



Encompass Protection

Encompass Protection is issued by Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (the Insurer) and administered by NEOS Life.

Built-in Features

- **Worldwide Cover:** Encompass Protection travels with you, which means you're insured 24 hours a day, in Australia and overseas.
- **Continuity of your cover:** As long as your premiums are paid, your cover will continue each year (even if your health worsens), until your policy expires or an event occurs that ends your cover.
- **Guarantee of Upgrade:** Whenever Encompass Protection improves the terms of a type of insurance you've chosen, and those improvements don't increase your premiums, Encompass Protection will upgrade the terms of your policy.
- **Suspending Premium and Cover** which means after paying premiums for at least 24 months, you can pause your policy and premium payments for up to 12 months. During this time, you will not be covered.

Life Insurance Built-in Features

Here are some of the built-in features that are specific to their Life Insurance cover:

- **Terminal Illness Insurance** which means if you are diagnosed with a Terminal Illness while Life Cover is in force, the benefit is paid early. The benefit does not need to be repaid if you survive beyond the 24 months referred to in the policy definition.
- **Specific Accidental Injury Benefit** which means if you suffer a severe accidental injury, you could receive 100% of your Life Cover benefit, up to a maximum of \$2 million. This includes losing the use of both hands or feet, or the sight in both eyes. For less severe injuries, such as losing the use of one hand or one eye, you could receive 25% of your benefit, up to \$500,000.
- **Indexation Benefit** which means your sum insured will automatically increase each year to account for inflation, unless you choose otherwise. The increase is by the greater of the percentage increase in the Consumer Price Index (CPI) or 3 %.
- **Future Increase Benefit** which means you can increase your cover without new medical evidence if a major life event occurs, such as getting married or having a child. This option is available until your policy anniversary after you turn 55.

Non-Superannuation Life Insurance Only

- **Funeral Advance Benefit** which means a portion of your Life Cover, up to \$20,000, can be paid early to help with funeral costs. Any amount paid under this benefit will reduce your Life Cover sum insured by the same amount.
- **Financial Advice Benefit** which means if a Life, TPD, or Critical Illness benefit of \$100,000 or more is paid, Encompass will



contribute up to \$5,000 towards the cost of a financial plan. If there are multiple beneficiaries, the amount is shared equally among those receiving at least \$100,000.

TPD Insurance Built-in Features

Here are some of the built-in features that are specific to their TPD Insurance cover:

- **Indexation Benefit** which means your sum insured will automatically increase each year to account for inflation, unless you choose otherwise. The increase is by the greater of the percentage increase in the Consumer Price Index (CPI) or 3%.
- **Future Increase Benefit** which means you can increase your cover without new medical evidence if a major life event occurs. This option is available until your policy anniversary after you turn 55.

Personally Owned / Non-Superannuation Only

- **Financial Advice Benefit** which means if a Life, TPD, or Critical Illness benefit of \$100,000 or more is paid, Encompass will contribute up to \$5,000 towards the cost of a financial plan. If there are multiple beneficiaries, the amount is shared equally among those receiving at least \$100,000.
- **Specific Loss Benefit** which means if you lose sight in one eye (to 6/60 or less, with or without visual aids), one hand, or one foot due to sickness or injury, Encompass will pay a Specific Loss Benefit. The payment will be the lesser of 25% of your TPD Cover sum insured or \$500,000 and will not be made if the amount is under \$10,000. This benefit can only be claimed once, and any payment will reduce your TPD Cover sum insured by the amount paid.

Trauma Insurance Built-in Features

Here are some of the built-in features that are specific to their Trauma Insurance cover (also known as 'Critical Illness' Insurance, as termed by this insurer):

- **Critical Illness Cover** provides a lump sum payment if you are diagnosed with a covered critical illness and survive at least 14 days. Some conditions may have an exclusion period.
- **Partial Critical Illness Benefit** is available only if you have purchased Critical Illness Plus. Encompass pays a partial benefit if you suffer a partial critical illness event while this cover is in force, as defined in the 'Partial Critical Illness Event Definitions' section of the PDS.
- **Critical Illness Death Benefit** which means Encompass will pay you \$5,000 if a benefit is not payable under standalone Critical Illness Cover because you die within 14 days of being diagnosed with, or undergoing a surgical procedure for, a critical illness event or partial critical illness event.
- **Child Support Benefit** which means Encompass pays \$10,000 for each child if your Critical Illness Cover sum insured is greater than \$100,000 and a child dies, or the first time a child taken to have a child support benefit condition



which occurs while the Critical Illness Cover is in force, after the child's second birthday and before the child turns age 21.

- **Indexation Benefit** which means your sum insured will automatically increase each year to account for inflation, unless you choose otherwise. The increase is by the greater of the percentage increase in the Consumer Price Index (CPI) or 3%.
- **Future Increase Benefit** which means you can increase your cover without new medical evidence if a major life event occurs.
- **Financial Advice Benefit** which means if a Life, TPD, or Critical Illness benefit of \$100,000 or more is paid, Encompass will contribute up to \$5,000 towards the cost of a financial plan. If there are multiple beneficiaries, the amount is shared equally among those receiving at least \$100,000.

