

# DEFINITION NOTICE- TERMINAL ILLNESS

**This document details an enhancement to the Insurance cover available on the products listed in this notice. The Terminal Illness definition has either been added or changed effective 30 September 2019.**

This term...	means...
<i>terminal illness / terminally ill</i>	<p>The life insured is terminally ill if all of the following apply:</p> <ul style="list-style-type: none"><li>◆ two medical practitioners each certify in writing the life insured has a sickness or injury that, despite reasonable medical treatment in the life insured's circumstances, is likely to result in their death within a period (the certification period) that ends not more than 24 months after the date of the certification</li><li>◆ at least one of the medical practitioners is a specialist practising in an area related to the life insured's sickness or injury</li><li>◆ based on such medical or other evidence we reasonably require to be provided, we are satisfied<ul style="list-style-type: none"><li>• with the prognosis reached in each of the certifications and</li><li>• that the prognosis was first made while Life Cover applied to the life insured</li></ul></li><li>◆ for each of the certificates, the certification period has not ended.</li></ul>

## What this means for you

This definition applies for claimable events on or after 30 September 2019.

To check if this definition applies to your policy, please refer to Table 2 of this notice. If this definition applies to your policy, you will receive a Policy Addendum detailing the effects of this change on your policy by 30 September 2020.

For details on how this definition applies to your policy, please refer to your Policy Schedule, your Policy Document and any other Policy Addenda.

If you have any questions, please call us on the phone number provided in Table 2 of this notice.



## Table 2

The Terminal Illness definition applies to you if you have Term Life, Life Care, Life Cover, or Death Cover under any of the following insurance policies:

Policy coverage type	Phone number
Cycle Low Cost Life Insurance	
Cycle Umbrella Term Plan Super	
Term Life Insurance	<b>13 1056</b> between 8.00 am – 8.00 pm (AEST), Monday to Friday.
Term Life Insurance Super	
Umbrella Term Plan Super	
Colonial Money Plan Super	
Colonial Umbrella Financial Plan Super	<b>1800 624 100</b> between 8.30 am - 6.00 pm (AEST), Monday to Friday.
Colonial Umbrella Investment Plan Super	
Managed Investment SuperPlan	
Managed Personal SuperPlan	
Personal SuperCARE	
Retirement Saver	
Retirement Saver Plus	
Retirement Saver Series 2	
SuperLink	
SuperLink Plus Series 2	<b>1800 631 600</b> between 8.30 am - 6.00 pm (AEST), Monday to Friday.
SuperLink Plus Series 3	
SuperUnits	
SuperWise Series 4	
SuperWise Series 5	



**Important information:** This product is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL No. 229757 the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469. 'CommInsure' is used under licence by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is responsible for the administration of the Fund and provides insurance benefits to the Fund as insurer. CMLA is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (CBA). The Trustee is not part of CBA.

CIL006-826 300919

Policy coverage type	Phone number
Lifebuilder Superannuation	
PruPlan Plus Superannuation	
PruPlan Superannuation	
PruPlan Superannuation "PruLink"	13 17 18 between 8.30 am - 6.00 pm (AEST), Monday to Friday.
PruPlan Superannuation "Unit-Linked"	
SuperFlex Superannuation	
SuperPlan Superannuation	
Wealth Portfolio Superannuation	



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