



TRANSFER GUIDE

Your new super account with AustralianSuper

April 2022



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Welcome to AustralianSuper

On 3 June 2022, you'll be joining over 2.64 million* everyday Australians who trust us to manage their savings.

AustralianSuper has been voted most trusted superannuation brand for the past nine years running†.

AustralianSuper shares many similarities with LUCRF Super, from having a members-first culture, to members working across a variety of workplaces and delivery of strong long-term performance.

Today, AustralianSuper is a \$261 billion* plus industry super fund, with over 2.64 million* members, that's around one in 10 working Australians. As a profit-for-member fund, all profits go back into the fund to help grow your savings.

Our history of strong long-term performance speaks for itself, with our Balanced (MySuper default) option, earning us a place as a top performing fund over 7, 10, 15 and 20 years‡.

We provide members with value for money insurance cover that's designed to help provide a financial safety net if you die or become ill or injured. We work hard to keep our cover sustainable and affordable and we review our insurance every year.

We look forward to being part of your super journey and growing your funds together.

* As at 31 December 2021.

† Reader's Digest Most Trusted Brands – Superannuation category winner for nine years running 2013 – 2021.

‡ AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 31 December 2021. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns. Returns from equivalent investment options of the ARF and STA super funds are used for periods before 1 July 2006.

Transfer overview

On 2 June 2022, your super account with LUCRF Super will close and on 3 June 2022 you'll have a new AustralianSuper account.

Your account will automatically transfer from LUCRF Super to AustralianSuper, so there's nothing you need to do while the transfer takes place. If you're currently a LUCRF Super Personal Division member you'll join the AustralianSuper Personal Plan. For LUCRF Industry Division members, you'll join the AustralianSuper Plan.

For detailed information, please read the Product Disclosure Statement for your new plan at australiansuper.com/pds. Please also see the Target Market Determination for your plan at australiansuper.com/tmd.

Throughout this guide we'll provide you with handy tips in preparation for the transfer, highlight key features of your new account and important dates for you to be aware of.

Some things will change

Any insurance cover you have with LUCRF Super will change including your cover amount, costs and terms and conditions. If you don't have cover, you may be eligible and be provided with cover when you join AustralianSuper. For detailed information on insurance cover with AustralianSuper please see page 13.

Also, if you currently have a binding death nomination in place with your LUCRF Super account, this can't be transferred to AustralianSuper. To find out how to make a new binding death nomination or learn more about beneficiaries please see page 30.

Transfer timeline overview

Date	Event
From 11 April 2022	You'll receive a Significant Event Notice from the LUCRF Super Trustee describing what's changing and when.
2 June 2022	Your LUCRF Super account will close.
3 June 2022	You'll become an AustralianSuper member.
From mid-June 2022	<p>You'll receive your AustralianSuper Welcome pack which includes essential information about your new account.</p> <p>You'll receive your LUCRF Super Exit Statement. You'll be able to view your LUCRF Super Exit Statement and annual statements for the past three years in your new AustralianSuper account.</p>

Keeping your details up to date

To make sure we set up your account correctly, please make sure your personal details are correct and up to date in your LUCRF Super account.

To help, we've created a check list for you below:

- | | |
|---|---|
| <input checked="" type="checkbox"/> First name | <input checked="" type="checkbox"/> Mobile number |
| <input checked="" type="checkbox"/> Last name | <input checked="" type="checkbox"/> Email |
| <input checked="" type="checkbox"/> Home address | <input checked="" type="checkbox"/> Date of birth |
| <input checked="" type="checkbox"/> Home phone number | <input checked="" type="checkbox"/> Tax file number |

Your AustralianSuper Welcome pack

Shortly after the transfer, you'll receive a Welcome pack confirming:

- your AustralianSuper member number
- your transferred account balance
- your account fees and costs
- your insurance cover amount and costs (if applicable)
- your investment option(s)
- how to register and set up your online account, download the app, and
- a Product Disclosure Statement for your plan.

Change to your communications preferences

When you join AustralianSuper, your marketing and communication preferences will reset and default to email. Setting up your preference for email or mail means you'll receive important updates from us the way you prefer. We'll let you know how to do this in your AustralianSuper Welcome pack.



Limited activity period

While we prepare for the transfer, you'll be able to make final changes or requests to your LUCRF Super account. However, certain activities will become limited from close of business on 27 May 2022. To make it easier to know what activities you can do, the final date to request/make changes and how, we've listed these details below.

From 6 June 2022, you'll have access to some activities within your new AustralianSuper account (only by calling AustralianSuper on **1300 300 273**), and we anticipate that from 13 June 2022 your account will be active.

Activity/request	via LUCRF Super Members Online or Mobile App	Forms received by LUCRF Super	Over-the-phone requests	Requests received after these times
Rollovers and withdrawal requests	6pm on 27 May 2022	27 May 2022	N/A	New requests will have to be submitted to AustralianSuper from 6 June 2022.
All contributions received	N/A	27 May 2022	N/A	Processed by AustralianSuper from 6 June 2022.
Access your online account with LUCRF Super through Members Online/Mobile App	At 6pm on 27 May 2022, your Members Online/Mobile App account will become read-only. You'll still be able to see your details and check your account balance until 4pm on 2 June 2022.		You'll receive details in your AustralianSuper Welcome pack on how to register and set up your online account with AustralianSuper and download the AustralianSuper app.	
Rollover your LUCRF Super account to another super fund	Online rollover requests (submitted via SuperStream) can be received up until 11:59pm on 27 May 2022.	27 May 2022	N/A	Processed by AustralianSuper from 13 June 2022.
Changes to your personal details (name, address, contact details)	6pm on 27 May 2022	2 June 2022	4pm on 2 June 2022	Processed by AustralianSuper from 6 June 2022.



Activity/ request	via LUCRF Super Members Online or Mobile App	Forms received by LUCRF Super	Over-the- phone requests	Requests received after these times
Making and/ or changing a beneficiary nomination	6pm on 27 May 2022	27 May 2022	6pm on 27 May 2022	Processed by AustralianSuper from 6 June 2022.
Investment option switches	6pm on 27 May 2022	1 June 2022	N/A	Unable to be processed. You'll be able to make an investment switch in AustralianSuper from 13 June 2022. However, if you need to make an urgent switch please call AustralianSuper on 1300 300 273 .
Call the LUCRF Super Contact Centre	From 4pm on 2 June 2022, the Contact Centre will no longer be available.		If you require urgent assistance or general information during the limited activity period please call AustralianSuper on 1300 300 273 .	
Final direct debit/BPAY contributions	N/A	27 May 2022	N/A	Unable to be processed. You'll need to authorise AustralianSuper to direct debit future contributions once you're an AustralianSuper member.
Payments for terminal illness or death	N/A	27 May 2022	N/A	Urgent requests may be paid upon application.
Changes to your insurance	N/A	27 May 2022	N/A	Unable to be processed. Learn more about how to change and/ or cancel your cover once you're an AustralianSuper member in the Your insurance cover section on page 14.
Making tax deductions	N/A	27 May 2022	N/A	Processed by AustralianSuper from 13 June 2022.
Requesting a contribution split	N/A	Contributions received by LUCRF Super can only be split by LUCRF Super up until 27 May 2022.	N/A	New requests will have to be submitted to AustralianSuper from 6 June 2022. Once your AustralianSuper account is active, you will only be able to split contributions received by AustralianSuper.

