregation of Stand Alone TPD or TPD benefits in the policy for life insured. Note that when the Superlink option is included, only one sum insured is payable for the linked TPD plans.

The Critical Illness (CI) Sum Insured and associated premium is the aggregation of Stand Alone CI or CI benefits in the policy for the life insured.

Note: TAL does not require the client's signature on this document.

Name:

Date:

IMPORTANT NOTES

Any advice in this document is general in nature only and has been prepared without considering your needs, objectives or financial situation. Before acting on it you should consider its appropriateness for you, having regard to those factors.

Prior to making any decision to purchase this product, you must read the Accelerated Protection Combined Product Disclosure Statement (PDS) and Policy Document dated 8 September 2023, and if your cover is to be structured through TAL Super, the Accelerated Protection through TAL Super PDS dated 8 September 2023. This contains important information of the product including benefits, risks, conditions and exclusions which will help you understand the product and to decide whether it is appropriate for your needs. The PDS is available from your Adviser.

This illustration is not an offer of insurance. To apply for insurance, you must submit an application to TAL. Applications are subject to assessment and acceptance by TAL, and the terms of the policy document.

Signature:

Signature:

Premium

The Premium shown in this illustration is an estimate only. TAL is in no way bound by this quote. If cover is granted, the Premium may differ to that shown in this illustration and will be determined after receipt of the application form and once other requested documents have been provided and processed and the risk accepted by TAL.

The Premium shown in this illustration is based on the premium rates that are applicable on the date this illustration was prepared. Premium rates are not guaranteed and can change in future. Please read the PDS for more information. The length of time since you have had your policy may also affect your Premium. Stepped premiums may be lower based on the recentness of our underwriting assessment.

Stamp Duty is a government charge that can vary depending on the State or Territory you live in and the type of benefits you have selected. For the purposes of this illustration, Stamp Duty is calculated according to the duty that applies to the benefits you select in the State or Territory you tell us that you live in at the time the illustration is prepared. Premium Projections do not take into account any future changes to duties or the State or Territory you live in.

The Policy Fee depends on the premium frequency. Please refer to the Accelerated Protection Combined PDS and Policy document dated 8 September 2023, and if your cover is to be structured through TAL Super, the Accelerated Protection through TAL Super PDS dated 8 September 2023 for more information.

If you chose to pay premiums on a yearly or half-yearly basis you will receive a discount. Paying premiums on a monthly or quarterly basis attracts a frequency loading. This means that you will pay a higher premium if you choose to pay monthly or quarterly.

The 15% TAL Super rebate applies when you pay for your insurance annually via rollover from an eligible superannuation fund.

Premium Projections are not guaranteed. Premium Projections are based on information that is current at the date that the illustration is prepared. They do not take into account any future changes, such as changes that may be made to the premium rates, the selected benefits, duties or taxes, and assume indexation at a specified rate. Premiums can increase in future for all Premium types (including 'Level').

Indexation

If this illustration shows that indexation applies, then for the purposes of this illustration benefits are assumed to increase by 5% for Life Insurance, Critical Illness, and Total and Permanent Disability Insurance, and 3% for Income Protection. Actual indexation may differ.

For the purpose of this illustration, the Policy Fee is assumed to increase by 5% on each Policy anniversary.

Taxation

Income Protection premiums are generally tax deductible. We have not included the Policy Fee in our calculation of the After Tax Premium. This taxation information is a general statement only and is based on our interpretation of taxation legislation applicable on the date on which this illustration

was prepared, and assumes the continuance of present taxation laws and their interpretation. Tax treatment can vary depending on your individual circumstances and the law may change in future. Please refer to the Combined PDS and Policy Document for more information.



Accelerated Protection Underwriting Requirements

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Reference Number

Q1111111

Life to be insured 1's name

JANE DOE

Adviser name

Daniel Park

Adviser number

555

JANE DOE

Medical

Fast Check examination (Nurse)

MBA20 (non-fasting): including HDL/LDL cholesterol

Financial

No mandatory requirements



Accelerated Protection Commission Summary

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Reference Number	Q1111111
Life to be insured 1's name	JANE DOE
Adviser name	Daniel Park
Adviser number	555

COMMISSION

The commission payable in the first year based on the above quotation is \$2,001.65.

Jane Doe

Policy	Life	TPD	Critical Illness	Child Critical Illness	Income Protection	Total Commission Year 1	Total Commission Year 2
1	\$2,001.65	\$0.00	\$0.00	\$0.00	\$0.00	\$2,001.65	\$845.45
Total						\$2,001.65	\$845.45

Note: Commission is not payable on the policy fee, stamp duty and modal/frequency loading for monthly or quarterly premium payments. The commission rates are inclusive of GST.



Accelerated Protection Premium Projection

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Reference Number

Q1111111

Life to be insured 1's name

JANE DOE

Adviser name

Daniel Park

Adviser number

555

PREMIUM PROJECTION SUMMARY

Jane Doe

Year	Age	Life	TPD	Critical Illness	Child Critical Illness	Income Protection	Total Premium	Cumulative Premium
1	59	\$3,120.81	\$0.00	\$0.00	\$0.00	\$0.00	\$3,120.81	\$3,120.81
2	60	\$3,933.60	\$0.00	\$0.00	\$0.00	\$0.00	\$3,933.60	\$7,054.41
3	61	\$5,010.28	\$0.00	\$0.00	\$0.00	\$0.00	\$5,010.28	\$12,064.69
4	62	\$6,088.94	\$0.00	\$0.00	\$0.00	\$0.00	\$6,088.94	\$18,153.63
5	63	\$7,340.85	\$0.00	\$0.00	\$0.00	\$0.00	\$7,340.85	\$25,494.48
6	64	\$9,097.66	\$0.00	\$0.00	\$0.00	\$0.00	\$9,097.66	\$34,592.14
7	65	\$11,904.42	\$0.00	\$0.00	\$0.00	\$0.00	\$11,904.42	\$46,496.56
8	66	\$15,022.04	\$0.00	\$0.00	\$0.00	\$0.00	\$15,022.04	\$61,518.60
9	67	\$18,635.10	\$0.00	\$0.00	\$0.00	\$0.00	\$18,635.10	\$80,153.70
10	68	\$22,428.01	\$0.00	\$0.00	\$0.00	\$0.00	\$22,428.01	\$102,581.71

Premium projections include policy fee and stamp duty where applicable.