Income Protection Insurance Built-in Features

Here are some of the built-in features that are specific to their Income Protection Insurance cover:

- **Total Disability Benefit** which means Encompass pays a monthly benefit if you are at least partially disabled during the waiting period and totally disabled at the end, unless your occupation category is SRA. For SRA occupations, the rules differ slightly: you must be totally disabled for at least 14 of the first 19 days, partially disabled for the rest, and totally disabled at the end.
- **Partial Disability Benefit** which means Encompass pays a monthly benefit if you are partially disabled during the waiting period and at the end, unless your occupation category is SRA. For SRA occupations, you must be totally disabled for 14 of the first 19 days, partially disabled for the rest, and partially disabled at the end. Inside super, the SIS definition of temporary incapacity must also be met.
- **Waiver of Premium While on Claim Benefit** which means your Income Protection premiums will be waived while you are receiving monthly benefits, and any premiums paid during the waiting period will be refunded.
- **Future Increase Benefit** which means you can increase your benefit by up to 20% if your income increases, without needing further medical evidence. You may increase your Income Protection sum insured on each policy anniversary, up until the policy anniversary immediately after you turn 55.
- **Indexation Benefit** which means your sum insured will automatically increase each year to account for inflation. The increase is by the greater of the percentage increase in the Consumer Price Index (CPI) or 3%.
- **Recurring Disability** which means if you suffer a recurrence of your disability, Encompass will treat it as a continuation of the previous disability (for the waiting period and determining the benefit period), within certain circumstances.
- **Death Benefit** which means if you pass away while your policy is active, Encompass will pay six times your Income Protection Cover sum insured (including the Income Booster Option amount), up to a maximum of



\$60,000 across all Encompass Protection Income Protection Cover.

- **Elective Surgery Benefit** which means Encompass will pay you a monthly benefit if you are totally or partially disabled due to elective surgery recommended by a qualified doctor. This includes surgery to improve your appearance following sickness or injury, or surgery to donate an organ or bone marrow to someone else.

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- **Rehabilitation Expense Benefit** which means Encompass may pay for the cost of occupational rehabilitation services or special equipment to help you return to work.

Additional Features

Here are some of the additional features that can be added across their range of insurance products, which do come at an additional cost.

Life Insurance Only

- **Premium Waiver Option** which covers your premiums can be waived if you are unable to work due to sickness or injury for three consecutive months, or if you are retrenched.

TPD Insurance Only

- **Accelerated Life Cover Buy Back Option** which means your Life Cover is automatically reinstated for the same amount as any TPD benefit paid, as long as you survive 14 days after the payment. No extra health or activity checks are needed.
- **Premium Waiver Option** which means your premiums can be waived if you are unable to work due to sickness or injury for three consecutive months, or if you are retrenched.
- **Life Cover Buy Back Option** which means if you have TPD Cover or Critical Illness Cover and receive a benefit, your Life Cover sum insured reduces by that amount. The Life Cover Buy Back Option lets you reinstate your Life Cover by the same amount without providing additional evidence of health, occupation, or activities.

Trauma Insurance Only

- **Critical Illness Cover Reinstatement Option** lets you reinstate your Critical Illness Cover for the same amount as any Critical Illness or Partial Critical Illness benefit paid, without needing to provide additional evidence of health, occupation, or activities.
- **Premium Waiver Option** which means your premiums can be waived if you are unable to work due to sickness or injury for three consecutive months, or if you are retrenched.
- **Life Cover Buy Back Option** which means if you receive a benefit from TPD Cover or attached/linked Critical Illness Cover, your Life Cover sum insured reduces by the same amount. This option lets you restore your Life Cover to its



original amount without needing to provide further evidence of health, occupation, or activities.

Income Protection Insurance Only

- **Increasing Claim Option** which means after your monthly benefit has been paid continuously for a full year, your monthly benefit (including any monthly super benefit) and the pre-disability earnings used to calculate it will increase annually. The increase will be equal to the lesser of the consumer price index (CPI) and 3%.
- **Superannuation Contribution Option** which means Encompass can pay a monthly super benefit into your nominated super fund while you are receiving a monthly benefit.
- **Income Booster Option** which means Encompass will pay an additional 20% on top of your monthly Income Protection benefit (excluding any super contributions) while you are disabled. This extra payment is available for up to six months during the first six months of your claim.

For more information regarding Encompass Protection, please refer to the Product Disclosure Statement and Policy Document dated 26 September 2025 and associated supplementary documents where relevant.

Important information regarding this document

The information in this document is of a general nature. It does not consider your personal objectives, needs or situation. It does not represent legal, tax or personal advice and should not be taken as such. If it has been provided to you with a Statement of Advice (SoA), you should rely on the personal advice in the SoA.

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