Urgent benefit payments

If your circumstance changes or you find yourself financially struggling during this limited activity period, you can still apply for an urgent benefit payment by calling **1300 300 273**.

To learn more see australiansuper.com/AccessYourSuper



Account fees and costs

Understanding your new fees structure and when they're deducted from your account can make a real difference.

Our account and investment fees are set to only cover the cost of running the fund.

The table below shows fees and costs based on a superannuation account invested in the Balanced (MySuper) investment option.

Type of fee	Amount	How and when paid
Investment fee*	0.63%	Deducted from before-tax investment returns, before the returns are applied to your account. [†]
Administration fee*	\$2.25 plus up to 0.04% pa of your account balance	The \$2.25 per week is calculated weekly and deducted monthly from your account. The Fund pays its administration fees and costs from the administration reserve. The Fund's estimated costs are \$2.65 per member per week gross of tax. The Fund claims a tax deduction for the administration costs each year which is also paid into the administration reserve. The up to 0.04% pa is deducted from before-tax investment returns, before returns are applied to your account. [†]
Buy sell spread	Nil	
Switching fee	Nil	
Advice fees relating to all members investing in a particular MySuper product or investment option	\$0-\$295	This is the cost for over-the-phone advice. For face-to-face advice, a higher fee applies which may be deducted directly from your account.
Other fees and costs		See <i>Additional explanation of fees and costs</i> at australiansuper.com/RefFees for information.
Indirect cost ratio*	Nil	

The Investment fees for our other investment options is different. This fee is calculated looking back as at 30 June each year and is likely to change from year to year, the amount for subsequent financial years will depend on the actual fees and costs incurred in managing investments.

* If your account balance for a product is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[†] To find out when returns are applied to your account, please refer to the *Investment guide*.

For more details about the structure of our fees please visit australiansuper.com/fees





How your super is invested

As an AustralianSuper member you'll have access to a wide range of world-class investment options.

On 3 June 2022, we'll automatically transfer you to an AustralianSuper investment option(s) based on your current LUCRF Super investment option(s), so you don't need to do anything. This is outlined in the table below.

LUCRF Super investment option(s) have been mapped to similar AustralianSuper option(s) where possible, but the option(s) are not equivalent in asset allocation and risk profile.

Your LUCRF Super investment option on 2 June 2022	Your AustralianSuper investment option on 3 June 2022*
MySuper Balanced	Balanced (My Super)
High Growth	High Growth
Indexed Balanced	Indexed Diversified
Moderate	Conservative
Conservative	Stable
Cash	Cash
Property†	Balanced (My Super)
Australian Shares (Indexed)	Australian Shares
International Shares (Indexed)	International Shares
Australian Shares (Active)	Australian Shares
International Shares (Active)	International Shares

* The amount in each AustralianSuper investment option(s) you're transferred to will be as per your calculated balance in each investment option(s) on exit from LUCRF Super. Due to investment earnings, this split won't be exactly the same as the percentage split you previously selected at LUCRF Super. For any future contributions the percentage split that you selected at LUCRF Super will apply (mapped to the AustralianSuper option), unless you decide to change your contribution strategy after the limited activity period.

† The LUCRF Super Property investment option has been mapped to Balanced as no equivalent direct Property option is available in AustralianSuper.

Making an investment switch

After the transfer takes place there'll be a short period where you won't be able to switch investment options, unless it's urgent (see page 7).

Please see australiansuper.com/switching for more information about choosing or changing your investments option once the limited activity period ends.



Having investment choice matters

Even though we'll automatically transfer you to a new investment option(s) when you join, it's important to know all the investment options available to you.

Depending on the kind of investor you are, you'll have the choice to be as hands-on as you like. Listed below is an overview of our investment options.



PreMixed options

Hands-on level: Low



PreMixed options are diversified options that invest across different combinations of asset classes such as shares, property, infrastructure, fixed interest and cash.

Your PreMixed choices are:

- Balanced (My Super default)
- High Growth
- Socially Aware
- Indexed Diversified
- Conservative Balanced
- Stable



DIY Mix options

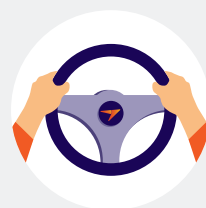
Hands-on level: Medium



DIY Mix options are single asset class portfolios. You choose how much you want to invest in each in a mix that can also include one or more PreMixed options.

Your DIY Mix choices are:

- Australian Shares
- International Shares
- Diversified Fixed Interest
- Cash



Member Direct option

Hands-on level: High



The Member Direct investment option gives you the greatest control of all options.

You invest your own super in a range of listed securities, including:

- Shares in the S&P/ASX 300 Index
- Exchange Traded Funds (ETFs)
- Listed Investment Companies (LICs)
- Term deposits

For detailed information on investment options, asset classes, investment risk and Environmental, Social and Governance (ESG) management, download a copy of the *Investment guide* at australiansuper.com/RefInvestments



Performance that speaks for itself

A history of strong long-term returns has positioned us as one of the top performing funds.

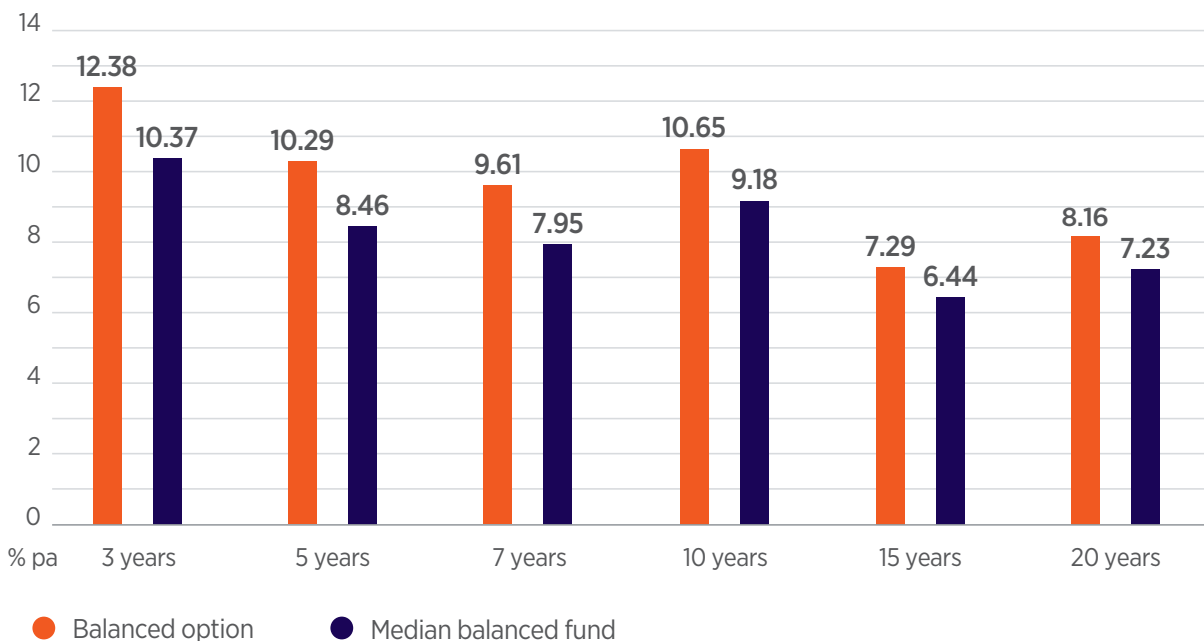
Over 90% of members are invested in our PreMixed Balanced 'MySuper' option, enjoying its strong performance. The option invests in a wide range of assets designed to give you medium to long-term growth with possible short-term ups and downs.

