



With over 125 years of experience in the insurance industry MLC is committed to making insurance available for every Australian.

Best Doctors® – available with Critical Illness*

A lot of questions go through your mind when you or someone in your family has been diagnosed with a serious illness, or is living with a chronic condition. But knowing exactly what you're dealing with – and getting advice from the world's leading doctors – can give you a clear way forward.

Best Doctors® enables you **to seek a second opinion at no extra cost**. And not just any opinion, but an in-depth review of your diagnosis and treatment plan by an expert physician nominated as a global leader in their field.

Best Doctors® can help:

- confirm your diagnosis
- decide on treatment options
- check information you've been given by your doctor
- ask questions about surgery, and
- seek advice if your condition's not improving.

Even if you're not currently covered, we'll advise you on how to adjust your cover so Best Doctors® – and the reassurance it brings – come included.

You'll be in safe hands

Best Doctors® is a Harvard-established global network of over 50,000 medical specialists nominated as leading experts by their peers.

* Please refer to mlc.com.au/bestdoctorsinfo for a list of eligible insurances that can access the Best Doctors® service.

For more information contact your financial adviser.

mlc.com.au

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**Peace of mind.
For the whole family.**

Family protection insurance with MLC



Important Information

This flyer was prepared by the insurer, MLC Limited (ABN 90 000 000 402, AFSL 230694) of 105-153 Miller Street, North Sydney NSW 2060, and is a member of the National Australia Group of Companies.

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Cover to fit everyone in your family. And your budget.

As a parent, the most precious thing to protect is your family's health. A serious illness can be devastating, not only emotionally, but also financially if you have to take time off work for your own treatment or to look after a sick child.

With MLC's cover options, you'll have the confidence of knowing your family has **access to the world's Best Doctors®** (through the Best Doctors® service), and that – should the worst happen – you can put money worries to one side and focus your energy and attention on what matters most.

You'll also have the flexibility to bundle policies in the most cost-effective way for you, accessing our **multi-cover discount** and having the option to fund your premiums inside or outside of super to free up your post-tax dollars.

And, we'll make sure that your policies are updated – at no extra cost, and without the need to cancel and upgrade – whenever we improve the terms or definitions of cover you've taken out.

So while your family's health means the world to you, it's a relief to know that it doesn't have to cost the earth.

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Cover for your children

If your child is seriously ill, you'll play a huge part in supporting them through their treatment and recovery.

With lump sum benefits to help you cover extra expenses and time away from work, MLC's child protection options empower you to **be there when they need you the most.**

Child Critical Illness

- Cover is available from \$10,000 up to \$200,000 per child
- You'll receive a lump sum payment the first time your child is diagnosed with a critical condition, or if your child dies, after their second birthday
- We'll provide \$5,000 for the preparation of a written financial plan when you're paid a lump sum benefit of \$100,000 or more
- Available outside super only, when the parent or guardian holds Life Cover, Total and Permanent Disability, Critical Illness, Income Protection or Business Expenses insurance

Child Support Benefit

- Included with Critical Illness Plus (Adult) with cover of \$100,000 or more
- You'll receive a lump sum of \$10,000 the first time your child is diagnosed with a critical condition, or if your child dies, after their second birthday
- If both parents hold Critical Illness Plus, you'll receive \$20,000 for each child
- Adult cover isn't affected by any child support benefits you're paid

Child Support Income Benefit

- Included with Income Protection
- You'll receive a lump sum or three monthly payments if your child is diagnosed with a qualifying critical condition, or if your child dies after their second birthday
- Available when you've reached a minimum balance of \$3,335
- Receive up to \$25,000 for each child

Should something happen to you

Our Accidental Death and Terminal Illness cover provides top-up benefits to help keep your family financially afloat, even if existing medical conditions mean you've been denied full Life Cover or outlive your original prognosis.

Our Terminal Illness cover is unique to MLC – we've developed this cover because we understand how to help you manage your finances in this situation.

Accidental Death

- Top-up cover for Life Cover
- Your family will be paid a lump sum if you die within 180 days of an accident
- They'll receive a benefit even if you were declined full Life Cover due to a pre-existing condition
- Business partners are also eligible to receive benefits in the event of your death

Terminal Illness

- Your family will receive a lump sum benefit up to \$250,000 if you survive for 30 days after you've been diagnosed with a terminal illness
- Payment in addition to the terminal illness benefit paid as part of your Life Cover