

In certain circumstances, TAL Life Limited (TAL) requires underwriting before insurance cover can be provided. The following is a guide to when underwriting will be required and the information that will need to be provided as part of the underwriting process.

SMSF Insurance medical requirements are as follows:

SUM INSURED	INITIAL REQUIREMENTS
Up to \$1,500,000	SMSF Personal Statement (SMSF PS)
\$1,500,001 - \$3,000,000	SMSF PS, Blood Tests, Medical Exam (own doctor or paramedic service), Financial Statement
Over \$3,000,001	Refer to U/W

Notes:

- Further medical/financial/personal information may be requested individually
- Personal Statements are valid for 3 months. If older than 3 months, a health declaration is required. Older than 6 months, a new fully completed personal statement is required
- Blood tests results are valid for 12 months and can be obtained in one sample at a usual GP or a paramedical service
- Medical exams are valid for 12 months

TAL Life Limited

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