This option has delivered strong long-term investment performance and positioned AustralianSuper as a top performing fund over 7, 10, 15 and 20 years*.

To see our performance returns across all our investment options please see australiansuper.com/performance

A history of strong long-term performance

The Balanced option has provided consistent outperformance compared to the median super fund in the SuperRatings Fund Crediting Rate Survey over the long term.*



* AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 31 December 2021. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns. Returns from equivalent investment options of the ARF and STA super funds are used for periods before 1 July 2006.

Your insurance cover

We use our size and scale to provide the best possible insurance cover for members.

On 2 June 2022, if you have insurance cover with LUCRF Super and are eligible, you'll be provided with a similar level of cover when you join AustralianSuper, however the insurance design, costs and terms and conditions will change. If you don't have cover with LUCRF Super, you may be provided with basic cover when you join AustralianSuper (if eligible). Here, we'll introduce our types of cover, your options to change and/or cancel your cover and highlight important details. We'll go into more details on the cover you may be provided with on pages 16 to 23.

Types of cover

Death

Can provide a lump sum to your beneficiaries if you die.

Total & Permanent Disablement (TPD)

Can provide a lump sum payment if you become totally and permanently disabled and can no longer work.

Income Protection

Can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work temporarily.

Terminal illness

If you have Death or TPD cover you're also covered for terminal illness. A terminal illness payment can help ease some of the financial stress if you're suffering from a terminal medical condition.

What's basic cover?

AustralianSuper automatically provides most members in AustralianSuper Plan with basic (default) Death, TPD and Income Protection cover with their super account. Basic cover is age-based and designed to provide a minimum amount of cover for changing needs as you get older.

Cover designs

If you're eligible for Death and/or TPD cover you can choose either age-based or fixed cover, or a combination of both. For Income Protection you can choose either age-based or fixed cover; you can't have a combination of both.

Age-based cover

Your level of cover is based on your age. Both your amount of cover and cost of cover will change as you get older.

Fixed cover*

The amount of cover you have stays the same unless you decide to change it. Generally, the cost of cover increases as you get older.

Cost of your cover

If you automatically receive cover on 3 June 2022, the cost of your insurance cover will be deducted monthly from your super account. We'll confirm your cost of cover in your Welcome pack.

About individual work ratings

When you have insurance cover, an individual work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your cover. Blue Collar is our default work rating and is the most expensive.

We'll convert your LUCRF Super work category to an AustralianSuper individual work rating. This is outlined in the table below and we'll also confirm your individual work rating and how you can apply to change your work rating (if eligible) in your Welcome pack.

Your LUCRF Super work category on 2 June 2022	Your AustralianSuper individual work rating from 3 June 2022
Heavy Blue	Blue Collar
Light Blue	
White Collar	White Collar
Professional	Professional

If you don't have insurance and/or a work category with LUCRF Super, you will be defaulted to the AustralianSuper Blue Collar individual work rating if cover commences for you on or from 3 June 2022.

Changing or cancelling your cover

You can apply for, change or cancel insurance cover any time by using the AustralianSuper app, logging into your account and going to *My insurance* and then *Change my insurance*, or by completing the *Change my insurance* form at australiansuper.com/InsuranceForms

You can also check your level of cover is right for you and the cost of it by using our calculator at australiansuper.com/InsuranceCalculator

Active employment, limited cover and full cover

Active employment

Means you're:

- employed or self-employed, and
- capable of doing the normal duties of your job for at least 30 hours a week (even if you're not working 30 hours a week).

If you make a claim, active employment may be checked by the Insurer to determine if you had full cover or limited cover on the date of disablement.

Limited cover

Means you don't have full cover and you won't be covered for any pre-existing illnesses or injuries you had before you got your cover. Limited cover may last for different lengths of time and applies to all cover types, including Death cover.

You'll be covered for an illness that becomes apparent, or an injury that occurs on or after the date that your cover starts, restarts or increases.

Full cover

Means your cover isn't limited cover. You're covered for both pre-existing and new illnesses or injuries, unless exclusions apply.

Exclusion and/or loading on your current cover

Any exclusions or loadings on your current cover with LUCRF Super will be transferred to your cover with AustralianSuper. Loadings are noted but not charged.

Putting Members' Interests First (PMIF)

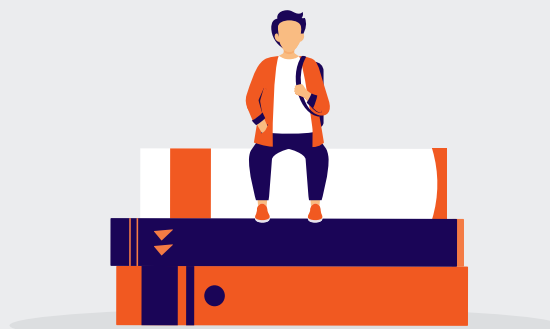
PMIF aims to help reduce the potential erosion of account balances by insurance costs. Under the legislation, to be eligible for automatic basic (default) cover, you must be 25 or older, and have a super balance of at least \$6,000. Or you must make a choice to take out basic cover.



Joining as a Personal Plan member

On 3 June 2022, most Personal Plan members won't automatically receive insurance cover unless you're eligible and currently have cover with LUCRF Super. However you can apply for cover anytime if it's right for you.

For more details please see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide



For more details about insurance, including costs, eligibility for cover, how much you can apply for, what you're covered for, when it starts and stops, active employment, limited cover and exclusions, and your insurance options, please see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.



Your cooling-off period

On 3 June 2022, if you automatically receive cover you'll have a cooling off period to cancel or reduce your cover within 60 days of the date on your Welcome letter. If you choose to cancel or reduce your cover within this 60 day period, the cancellation or reduction will take effect from the date the cover started at AustralianSuper.

If you do cancel your cover:

- you or your beneficiaries won't be able to make an insurance claim if something happens from the effective date of the cancellation; and
- you might not be able to get cover later. You'll need to reapply and provide detailed health information for the Insurer to consider.

To cancel or change cover call us on **1300 667 387** or complete either the *Cancel your insurance* or *Change your insurance* form at australiansuper.com/InsuranceForms

Death and TPD cover explained

On 2 June 2022, if you have Death and TPD or Death only cover with LUCRF Super, you'll receive the same cover type(s) with AustralianSuper on 3 June 2022 (if eligible). If you don't have Death and/or TPD cover with LUCRF Super, you may be provided with basic cover when you join AustralianSuper (if eligible). To help, we've outlined what cover you may receive with AustralianSuper below and the conditions when cover will or won't commence (age and maximum cover limits apply).

