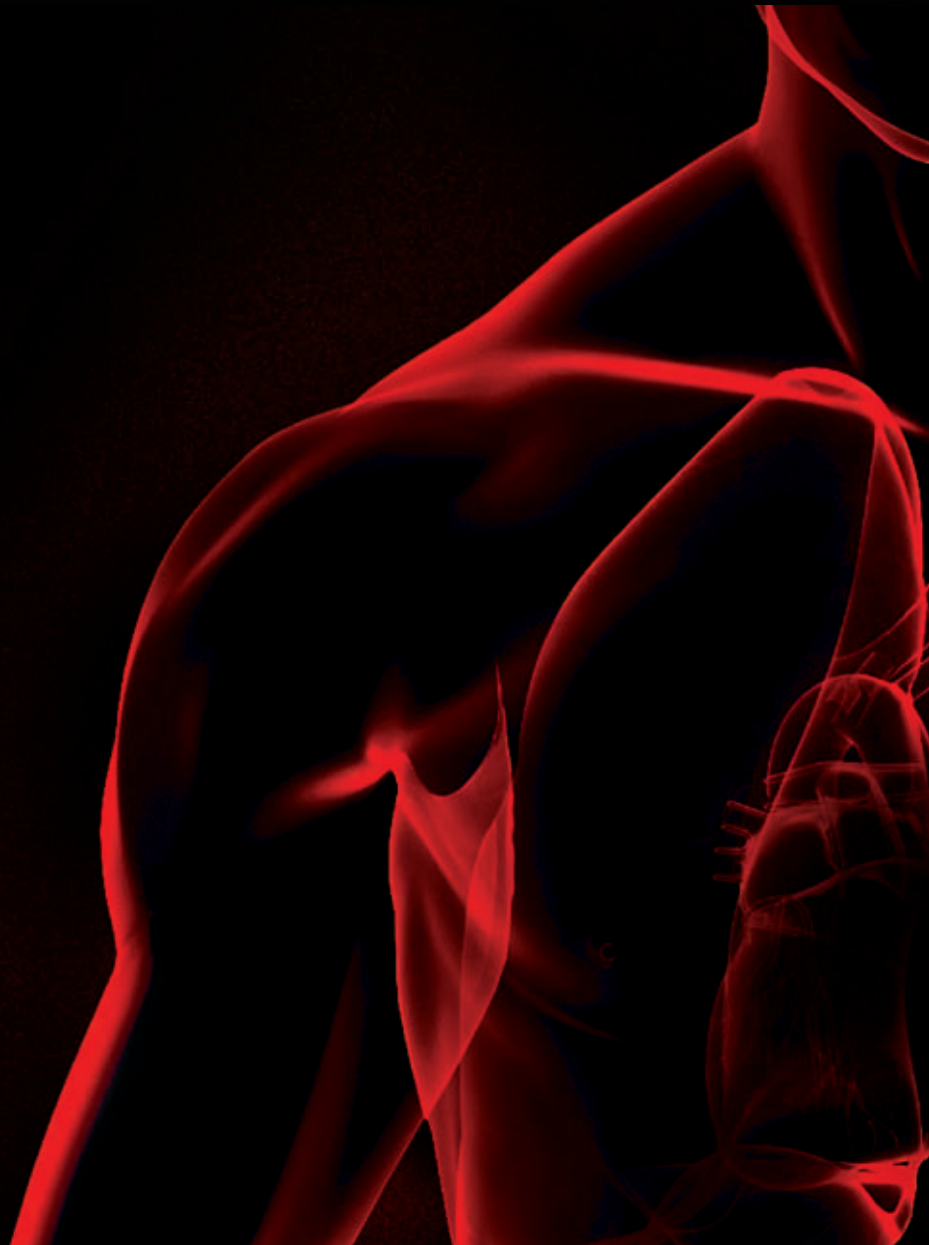




Macquarie Life

Macquarie Life Active



Why spend your life contributing to an insurance policy that pays out once, when life is a series of events to be navigated while you live?

Macquarie Life Active is a revolutionary product that combines traditional Life, Total and Permanent Disability and Trauma Insurance products into one simple alternative.

First launched in 2010, Macquarie Life Active has revolutionised life insurance in Australia. Here's why Active makes more sense:

Broader cover

Active typically covers more conditions than traditional life insurance policies. It also introduces lower thresholds for many conditions meaning that you can start to claim when you first need to.

Even if you suffer a condition that is not listed, you may be able to claim if you can no longer perform simple day to day tasks that are crucial to maintaining your quality of life. In short, because we bundle different types of cover in one policy and cover more conditions, you are more likely to receive a benefit compared to traditional life insurance policies.

Benefit payments based on need

Active pays claims based on the severity of the health event – the more serious the condition, the greater the benefit.

This flexible approach ensures that your premium pays for protection that is more aligned to your needs.

Multiple claims allowed

Unlike many policies, Active allows multiple claims over the lifetime of the policy. This can be for related health events as a condition progresses or for unrelated medical conditions.

You'll find this reassuring given it is a statistical likelihood that you will experience more than one injury or illness over your lifetime and these can often reoccur. Subject to specified limits, the Claim Protector feature means there will be an amount available in your policy to provide financial support, regardless of how often you make a claim.

More affordable cover

Since we match the payment level to the seriousness of the condition, rather than an 'all or nothing' approach, we are able to offer lower premiums.

Our streamlined all-in-one policy also means you are not paying twice for cover you can only claim once.

As a result, your cover is more affordable, giving you the option to take out a higher level of cover if required. Macquarie Life Active is cover that is designed to last you a lifetime, not only for a single event.

