

Income Protection Plan Claims Statistics June 2010

The following figures are the statistics for claims made and amounts paid over a thirteen year period.

Claim Amounts Paid	Overall Total 210	
	Closed/Finalised	Open/Ongoing
Under \$100,000	137	22
\$100,000 – \$200,000	11	12
\$200,000 – \$300,000	0	12
\$300,000 – \$400,000	3	6
\$400,000 - \$500,000	1	4
Over \$500,000	0	2
Total	152	58

Length of Claims	Overall Total 210	
	Closed/Finalised	Open/Ongoing
Under 2 years	126	22
2 to 5 years	17	10
5 to 8 years	7	9
8 to 12 years	2	15
Over 12 years	0	2
Total	152	58

Age at Time of Claim	Overall Total 210	
	Closed/Finalised	Open/Ongoing
30 and under	10	1
31 to 40	22	6
41 to 50	48	18
51 to 60	63	31
61 and over	9	2
Total	152	58

Types of Ailments	Overall Total 210	
	Closed/Finalised	Open/Ongoing
Anxiety/Stress/Depression	42	23
Cancer/Leukemia	38	11
Asthma/Lung Complaints	5	1
Arthritis	4	2
Chronic Fatigue Syndrome	8	0
Back Skeletal Disorders	17	6
Abdominal/Pelvic Conditions	12	3
Multiple Sclerosis	1	2
Heart Disease/Stroke/Brain	13	5
Other	12	5
Total	152	58

The Lutheran Income Protection Plan is arranged by Dave Shrowder of Davzil Pty Ltd trading as Group Life Insurance Agencies, on behalf of Lutheran Education Australia and the Lutheran Church of Australia.

If you have any administration queries please contact Dave Shrowder by phone, or email (as listed below).

Group Life Insurance Agencies

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Tel: 0407 619 743

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Davzil Pty Ltd a/t/f/GLIA Trust t/as Group Life Insurance Agencies is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd ABN 61 094 529 987 Unit 7, 50 Borthwick Avenue, Murarrie Qld 4172 Australian Finance Services Licensee No 244252



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This advice has been prepared without taking account of your relevant personal circumstances, objectives, financial situation or needs. As a result, before acting on the advice you should carefully assess how appropriate the recommendations are to your personal circumstances. A Product Disclosure Statement is available by contacting Group Life Insurance Agencies using the above contact details. You should consider the Product Disclosure Statement in deciding whether to acquire, or to continue to hold, the product.



Lutheran Income Protection Plan

Is available for...

Employees of the Lutheran Church of Australia and Staff of Lutheran Schools in Australia



Purpose of the Plan

The Lutheran Income Protection Plan is available for:

- ... Employees of the Lutheran Church of Australia
- ... Staff of Lutheran Schools and Lutheran Education Australia

Summary of Benefits and Conditions as at 1st January 2013

Protection Against Loss Of Income

- ... "Own Occupation" definition for **Total Disability**
- ... 75% of normal income paid under **Total Disability**
- ... 9% of normal income paid into employer super fund under **Total Disability**
- ... Proportion of normal income paid under **Partial Disability**
- ... Proportion of Superannuation benefit paid under **Partial Disability**
- ... 90 Day Waiting Period
- ... Benefit Payable to Age 65 for Category B and C members
- ... Allowances made for attempts to return to work during Waiting Period
- ... Waiting Period waived under Recurrent Disability

Other Benefits Provided

- ... Rehabilitation Benefit
- ... Waiver of Premium Benefit
- ... Extended Payment in the event of Death
- ... Automatic Acceptance – up to Automatic Acceptance levels
- ... 24 Hour, Worldwide Cover
- ... Leave Without Pay
(A choice of retaining or suspending cover while on leave)
- ... Continuation Option
- ... Donor elected transplant benefit

Other Features And Conditions

(a) Eligibility. All full-time or permanent part time LCA and LEA Staff are eligible for the Age 65 Benefit if they are working 15 hrs/wk (0.4fte*) or more.

Permanent employees who work less than this time, casual employees, or staff on a limited contract are **not eligible** to join. Should a member's employment hours fall below this time for reasons other than disability, any existing cover will cease at that time. Likewise should a member's employment hours return to more than this time at a later date, then cover can be reinstated immediately.

(b) Automatic Acceptance. This means all **eligible** Staff (point 'a' above) will be automatically provided with the **Age 65 Benefit** under the Plan provided they join within 30 days of becoming eligible. Automatic acceptance also means no health/medical or occupation questions are asked.

(c) Portability. If you transfer to another Lutheran School, or another Lutheran employer who is participating in this Plan, your cover will be automatically transferred with you.

Categories of Membership

The following categories of membership apply to LCA Staff and LEA Staff:

Category B. This includes all LCA and LEA staff who are paying for the 90 day wait / Age 65 benefit, regardless of which super fund they belong to. The full premium of 1.77% is deducted from their salary.

Category C. This includes those LCA and LEA staff who have the 2 year wait / Age 65 benefit with LIPP, and also have the 90 day wait / 2 year benefit with Lutheran Super. A two part payment is involved for these members. A premium of 1.13% is deducted from their salary for the Age 65 benefit under LIPP. The administrator of Lutheran Super deducts the appropriate premium for the 90 day wait / 2 year benefit.

Note: Premiums deducted from salary may be tax deductible.
This should be discussed with your accountant or tax adviser.

Claims

If you suffer a disability and need to make a claim, you should take the following steps as soon as is reasonably practical:

- ... If the disability is work related (either fully or partially), a claim must be lodged with Workcover
- ... For all disabilities whether work related or not please contact:

Group Life Insurance Agencies
PO Box 61
Modbury North SA 5092
Phone 0407 619 743
Toll Free: 1800 225 888
Email: admin@glia.net.au