LUCRF Super cover on 2 June 2022	Cover with AustralianSuper on 3 June 2022 (age limits apply)
If you have unitised Death and TPD, or Death only cover	As a minimum, you'll receive basic (default) age-based cover (for Death and TPD or Death Only). This cover amount may be more than your cover with LUCRF Super. If the basic cover amount is less than your cover with LUCRF Super, to match your LUCRF Super cover amount, you'll receive an additional amount of fixed cover on top of the basic cover. Cover is rounded to the nearest \$1,000.
If you're under 25 years old and have unitised Death and TPD, or Death only cover	You'll receive an amount of fixed cover (matching your LUCRF Super cover) in addition to the basic age-based cover amount of \$0*. The basic cover amount will increase when you turn 25, if eligible at the time.
If you have fixed Death and TPD, or Death only cover	You'll receive fixed cover to match your LUCRF Super fixed cover amount, rounded to the nearest \$1,000.
If you've cancelled or opted out of any types of cover	You won't receive any insurance cover for that type of cover. From 3 June 2022, if you'd like to have that type of cover you can apply by providing detailed health information for the Insurer to consider.
If you don't have cover because you've not met the PMIF criteria (page 14)	You won't receive any cover. However, basic age-based cover may start later if you become eligible or you can apply for cover by providing detailed health information for the Insurer to consider.
<p>If you don't have Death and/or TPD cover and you've:</p> <ul style="list-style-type: none"> met the PMIF criteria (page 14); and not cancelled or opted out of the cover type that you don't hold; and been paid at least one employer super contribution to your LUCRF Super account between 1 February 2021 and 2 June 2022 	<p>You'll receive basic age-based cover for that cover type. You must be in 'active employment' (page 14) on 3 June 2022 to have 'full cover' (page 14) with AustralianSuper. If you're not in active employment on 3 June 2022, your cover will be 'limited cover' (page 14) until you've been in active employment for 60 consecutive days. Once you've completed 60 consecutive days of active employment your cover will no longer be limited cover and full cover will start on the following day.</p> <p>Other limited cover conditions may apply. Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.</p>
<p>If you don't have Death and/or TPD cover and you've:</p> <ul style="list-style-type: none"> met the PMIF criteria (page 14); and not cancelled or opted out of the cover type that you don't hold; and not been paid at least one employer super contribution to your LUCRF Super account between 1 February 2021 and 2 June 2022 	You won't receive any insurance cover for that type of cover. From 3 June 2022, if you'd like to have that type of cover you can apply by providing detailed health information for the Insurer to consider.

* Basic age-based cover is available from age 25.

Are you age 14 with Death and TPD cover or Death only cover with LUCRF Super?

You won't receive cover because cover is only available to members from age 15 at AustralianSuper. However, basic age-based cover may start later if you become eligible or you can apply for cover (when you're 15 or older) by providing detailed health information for the Insurer to consider.

Are you age 65 or older with TPD cover with LUCRF Super?

You won't receive TPD cover because TPD cover is only available to members aged 15-64 at AustralianSuper.

Changes to fixed TPD cover from age 61

If you have fixed TPD cover, when you turn 61, your fixed TPD cover will reduce each year until you turn 65, when it reaches zero. If you have basic age-based cover plus extra (fixed) TPD cover, this gradual reduction will also apply to that fixed amount of TPD cover. The following table shows how your fixed TPD cover will reduce from age 61.

Your age	Percentage of TPD cover you had at 60*
60	100%
61	80%
62	60%
63	40%
64	20%
65	0

* The table above does not apply if you change your TPD cover after age 60 or if you're already 61 (or older) when your cover is transferred to AustralianSuper. But the cover amount will still reduce in equal percentages each year so that it reaches zero by age 65.



TPD definitions explained

AustralianSuper has different TPD definitions to LUCRF Super. To claim a TPD benefit payment, you must meet the requirements of the applicable TPD definition. The definition that applies to your claim depends on the date of your disablement and the insurer that is responsible (on risk) for the claim on that date. Generally AustralianSuper's TPD definitions will apply to claims that have a date of disablement on or from 3 June 2022.

Here we've outlined AustralianSuper's and LUCRF Super's TPD definitions for your reference.

AustralianSuper's TPD definitions

If you have TPD cover, you can make a TPD claim if something happens and you:

- won't work again in any occupation, or
- can't do everyday working activities.

TAL Life Limited (the Insurer) will decide if you're eligible for a TPD payment.

You're unable to work in any suited occupation ever again

This applies if, immediately before your date of disablement, you were:

- employed (including being self-employed), or
- unemployed for less than 16 consecutive months.

You'll be considered totally and permanently disabled if:

- solely because of your illness or injury you haven't been able to work in any job for at least three months in a row since you became ill or injured, and
- you're being treated by and following the advice of a medical practitioner* for your illness or injury, and
- at the end of the three months in a row, as well as when we make our decision, your injury or illness means that you're incapable of ever working in any job that you're reasonably suited to based on your previous education, training or experience, or any job that you may reasonably become suited to with further education, training or experience within a reasonable period.

The Insurer will consider things such as:

- what re-skilling, retraining or voluntary work you've done already
- any retraining or re-skilling you reasonably could be expected to do, and
- any rehabilitation you've done already or any rehabilitation you reasonably could be expected to do.

The decision will be based on all relevant information up to the date that the Insurer makes a decision about your claim.

You're unable to do everyday working activities

This applies if, immediately before your date of disablement, you were unemployed for 16 consecutive months or longer.

You'll be considered totally and permanently disabled if solely because you become ill or injured after your cover starts:

- you'll never be able to do at least two of the five everyday working activities, without physical help from another person, even with the use of medication and appropriate aids. You must have been unable to do the everyday working activities for at least six months in a row since you became ill or injured, and
- you're being treated by and following the advice of a medical practitioner* for your illness or injury, and
- because of your illness or injury, the Insurer considers it unlikely that you will work in any job that you're suited to based on your education, training, or experience.

The five everyday working activities are:

Mobility – you can't do one of these:

- Walk more than 200 metres on a level surface without stopping because of breathlessness or severe discomfort.
- Bend, kneel or squat to pick something up from the floor and straighten up again, or get in and out of a standard sedan car.

Communicating – you can't do one of these:

- Speak in your first language so that you're understood in a quiet room, or hear (with or without a hearing aid or other aid) an instruction given in a normal voice in your first language in a quiet room.
- Understand a simple message in your first language and pass on that message to another person.

* For mental health conditions the treating practitioner must be a registered psychiatrist.

Vision

Even if you're wearing glasses or contact lenses, you can't read ordinary newsprint and pass the standard eyesight test for a car licence.

Lifting

You can't lift, carry or move objects weighing 5 kilograms with your hands even if you use both hands together.

Manual dexterity

You can't use your hands or fingers to handle small objects with precision (such as picking up a coin, fastening shoelaces or buttons, using cutlery, or using a pen or keyboard to write a short note).

LUCRF Super's TPD definitions

Please note that in determining if you meet TPD Definition 1, TPD Definition 2, TPD Definition 3 or TPD Definition 4, the insurer, OnePath Life Limited, may have regard to all relevant information available to it from the event date. This includes information relevant to your future capability to return to work, the entirety of your previous work experience, past education and training irrespective of when the work, training or experience was undertaken or obtained, and any reasonable retraining or rehabilitation that you could be expected to undertake. Any factors unrelated to your capability, such as your previous status, level of seniority or any other non-medical factors, will not be considered.

