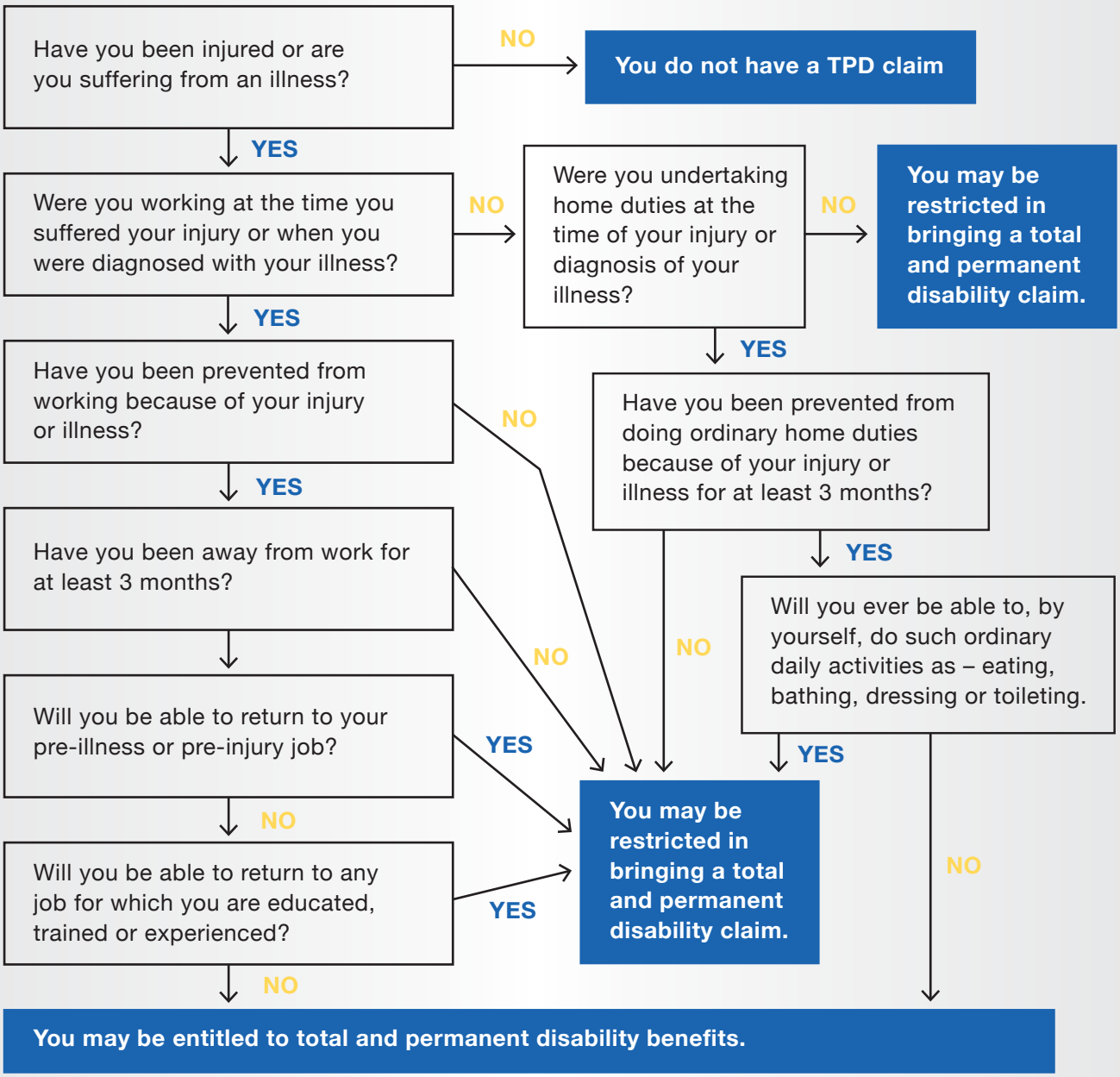
TOTAL AND PERMANENT DISABILITY (TPD)



Brisbane 07) 3236 1528 **Gold Coast** 07) 5528 5551 **Sunshine Coast** 07) 5452 9880

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