

Premium rate changes summary

MLC Insurance and MLC Insurance (Super)



Effective 23 September 2025

MLC Insurance and MLC Insurance (Super)			
	Pricing Series 1 5 September 2011 to 22 November 2015	Pricing Series 2 23 November 2015 to 8 October 2017	Pricing Series 3 9 October 2017 to 14 July 2020
Cover type	% premium rate change		
Lump Sum			
Death – Stepped and Level	No change	No change	No change
TPD Stand-alone/Extension/Connection – Stepped and Level	20%	20%	20%
Critical Illness – Stepped	No change	No change	No change
Critical Illness – Level	10%	15%	10%
Child Critical Illness	No change	No change	No change
Income Protection 2 / 5 yr BP			
Agreed Value – Stepped and Level	No change	No change	No change
Indemnity – Stepped and Level	No change	No change	No change
Income Protection To Age 65'/ 70 BP			
Agreed Value – Stepped	20%	20%	20%
Agreed Value – Level	10%	10%	15%
Indemnity – Stepped	20%	20%	20%
Indemnity – Level	10%	10%	20%
Business Expenses			
Business Expenses – Stepped	No change	No change	No change
Business Expenses – Level	No change	No change	No change

¹ For customers aged 60 and above, the 'Income Protection 2/5 yr BP' premium rate changes apply instead. Some exceptions may apply, please speak to your Distribution Representative.

When we start writing to customers	9 August 2025
When new premium rates will apply	Policy anniversaries on or after 23 September 2025

Premium rate changes summary

MLC Personal Protection Portfolio and MLC Life Cover Super



Effective 17 November 2025

MLC Personal Protection Portfolio and MLC Life Cover Super	
Cover type	% premium rate change
Lump Sum	
Death – Stepped and Decreasing Cover	No change
Death – Level	20%
TPD – Stepped and Decreasing Cover	No change
TPD – Level	20%
Critical Illness – Stepped and Decreasing Cover	No change
Critical Illness – Level	20%
Income Protection 2 / 5 yr BP	
Agreed Value – Stepped and Level	No change
Indemnity – Stepped and Level	No change
Income Protection To Age 55/60/65¹ BP	
Agreed Value – Stepped	No change
Agreed Value – Level	20%
Indemnity – Stepped	20%
Indemnity – Level	20%
Business Expenses	
Business Expenses – Stepped	No change
Business Expenses – Level	No change

¹ For customers aged 60 and above, the 'Income Protection 2/5 yr BP' premium rate changes apply instead. Some exceptions may apply, please speak to your Distribution Representative.

When we start writing to customers	9 August 2025 for Ex Eagle PPP and LCS policies 3 October 2025 for all other policies
When new premium rates will apply	Policy anniversaries on or after 17 November 2025

Premium rate changes summary

MLC Protectionfirst



Effective 17 November 2025

MLC Protectionfirst				
	Pricing Series 1 to 11* (policy numbers commencing with 5 or 7)	Pricing Series 12* (policy numbers commencing with 8)	Pricing Series 13 to 14* (policy numbers commencing with 8)	Pricing Series 15* (policy numbers commencing with 8 or R1)
Cover type	% premium rate change			
Lump Sum				
Death – Stepped and Level	No change	No change	No change	No change
TPD – Stepped	No change	No change	No change	No change
TPD – Level	20%	20%	20%	20%
Critical Illness – Stepped	No change	No change	No change	No change
Critical Illness – Level	20%	20%	20%	20%
Child Critical Illness	Not applicable	Not applicable	No change	No change

When we start writing to customers	9 August 2025
When new premium rates will apply	Policy anniversaries on or after 17 November 2025

* Pricing Series Issue Dates	
Series 1 to 11	January 1985 to February 2002
Series 12	February 2002 to September 2004
Series 13 to 14	September 2004 to September 2009
Series 15	September 2009 onwards

Premium rate changes summary

MLC Protectionfirst



Effective 17 November 2025

MLC Protection ^{first}			
	Pricing Series 1 to 11* (policy numbers commencing with 5 or 7)	Pricing Series 12* (policy numbers commencing with 8)	Pricing Series 13* (policy numbers commencing with 8 or R1)
Cover type	% premium rate change		
Income Protection ¹ 2 / 5 yr BP			
Agreed Value – Stepped and Level	No change	No change	No change
Indemnity – Stepped and Level	No change	No change	No change
Income Daily Living	Not applicable	Not applicable	No change
Income Protection ¹ To Age 55 / 60 / 65 ² / 70 BP			
Agreed Value – Stepped	No change	No change	No change
Agreed Value – Level	10%	10%	10%
Indemnity – Stepped	No change	15%	15%
Indemnity – Level	15%	10%	10%
Income Daily Living	Not applicable	Not applicable	No change
Business Expenses			
Business Expenses – Stepped	No change	No change	No change
Business Expenses – Level	No change	No change	No change

¹ Super Maintenance Benefit premium rates will change in line with Income Protection.

² For customers aged 60 and above, the 'Income Protection 2/5 yr BP' premium rate changes apply instead. Some exceptions may apply, please speak to your Distribution Representative.

When we start writing to customers	9 August 2025
When new premium rates will apply	Policy anniversaries on or after 17 November 2025

* Pricing Series Issue Dates	
Series 1 to 11	August 1987 to October 2007
Series 12	October 2007 to September 2009
Series 13	September 2009 onwards