TPD Definition 1

An insured member satisfies all of the following (a), (b), (c), (d) and (e):

- a) was aged less than 65 years on the event date,
- b) was gainfully working on the day immediately prior to the event date,
- c) was gainfully working for an average of at least 15 hours per week in the 6 months (or the actual period of time the insured member worked if less than 6 months) immediately prior to the event date,
- d) is following the advice of a medical practitioner in relation to their illness or injury for which they are claiming, and
- e) in the insurer's opinion, after taking into consideration other factors, based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the insured member:

- (i) has not worked during the entire waiting period,
- (ii) as at the date of disablement is unlikely to ever work in any gainful employment for which they:
 - are reasonably suited by previous education, training or experience, or
 - may become reasonably suited due to reasonable retraining or rehabilitation.

TPD Definition 2

An insured member satisfies all of the following (a), (b), (c) and (d):

- a) was aged less than 65 years on the event date,
- b) was not gainfully working:
 - i) on the day immediately prior to the event date, or
 - ii) for an average of at least 15 hours per week in the 6 months (or the actual period of time the insured member worked if less than 6 months) immediately prior to the event date,
- c) is following the advice of a medical practitioner in relation to their illness or injury for which they are claiming, and
- d) in the insurer's opinion, after taking into consideration other factors, based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the insured member:
 - i) has not worked during the entire waiting period,
 - ii) as at the date of disablement is incapable of ever working in any gainful employment for which they:
 - are reasonably suited by previous education, training or experience, or
 - may become reasonably suited due to reasonable retraining or rehabilitation.

TPD Definition 3

In the insurer's opinion, after taking into consideration other factors, based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the insured member satisfies all of the following (a) and (b):

- a) suffers the total and permanent loss of the use of:
 - i) two limbs (where 'limb' is defined as the whole hand or the whole foot), or

- ii) the sight in both eyes, or
- iii) one limb and the sight in one eye which is certified by at least two medical practitioners (at least one of the medical practitioners is a specialist medical practitioner, and one of which may be appointed by the insurer), and
- b) as at the date of disablement, is unlikely to ever work in any gainful employment for which they:
 - are reasonably suited by previous education, training or experience, or
 - may become reasonably suited due to reasonable retraining or rehabilitation.

TPD Definition 4

In the insurer's opinion, after taking into consideration other factors, based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the insured member:

- a) is following the advice of a medical practitioner in relation to their illness or injury for which they are claiming, and
- b) is unable to perform domestic duties during the entire waiting period, and
- c) as at the date of disablement:
 - i) is incapable of ever performing any domestic duties,
 - ii) is incapable of ever working in any gainful employment for which they:
 - are reasonably suited by previous education, training or experience, or
 - may become reasonably suited due to reasonable retraining or rehabilitation.

TPD definitions for jockeys (formerly in LUCRF Super Jockey's accumulation product)

You're considered to be totally and permanently disabled if you have insurance cover and meet one of the definitions described below.

The definition that will apply will depend on whether you have the default level of cover only, or an increased amount.

Where you have two units of default insurance:

You must meet the standard definitions, as per page 19, to be eligible to receive a TPD benefit.

Where you have applied for more than your default cover: You must satisfy one of the three parts of the following TPD definition to be eligible to receive a TPD benefit.

Part 1 – Specific loss

As a result of illness or injury, the insured member:

- a) is disabled to such an extent, as a result of this impairment, that they are unlikely ever to engage in any occupation, business, profession, or employment for which they are reasonably suited by their previous education, training or experience, and
- b) suffers the total and permanent loss of the use of:
 - two limbs (where 'limb' is defined as the whole hand or the whole foot), or
 - the sight in both eyes, or
 - one limb and the sight in one eye.

Part 2 – Loss of independent existence

As a result of illness or injury, the insured member:

- a) is disabled to such an extent, as a result of this impairment, that they are unlikely ever to engage in any occupation, business, profession, or employment for which they are reasonably suited by their previous education, training or experience, and
- b) suffers loss of independent existence.

Part 3 – Cognitive loss

As a result of illness or injury, the insured member:

- a) is disabled to such an extent, as a result of this impairment, that they are unlikely ever to engage in any occupation, business, profession, or employment for which they are reasonably suited by their previous education, training or experience, and
- b) suffers cognitive loss.



Income Protection explained

On 2 June 2022, if you have Income Protection with LUCRF Super, you'll receive this cover with AustralianSuper on 3 June 2022 (if eligible). If you don't have Income Protection with LUCRF Super, you may be provided with basic cover when you join AustralianSuper (if eligible). To help, we've outlined the Income Protection you may receive with AustralianSuper below and the conditions when cover will or won't commence (age and maximum cover limits apply).

LUCRF Super cover on 2 June 2022	Cover with AustralianSuper on 3 June 2022 (age limits apply)
If you have Income Protection	<p>You'll receive an amount of fixed Income Protection to match the cover you had with LUCRF Super.</p> <p>The weekly cover amount you have with LUCRF Super will be converted to a monthly cover amount with AustralianSuper and rounded to the nearest \$100. Maximum limits apply.</p>
If you've cancelled or opted out of Income Protection	<p>You won't receive Income Protection.</p> <p>From 3 June 2022, if you'd like to have Income Protection you can apply by providing detailed health information for the Insurer to consider.</p>
If you don't have cover because you've not met the PMIF criteria (page 14)	<p>You won't receive any cover. However, basic age-based Income Protection* may start later if you become eligible or you can apply for cover by providing detailed health information for the Insurer to consider.</p>
<p>If you don't have Income Protection and you've:</p> <ul style="list-style-type: none"> met the PMIF criteria (page 14); and not cancelled or opted out of Income Protection; and been paid at least one employer super contribution to your LUCRF Super account between 1 February 2021 and 2 June 2022. 	<p>You'll receive basic age-based Income Protection*.</p> <p>You must be in 'active employment' (page 14) on 3 June 2022 to have 'full cover' (page 14) with AustralianSuper. If you're not in active employment on 3 June 2022, your cover will be 'limited cover' (page 14) until you've been in active employment for 60 consecutive days. Once you've completed 60 consecutive days of active employment your cover will no longer be limited cover and full cover will start on the following day.</p> <p>Other limited cover conditions may apply. Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.</p>
<p>If you don't have Income Protection and you've:</p> <ul style="list-style-type: none"> met the PMIF criteria (page 14); and not cancelled or opted out of Income Protection; and not been paid at least one employer super contribution to your LUCRF Super account between 1 February 2021 and 2 June 2022. 	<p>You won't receive Income Protection.</p> <p>From 3 June 2022, if you'd like to have that type of cover you can apply by providing detailed health information for the Insurer to consider.</p>

* Basic age-based Income Protection is available from age 25, has a 60 day waiting period and a benefit payment period up to two years.

Are you age 14 with Income Protection with LUCRF Super?

You won't receive cover because cover is only available to members from age 15 at AustralianSuper. However, basic age-based cover may start later if you become eligible or you can apply for cover (when you're 15 or older) by providing detailed health information for the Insurer to consider.

Your waiting period explained

If you have Income Protection with LUCRF Super, the table below outlines how your Income Protection waiting period will be converted when you join AustralianSuper.