Flexible cover

The following table summarises benefit payment levels in Active.

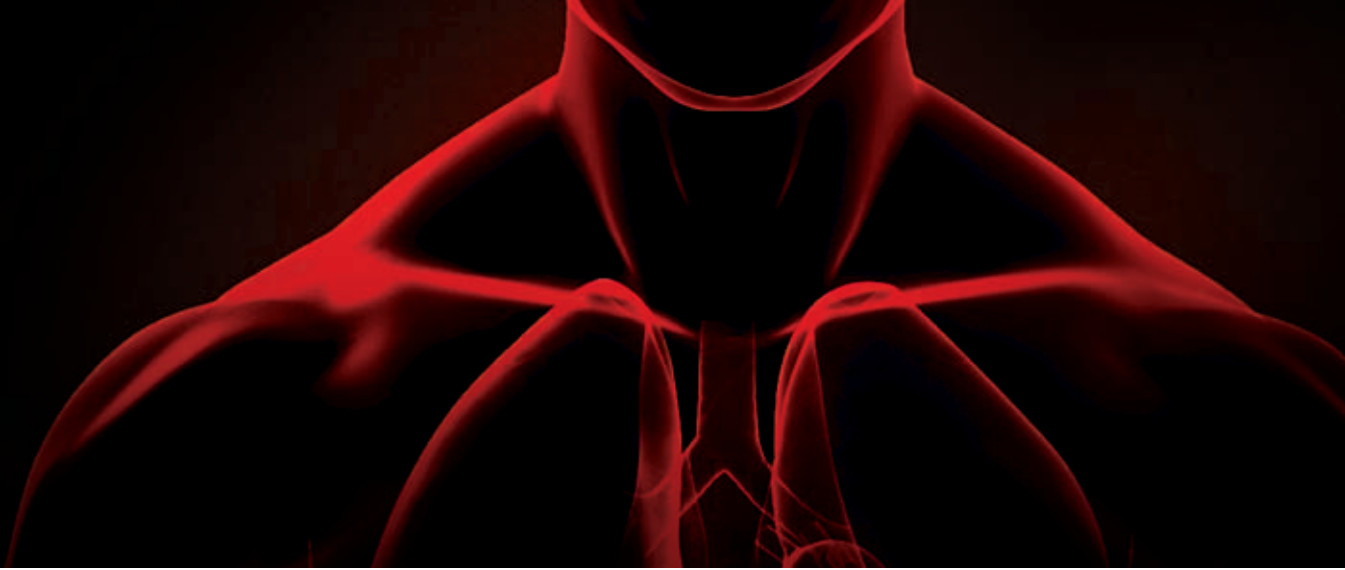
Type of cover	Benefit Category	% of the initial amount covered
Death and terminal illness	AA	100% plus any additional death cover
Health Events	A	100%
	B	65%
	C	40%
	D	20%
	E	5%

Keep it simple

With only one policy required, Active keeps life insurance simple and understandable. You'll be pleasantly surprised by how easy it is to take out the cover you need.



Innovation Excellence



Health Events covered under the policy

The Health Events covered under the policy are summarised in the table below.

We will pay a benefit if the Health Event meets the specific criteria set out under one of the benefit categories. If you suffer a medical condition that is not named in the list of Health Events, your claim may be assessed under the Health Event category for the inability to perform activities of daily living.*

Body system	Type of cover
Cancer	<ul style="list-style-type: none"> • Solid tumour cancers • Lymphomas • Brain tumour • Leukaemia • Other cancers (e.g. aplastic anaemia, multiple myeloma).
Heart and artery	<ul style="list-style-type: none"> • Heart attack • Cardiomyopathy • Other heart and artery conditions (e.g. severe congestive cardiac failure, severe peripheral vascular disease) • Heart transplant • Surgical procedures (e.g. coronary artery bypass graft, heart valve repair, endovascular iliac or femoral artery aneurysm repair).
Brain and nerves	<ul style="list-style-type: none"> • Stroke • Cognitive conditions (e.g. diagnosis of dementia including Alzheimer's disease) • Coma • Surgical procedures and events (e.g. endovascular treatment of a cerebral aneurysm, stereotactic brain surgery) • Other brain and nerve conditions (e.g. psychiatric conditions, severe epilepsy, multiple sclerosis).
Digestive system	<ul style="list-style-type: none"> • Transplants • Surgical procedures (e.g. colostomy/ileostomy, surgical repair of tracheo-oesophageal fistula) coma • Other digestive conditions (e.g. gastrointestinal disease, Crohn's disease, portal vein thrombosis) other brain and liver conditions.
Kidneys and urogenital tract	<ul style="list-style-type: none"> • Renal failure • Kidney transplant • Surgical procedures (e.g. nephrectomy).
Lungs	<ul style="list-style-type: none"> • Diseases of the lung • Surgical procedures (e.g. lobectomy) • Lung transplant • Lung conditions (e.g. lung abscess).
Musculoskeletal system	<ul style="list-style-type: none"> • Burns • Back, limb and whole person impairment.
Ear	<ul style="list-style-type: none"> • Loss of hearing • Surgical procedures (e.g. inner ear or middle ear surgery).
Eye	<ul style="list-style-type: none"> • Loss of sight • Surgical procedures (e.g. surgical repair of detached retina, corneal transplant).
HIV/AIDS	<ul style="list-style-type: none"> • HIV/AIDS.
General	<ul style="list-style-type: none"> • Hospital admission • Inability to perform activities of daily living.

*For the full list of Health Events and the benefit category that each Health Event falls within please refer to the Macquarie Life Active PDS.

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