

We looked back at our previous TPD claims*

While each recipient met the definition of TPD, their needs and conditions varied

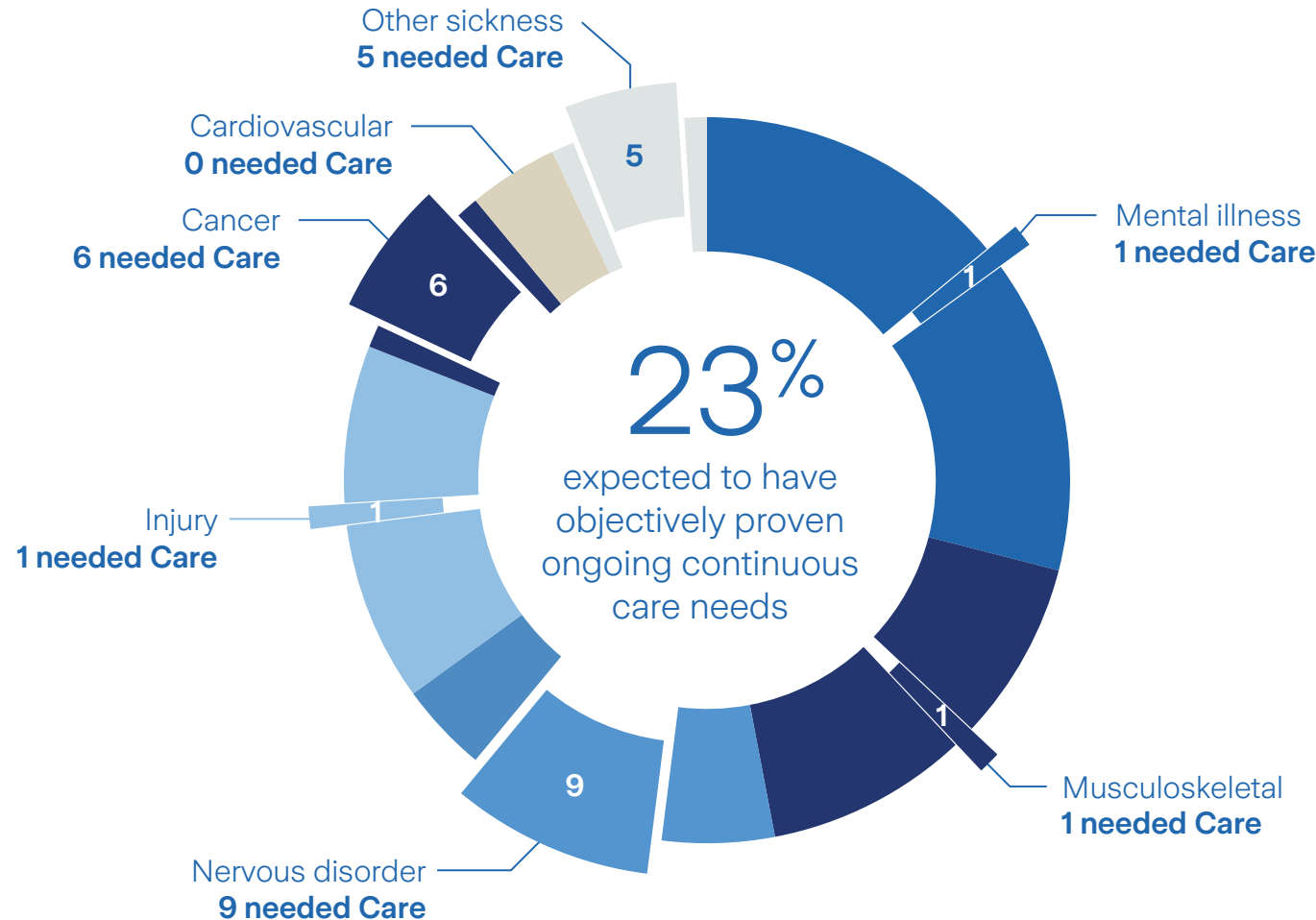


41%

required only short-term care needs

31%

required minimal, ongoing care



Many individuals don't require ongoing care, home modifications or significant and ongoing costs



Understanding TPD claims experience allows advice and cover to be better linked with client needs

*based on a representative sample of TPD claims made between Jan 2022 and Jun 2024