Income Protection waiting period with LUCRF Super on 2 June 2022	Income Protection waiting period with AustralianSuper on 3 June 2022
30 days	30 days
60 days or 90 days	60 days

If you don't have Income Protection with LUCRF Super and you receive basic age-based Income Protection with AustralianSuper on or from 3 June 2022, the waiting period will be 60 days. You can apply to change it to 30 days. A shorter waiting period will cost more.

Your benefit payment period explained

If you have Income Protection with LUCRF Super, the table below outlines how your Income Protection benefit payment period will be converted when you join AustralianSuper.

Income Protection benefit payment period with LUCRF Super on 2 June 2022	Income Protection benefit payment period with AustralianSuper on 3 June 2022
Up to two years (cover ends at age 65)	Up to two years (cover ends at age 70)
Up to five years (cover ends at age 65)	Up to five years (cover ends at age 65)

If you don't have Income Protection with LUCRF Super and you receive basic age-based Income Protection with AustralianSuper on or from 3 June 2022, the benefit payment period will be up to two years. You can apply to change it to a benefit payment period up to five years or up to age 65, by providing detailed health information for the Insurer to consider.



AustralianSuper cover amounts and costs

Age-based cover amounts

This table shows the level of Income Protection, Death and TPD cover provided based on your age.

Age	Income Protection a month (\$)	Death cover (\$)	TPD cover (\$)
15-24	0	0	0
25	1,900	116,000	48,000
26	2,000	132,000	52,000
27	2,200	147,000	56,000
28	2,300	161,000	58,000
29	2,400	175,000	61,000
30	2,500	178,000	61,000
31	2,600	182,000	60,000
32	2,700	183,000	59,000
33	2,800	183,000	57,000
34	2,900	183,000	56,000
35	3,000	180,000	53,000
36	3,000	178,000	51,000
37	3,000	174,000	49,000
38	3,100	171,000	47,000
39	3,100	166,000	45,000
40	3,100	160,000	43,000
41	3,100	154,000	40,000
42	3,100	146,000	37,000
43	3,100	140,000	34,000
44	3,100	131,000	32,000
45	3,100	124,000	29,000
46	3,100	115,000	27,000
47	3,000	107,000	23,000
48	3,000	98,000	21,000
49	3,000	90,000	19,000
50	3,000	80,000	17,000
51	3,000	72,000	15,000
52	2,900	63,000	13,000
53	2,900	54,000	11,000
54	2,900	46,000	10,000
55	2,800	37,000	9,000
56	2,800	30,000	7,000
57	2,800	22,000	6,000
58	2,800	15,000	6,000
59	2,700	9,000	6,000
60	2,700	9,000	5,000
61	2,600	9,000	5,000
62	2,600	9,000	5,000
63	2,600	9,000	5,000
64	2,500	9,000	5,000
65	2,400	9,000	n/a
66	2,400	9,000	n/a
67	2,300	9,000	n/a
68	2,200	9,000	n/a
69	2,200	9,000	n/a

The cost of Death and TPD cover

How much you'll pay for Death and TPD cover depends on your age, individual work rating and cover amounts.

Weekly cost (in dollars) for \$10,000 of Death and TPD cover*

Use the costs below to calculate the total cost of your cover (age-based, age-based + extra (fixed) or fixed cover).

Age	Individual work rating					
	Blue Collar		White Collar		Professional	
	Death	TPD	Death	TPD	Death	TPD
15-18	0.085	0.083	0.047	0.046	0.034	0.034
19-20	0.087	0.083	0.048	0.046	0.035	0.034
21	0.088	0.085	0.049	0.047	0.036	0.034
22	0.089	0.085	0.049	0.047	0.036	0.034
23	0.090	0.085	0.050	0.047	0.036	0.034
24	0.092	0.086	0.051	0.048	0.037	0.035
25	0.094	0.078	0.052	0.043	0.038	0.032
26	0.096	0.082	0.053	0.046	0.039	0.033
27	0.100	0.086	0.055	0.048	0.040	0.035
28	0.103	0.091	0.057	0.051	0.042	0.037
29	0.107	0.102	0.059	0.057	0.043	0.041
30	0.109	0.111	0.060	0.062	0.044	0.045
31	0.114	0.122	0.063	0.068	0.046	0.049
32	0.120	0.136	0.066	0.075	0.048	0.055
33	0.126	0.152	0.070	0.084	0.051	0.061
34	0.131	0.169	0.073	0.093	0.053	0.068
35	0.138	0.187	0.076	0.103	0.056	0.075
36	0.145	0.209	0.080	0.115	0.058	0.084
37	0.153	0.231	0.085	0.128	0.062	0.093
38	0.164	0.257	0.091	0.142	0.066	0.103
39	0.172	0.287	0.095	0.158	0.069	0.115
40	0.185	0.318	0.102	0.175	0.074	0.128
41	0.198	0.353	0.109	0.195	0.080	0.142
42	0.212	0.393	0.117	0.217	0.085	0.158
43	0.227	0.438	0.125	0.241	0.091	0.176
44	0.247	0.486	0.136	0.268	0.099	0.195
45	0.265	0.539	0.146	0.297	0.106	0.216
46	0.288	0.599	0.159	0.330	0.116	0.240
47	0.313	0.667	0.173	0.367	0.126	0.267
48	0.341	0.740	0.188	0.407	0.137	0.296
49	0.372	0.822	0.205	0.453	0.149	0.329
50	0.408	0.916	0.225	0.504	0.164	0.367
51	0.448	1.016	0.247	0.559	0.180	0.407
52	0.492	1.128	0.271	0.621	0.197	0.452
53	0.544	1.264	0.300	0.696	0.218	0.506
54	0.603	1.428	0.332	0.786	0.242	0.572
55	0.667	1.626	0.367	0.895	0.267	0.651
56	0.742	1.864	0.409	1.026	0.297	0.746
57	0.829	2.139	0.456	1.177	0.332	0.856
58	0.927	2.438	0.510	1.341	0.371	0.976
59	1.041	2.814	0.573	1.548	0.417	1.126
60	1.168	2.959	0.643	1.628	0.468	1.184
61	1.318	3.581	0.725	1.970	0.528	1.433
62	1.488	4.247	0.819	2.336	0.596	1.699
63	1.626	4.872	0.895	2.680	0.651	1.949
64	1.690	5.589	0.930	3.074	0.676	2.236
65	1.756	n/a	0.966	n/a	0.703	n/a
66	1.820	n/a	1.001	n/a	0.728	n/a
67	1.887	n/a	1.038	n/a	0.755	n/a
68	1.953	n/a	1.075	n/a	0.782	n/a
69	2.017	n/a	1.110	n/a	0.807	n/a

* Effective 28 May 2022. Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

A woman with long, wavy brown hair is smiling and hugging a young child from behind. They are sitting on a lawn in a backyard. In the background, there is a basketball hoop and a fence. The sun is low in the sky, creating a warm, golden glow and lens flare effects. The woman is wearing a dark-colored top, and the child is wearing a blue shirt. The overall mood is happy and intimate.

Calculating the weekly cost of Death and TPD cover

Sally is 38 and has a White Collar individual work rating. She has \$800,000 of Death cover and \$250,000 of TPD cover.

