

LIFE COVER WITHOUT THE BLOOD, SWEAT + MEDICALS!

Time spent on non-income generating activity is money out of your pocket. Fast-track empowers you to write more risk business with fewer requirements, saving you time and increasing your income earning potential.

Fast-track provides a distinct advantage for clients who want substantial cover, but don't have time to undergo blood tests or medical examinations. It's a quick and simple way of writing large sums insured on a 'personal statement only' basis.

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SCENARIO TESTS

Your client can apply for the following concurrent benefits with a Personal Statement being the only mandatory underwriting requirements. There are three scenario tests which can be used to determine a clients' eligibility for Fast-Track. Simply ask the following questions:

Scenario one

1. Is your client between the ages of 16 and 45 next birthday?
2. Are they applying for Death and/or TPD of up to \$1,000,000?
3. Are they applying for Stand Alone Crisis of up to \$750,000?
4. Are they applying for Income Protection to a maximum of \$6,500? (please see table opposite)

Scenario two

1. Is your client between the ages of 46 and 50 next birthday?
2. Are they applying for Death and/or TPD of up to \$1,000,000?
3. Are they applying for Stand Alone Crisis of up to \$500,000?
4. Are they applying for Income Protection to a maximum of \$6,500? (please see table opposite)

Scenario three

1. Is your client between the ages of 51 and 55 next birthday?
2. Are they applying for Death and/or TPD of up to \$1,000,000?
3. Are they applying for Stand Alone Crisis of up to \$500,000?
4. Are they applying for Income Protection to a maximum of \$3,000?

MAXIMUM LEVELS

If the answer to these questions are yes (in any one of these scenarios), the only mandatory upfront medical information required is a completed Personal

Statement. That means no medical examinations, no blood tests, just completion of the application form. It's that simple!

Occupation	Agreed Value Maximum Monthly Benefit	Indemnity Maximum Monthly Benefit
AAA, AA+ and AA	\$6,500	\$6,500
A and BBB	\$5,000	\$6,500
BB and B	\$4,000	\$6,500

Where Fast-Track is not available, standard TOWER underwriting requirements apply. In some instances this may still mean

mandatory requirements of nothing more than a completed Personal Statement.

GUIDELINES

Fast-track existing cover guidelines

If Death and/or TPD cover is included under the Crisis Protection Plan, this amount must be taken into account under the maximum Death and/or TPD cover limits.

The Income Protection limits include any other Income/Disability/Business Expenses with TOWER and/or any other company.

If the client has any existing Death and/or TPD cover with TOWER, we will disregard this for Fast-Track purposes where the existing Death/TPD cover is less than or equal to \$250,000.

Please note that any existing Crisis cover with TOWER will be included in the Fast-Track limits.

If the client has any existing Crisis/Trauma cover with any other company and the TOTAL of all Crisis/Trauma cover will exceed \$1,000,000, Fast-Track is not available.

AVAILABILITY

TOWER will take into consideration at all times TOWER and Industry maximum levels of cover. TOWER reserves the right to request additional medical and financial information at any time if required.

This information has been prepared for Advisers only, in no circumstances should it be provided to the client. It contains general information only and no individual's financial needs or objectives have been taken into account in the preparation of this material. Benefit exclusions and adjustments apply. If there is any inconsistency between this document and the Product Disclosure Statement or Policy Document, the terms of the Product Disclosure Statement and/or Policy Document will prevail to the extent of the inconsistency. A policy can only be effected after completion of an application form. Prior to making any decision clients should read the current Product Disclosure Statement.

TOWER - DEFINING
WHAT RESPONSIVE
UNDERWRITING IS
ABOUT AND HELPING
YOU MANAGE YOUR
RISK BUSINESS MORE
EFFICIENTLY.

DEATH COVER UP
TO \$1,000,000?
THERE IS NO
NEED TO WAIT!

TIME WASTED
IS INCOME LOST.
FAST-TRACK HELPS
YOU RE-CLAIM
TIME FOR INCOME
EARNING ACTIVITY.

AT TOWER, WE
ARE COMMITTED
TO HELPING YOU
COMPLETE RISK
BUSINESS FASTER.

T3028/V004



FAST-TRACK
UNDERWRITING

April 2006

FAST + SIMPLE