



What is TPD?

Total and Permanent Disability (TPD) Insurance can pay up to \$5 million should you become permanently disabled through injury or illness and be unable to continue working.

TPD insurance can provide partial payments during the earlier stages of disablement and for less severe conditions.

Policies can have single or joint policy owners, and some benefits can be covered inside super.

There are many variations in product terms, definitions, waiting periods, and benefits periods. These variations can make a big difference to the cost of your premiums, how much you can claim and how quickly you can receive payments.

Consult the Insurer's Product Disclosure Statement (PDS) or speak to Oasis today.

Did you know?

- ✓ **TPD lump sum** payments up to **\$5 million**.
- ✓ **Partial payments** may be available during the earlier stages of disablement.
- ✓ The two main types of TPD cover are **Any Occupation** or **Own Occupation**.
- ✓ Cover can be **inside superannuation**; however, some benefits are unavailable inside super.
- ✓ Cover can automatically increase each year to keep up with **inflation**.
- ✓ Cover for **mental illness** is available.