Here's how you work out the weekly cost of Sally's cover:

Death cover

$$\frac{\$800,000}{\$10,000} \times 0.091 = \$7.28 \text{ a week}$$

TPD cover

$$\frac{\$250,000}{\$10,000} \times 0.142 = \$3.55 \text{ a week}$$

The cost of Income Protection

How much you'll pay for Income Protection depends on your age, individual work rating, waiting period, benefit payment period and cover amount.

Weekly cost (in dollars) for \$100 a month of Income Protection*

Use the costs below to calculate the total cost of your Income Protection (age-based or fixed cover).

Age	Blue Collar work rating					
	Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)					
	30	60	30	60	30	60
15-17	0.076	0.015	0.219	0.151	0.974	0.712
18-20	0.076	0.015	0.218	0.151	0.974	0.712
21	0.076	0.017	0.221	0.153	1.002	0.729
22	0.077	0.021	0.225	0.156	1.029	0.748
23	0.078	0.023	0.230	0.158	1.056	0.769
24	0.081	0.027	0.235	0.161	1.083	0.786
25	0.084	0.029	0.241	0.166	1.117	0.814
26	0.088	0.032	0.243	0.167	1.139	0.828
27	0.091	0.035	0.247	0.169	1.165	0.841
28	0.096	0.039	0.252	0.172	1.194	0.856
29	0.099	0.042	0.257	0.175	1.228	0.874
30	0.106	0.048	0.264	0.179	1.268	0.897
31	0.111	0.053	0.274	0.184	1.316	0.925
32	0.115	0.058	0.283	0.190	1.373	0.957
33	0.124	0.064	0.295	0.197	1.435	0.996
34	0.131	0.070	0.310	0.207	1.509	1.047
35	0.137	0.076	0.326	0.217	1.589	1.100
36	0.146	0.081	0.343	0.229	1.673	1.159
37	0.155	0.087	0.363	0.244	1.762	1.227
38	0.164	0.094	0.385	0.260	1.860	1.298
39	0.175	0.100	0.409	0.278	1.959	1.377
40	0.185	0.108	0.435	0.300	2.064	1.462
41	0.199	0.115	0.464	0.323	2.171	1.554
42	0.211	0.124	0.497	0.350	2.284	1.653
43	0.226	0.132	0.532	0.380	2.403	1.758
44	0.241	0.142	0.571	0.414	2.522	1.868
45	0.257	0.152	0.613	0.451	2.646	1.983
46	0.275	0.164	0.660	0.493	2.773	2.102
47	0.294	0.175	0.712	0.538	2.899	2.226
48	0.315	0.186	0.768	0.589	3.020	2.347
49	0.337	0.200	0.830	0.643	3.145	2.469
50	0.362	0.214	0.898	0.705	3.261	2.583
51	0.388	0.229	0.972	0.771	3.369	2.692
52	0.417	0.244	1.052	0.842	3.465	2.790
53	0.446	0.261	1.140	0.919	3.546	2.870
54	0.480	0.280	1.237	1.003	3.609	2.933
55	0.516	0.299	1.342	1.093	3.648	2.970
56	0.555	0.319	1.457	1.190	3.653	2.975
57	0.597	0.340	1.582	1.296	3.621	2.945
58	0.642	0.362	1.724	1.411	3.553	2.879
59	0.691	0.385	1.878	1.535	3.427	2.763
60	0.745	0.412	1.961	1.567	3.237	2.586
61	0.803	0.440	1.795	1.418	2.962	2.338
62	0.866	0.468	1.568	1.217	2.587	2.007
63	0.934	0.498	0.934	0.498	0.934	0.498
64	1.007	0.531	0.796	0.296	0.796	0.296
65	1.088	0.566	n/a	n/a	n/a	n/a
66	1.175	0.601	n/a	n/a	n/a	n/a
67	1.270	0.640	n/a	n/a	n/a	n/a
68	1.281	0.647	n/a	n/a	n/a	n/a
69	0.833	0.420	n/a	n/a	n/a	n/a

Age	White Collar work rating					
	Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)					
	30	60	30	60	30	60
15-17	0.050	0.010	0.143	0.099	0.634	0.463
18-20	0.050	0.010	0.142	0.099	0.634	0.463
21	0.050	0.012	0.144	0.100	0.652	0.474
22	0.051	0.014	0.147	0.102	0.669	0.487
23	0.051	0.015	0.150	0.103	0.687	0.500
24	0.053	0.018	0.153	0.105	0.704	0.511
25	0.055	0.019	0.157	0.108	0.727	0.530
26	0.058	0.021	0.158	0.109	0.741	0.539
27	0.060	0.023	0.161	0.110	0.758	0.547
28	0.063	0.026	0.164	0.112	0.777	0.557
29	0.065	0.028	0.168	0.114	0.799	0.569
30	0.069	0.032	0.172	0.117	0.825	0.584
31	0.073	0.035	0.179	0.120	0.856	0.602
32	0.075	0.038	0.184	0.124	0.893	0.623
33	0.081	0.042	0.192	0.129	0.933	0.648
34	0.086	0.046	0.202	0.135	0.981	0.681
35	0.090	0.050	0.212	0.142	1.033	0.715
36	0.095	0.053	0.223	0.149	1.088	0.754
37	0.101	0.057	0.236	0.159	1.146	0.798
38	0.107	0.062	0.251	0.169	1.209	0.844
39	0.114	0.065	0.266	0.181	1.274	0.896
40	0.121	0.071	0.283	0.195	1.342	0.951
41	0.130	0.075	0.302	0.210	1.412	1.011
42	0.138	0.081	0.324	0.228	1.485	1.075
43	0.147	0.086	0.346	0.247	1.562	1.143
44	0.157	0.093	0.372	0.270	1.640	1.215
45	0.168	0.099	0.399	0.294	1.720	1.289
46	0.179	0.107	0.429	0.321	1.803	1.367
47	0.192	0.114	0.463	0.350	1.885	1.447
48	0.205	0.121	0.500	0.383	1.963	1.526
49	0.220	0.130	0.540	0.418	2.045	1.605
50	0.236	0.140	0.584	0.459	2.120	1.679
51	0.253	0.149	0.632	0.502	2.190	1.750
52	0.272	0.159	0.684	0.548	2.253	1.814
53	0.290	0.170	0.741	0.598	2.305	1.866
54	0.312	0.182	0.805	0.652	2.346	1.907
55	0.336	0.195	0.873	0.711	2.372	1.931
56	0.361	0.208	0.948	0.774	2.375	1.934
57	0.389	0.221	1.029	0.843	2.354	1.915
58	0.418	0.236	1.121	0.918	2.310	1.872
59	0.450	0.251	1.221	0.998	2.228	1.796
60	0.485	0.268	1.275	1.019	2.105	1.681
61	0.522	0.286	1.167	0.922	1.926	1.520
62	0.563	0.305	1.020	0.792	1.682	1.305
63	0.608	0.324	0.608	0.324	0.608	0.324
64	0.655	0.346	0.518	0.193	0.518	0.193
65	0.708	0.368	n/a	n/a	n/a	n/a
66	0.764	0.391	n/a	n/a	n/a	n/a
67	0.826	0.416	n/a	n/a	n/a	n/a
68	0.833	0.421	n/a	n/a	n/a	n/a
69	0.542	0.273	n/a	n/a	n/a	n/a

