

Insurance solutions for your SMSF clients

Self-managed super is one of the fastest growing segments of the super industry, but it's also one of the most underinsured. IOOF SMSF Insurance is an easy-to-use, cost-effective insurance solution for your self-managed super, whether it's a SMSF or SAF. It gives you access to death only cover or death and Total and Permanent Disablement (TPD) insurance designed specifically for self-managed super funds.

Key features

Suitable for SMSF members aged between 16 and 64
Benefit expiry age of 70
No maximum sum insured for death cover and up to \$3 million for TPD cover
Interim accidental death cover during application assessment included, up to \$1 million for up to 90 days
Competitive premiums, especially for ages 50 and over
Acceptance up to \$1.5 million
Transfer of existing cover from other insurers and superannuation funds permitted, up to \$2 million cover
TPD definition aligned to superannuation legislation
Terminal Illness included, up to the first \$2 million of death cover
One stop application and administration management by TAL
Yearly premium renewal, on 1 July common renewal date
TPD claim qualification period 90 days
Built in inflation protection
Continuation option available within 30 days of leaving the SMSF, up to age 60 and no requirement for further evidence of health
Issued, underwritten and administered by TAL Life Limited (TAL)

Further information

For further information, please refer to the IOOF SMSF Insurance Product Disclosure Statement ('PDS') which is available online at www.ioof.com.au/smsf-insurance. Alternatively please contact **Peter Stathis, Sales Specialist – IOOF Insurance Solutions** on **03 8614 4664** or email peter.stathis@ioof.com.au.

TAL Life Limited ABN 70 0 50 10 9450 AFSL 237848 (TAL) is the product issuer, insurer and administrator. IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524 is the policy owner, and arranges for the insurance cover to be made available to you as trustee of a self-managed superannuating fund in respect of members of your fund. IIML is a company within the IOOF Group of companies, consisting of IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate. Insurance cover is available under a group life insurance contract issued by TAL Life Limited to IIML. IOOF arranges insurance cover with the product issuer and is the owner of the group life insurance contract.

This is general advice only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this document, you should assess your own circumstances or seek advice from a financial adviser. You should obtain and consider a copy of the Product Disclosure Statement available from IOOF or your financial adviser, before you acquire a financial product. Insurance cover is subject to the terms and conditions of the policy.