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Where the Health Sense Discount applies, premiums for Life Insurance, TPD Insurance and Critical Illness Insurance Plans include the applicable discount shown in the Policy Summary above for the life of the policy. This discount may change or be removed if you request alterations to your quote or policy, for example if you remove cover or reduce your sum insured. Please note, this discount does not apply to the policy fee and any government duties.

A 5% Health Sense Plus discount is automatically applied to Life Insurance, TPD Insurance, and Critical Illness Insurance Plan premiums (excluding the policy fee and any government duties). For the applicable Plan this 5% discount will apply for the first two years of the policy

In addition to discounts mentioned above, a further 10% discount is automatically applied to Life Insurance, TPD Insurance and Critical Illness Insurance Plan Stepped premiums (excluding the policy fee and any government duties). For the applicable Plan this additional discount includes a 10% discount in the first year of the policy and 5% for the second year, reducing to nil from year three onwards. Please note, any Level premium cover, Child's Critical Illness Insurance and Income Protection Insurance Plans do not receive this discount.

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The Total & Permanent Disability (TPD) Sum Insured and associated premium is the aggregation of Stand Alone TPD or TPD benefits in the policy for life insured. Note that when the Superlink option is included, only one sum insured is payable for the linked TPD plans.

The Critical Illness (CI) Sum Insured and associated premium is the aggregation of Stand Alone CI or CI benefits in the policy for the life insured.



Accelerated Protection Benefit Projection

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Reference Number

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JANE DOE

Adviser name

Daniel Park

Adviser number

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and will reduce to nil for the third policy year and thereafter, unless you qualify for the Health Sense Plus discount in future.

Jane Doe

Year	Age	Life	TPD	Critical Illness	Child Critical Illness	Income Protection	Super Contribution Option	Total Premium
1	59	\$1,460,684.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,120.81
2	60	\$1,533,718.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,933.60
3	61	\$1,610,404.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,010.28
4	62	\$1,690,924.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,088.94
5	63	\$1,775,470.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,340.85
6	64	\$1,864,244.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,097.66
7	65	\$1,957,456.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,904.42
8	66	\$2,055,329.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,022.04
9	67	\$2,158,095.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,635.10
10	68	\$2,266,000.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22,428.01

Premium projections include policy fee and stamp duty where applicable.

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The Critical Illness (CI) Sum Insured and associated premium is the aggregation of Stand Alone CI or CI benefits in the policy for the life insured.



TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Accelerated Protection Stepped vs Level Premium Projection

Reference Number

Q1111111

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JANE DOE

Adviser name

Daniel Park

Adviser number

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applicable discount shown in the Policy Summary above for the life of the policy. This discount may change or be removed if you request alterations to your quote or policy, for example if you remove cover or reduce your sum insured. Please note, this discount does not apply to the policy fee and any government duties.

PROJECTION FOR Jane Doe

Term Sum Insured

\$1,460,684.00

Age	Current Quote	Stepped Premium	Level To Age 65 Premium	Level To Age 70 Premium	Cumulative Annual Current Quote	Cumulative Annual Stepped Premium	Cumulative Annual Level To Age 65 Premium	Cumulative Annual Level To Age 70 Premium
59	\$3,120.81	\$3,120.81	\$7,374.51	\$9,273.99	\$3,120.81	\$3,120.81	\$7,374.51	\$9,273.99
60	\$3,933.60	\$3,933.60	\$7,773.70	\$9,789.45	\$7,054.41	\$7,054.41	\$15,148.21	\$19,063.44
61	\$5,010.28	\$5,010.28	\$8,242.41	\$10,384.11	\$12,064.69	\$12,064.69	\$23,390.62	\$29,447.55
62	\$6,088.94	\$6,088.94	\$8,765.90	\$11,064.57	\$18,153.63	\$18,153.63	\$32,156.52	\$40,512.12
63	\$7,340.85	\$7,340.85	\$9,324.37	\$11,828.85	\$25,494.48	\$25,494.48	\$41,480.89	\$52,340.97
64	\$9,097.66	\$9,097.66	\$9,919.91	\$12,683.66	\$34,592.14	\$34,592.14	\$51,400.80	\$65,024.63
65	\$11,904.42	\$11,904.42	\$11,887.37	\$14,320.68	\$46,496.56	\$46,496.56	\$63,288.17	\$79,345.31
66	\$15,022.04	\$15,022.04	\$15,001.80	\$15,373.05	\$61,518.60	\$61,518.60	\$78,289.97	\$94,718.36
67	\$18,635.10	\$18,635.10	\$18,611.67	\$16,507.15	\$80,153.70	\$80,153.70	\$96,901.64	\$111,225.51
68	\$22,428.01	\$22,428.01	\$22,401.17	\$17,797.78	\$102,581.71	\$102,581.71	\$119,302.81	\$129,023.29
69	\$27,403.42	\$27,403.42	\$27,373.17	\$19,315.34	\$129,985.13	\$129,985.13	\$146,675.98	\$148,338.63

Premium projections include policy fee and stamp duty where applicable.

This illustration compares Level and Stepped premiums for the Term Insurance.

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