*Effective 28 May 2022. Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Age	Professional work rating					
	Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)					
	30	60	30	60	30	60
15-17	0.038	0.008	0.110	0.076	0.487	0.356
18-20	0.038	0.008	0.109	0.076	0.487	0.356
21	0.038	0.009	0.111	0.077	0.501	0.365
22	0.039	0.011	0.113	0.078	0.515	0.374
23	0.039	0.012	0.115	0.079	0.528	0.385
24	0.041	0.014	0.118	0.081	0.542	0.393
25	0.042	0.015	0.121	0.083	0.559	0.407
26	0.044	0.016	0.122	0.084	0.570	0.414
27	0.046	0.018	0.124	0.085	0.583	0.421
28	0.048	0.020	0.126	0.086	0.597	0.428
29	0.050	0.021	0.129	0.088	0.614	0.437
30	0.053	0.024	0.132	0.090	0.634	0.449
31	0.056	0.027	0.137	0.092	0.658	0.463
32	0.058	0.029	0.142	0.095	0.687	0.479
33	0.062	0.032	0.148	0.099	0.718	0.498
34	0.066	0.035	0.155	0.104	0.755	0.524
35	0.069	0.038	0.163	0.109	0.795	0.550
36	0.073	0.041	0.172	0.115	0.837	0.580
37	0.078	0.044	0.182	0.122	0.881	0.614
38	0.082	0.047	0.193	0.130	0.930	0.649
39	0.088	0.050	0.205	0.139	0.980	0.689
40	0.093	0.054	0.218	0.150	1.032	0.731
41	0.100	0.058	0.232	0.162	1.086	0.777
42	0.106	0.062	0.249	0.175	1.142	0.827
43	0.113	0.066	0.266	0.190	1.202	0.879
44	0.121	0.071	0.286	0.207	1.261	0.934
45	0.129	0.076	0.307	0.226	1.323	0.992
46	0.138	0.082	0.330	0.247	1.387	1.051
47	0.147	0.088	0.356	0.269	1.450	1.113
48	0.158	0.093	0.384	0.295	1.510	1.174
49	0.169	0.100	0.415	0.322	1.573	1.235
50	0.181	0.107	0.449	0.353	1.631	1.292
51	0.194	0.115	0.486	0.386	1.685	1.346
52	0.209	0.122	0.526	0.421	1.733	1.395
53	0.223	0.131	0.570	0.460	1.773	1.435
54	0.240	0.140	0.619	0.502	1.805	1.467
55	0.258	0.150	0.671	0.547	1.824	1.485
56	0.278	0.160	0.729	0.595	1.827	1.488
57	0.299	0.170	0.791	0.648	1.811	1.473
58	0.321	0.181	0.862	0.706	1.777	1.440
59	0.346	0.193	0.939	0.768	1.714	1.382
60	0.373	0.206	0.981	0.784	1.619	1.293
61	0.402	0.220	0.898	0.709	1.481	1.169
62	0.433	0.234	0.784	0.609	1.294	1.004
63	0.467	0.249	0.467	0.249	0.467	0.249
64	0.504	0.266	0.398	0.148	0.398	0.148
65	0.544	0.283	n/a	n/a	n/a	n/a
66	0.588	0.301	n/a	n/a	n/a	n/a
67	0.635	0.320	n/a	n/a	n/a	n/a
68	0.641	0.324	n/a	n/a	n/a	n/a
69	0.417	0.210	n/a	n/a	n/a	n/a

Calculating the weekly cost of Income Protection

Sally is 38 and has a White Collar individual work rating. She has \$2,200 a month of Income Protection with a benefit payment period up to two years and a 60 day waiting period.

Here's how you work out the weekly cost of Sally's cover:

$$\frac{\$2,200}{\$100} \times 0.062 = \$1.36 \text{ a week}$$



Binding death nominations

Nominate who gets your super

Super is a long-term investment, but in the event of something happening to you, knowing it's left in the right hands can make a big difference to you and those who matter most.

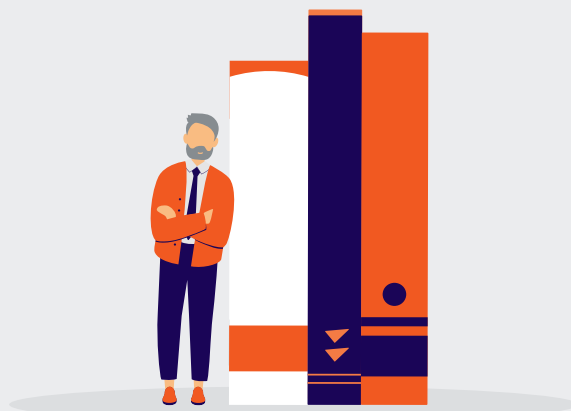
Nominating a beneficiary

You get to nominate who receives your super. A beneficiary can be a partner, a child or even a legal personal representative. Whatever your situation, your nomination is your choice.



Make it binding

You can make this beneficiary nomination binding – which means we're legally bound to distribute your money to the person(s) you choose, subject to your nomination being valid. This tells us exactly who your super will go to.



On 2 June 2022, if you have a binding death nomination, this will transfer to AustralianSuper as a non-binding nomination. This means AustralianSuper will not be legally bound by your nomination.

Once you're an AustralianSuper member you can apply to make this binding. If you have any non-binding nominations these will also transfer to AustralianSuper as non-binding.

After you receive your Welcome pack, you'll need to complete and sign the *Binding death nomination* form for your nomination to become binding.

If you currently don't have a nominated beneficiary, but would like to in your new account, simply complete the *Change my details* form, or call us on **1300 300 273** 8am to 8pm AEST/AEDT weekdays.

Third-party authorities and power of attorneys

If you have a Third-Party Authority and/or Power of Attorney on your LUCRF Super account, these will not transfer over to AustralianSuper. You'll need to send these to AustralianSuper after the transfer date before they can apply to your AustralianSuper account. If you want to give your financial adviser access to your AustralianSuper account, simply complete the *Give access to your account details* form.

To learn more about nominating a beneficiary and your options with AustralianSuper see australiansuper.com/beneficiary



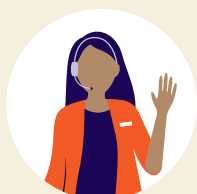
Getting financial advice



Online

Contact us through Live Chat at australiansuper.com or via our app for general information about your super. To check out our online calculators to help you plan for a better future, visit australiansuper.com/calculators

If you're simply after some more information on our advice options, visit australiansuper.com/advice



Simple*

Call us on **1300 300 273**, and ask to speak with a member of the advice team for simple, personal advice on:

- making an investment choice
- adding extra to your super
- transition to retirement and account based pension options
- sorting your insurance.



Comprehensive*

For broader advice, meeting face-to-face with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you have the option to meet with an adviser using a secure video link from the comfort of your own home.

Arrange an appointment at australiansuper.com/find-an-adviser



Webinars

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Register at australiansuper.com/webinars

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We're here to help

Call

1300 300 273

8am–8pm AEST/AEDT weekdays

Visit

australiansuper.com/lucrfttransfer-members

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