

AustralianSuper Select for Clough

About this booklet

The information in this booklet forms part of the *AustralianSuper Select Product Disclosure Statement* prepared on 28 September 2024.

It's specific to permanent employees of Clough, as the contributing employer. Important information about the key features and benefits of being with AustralianSuper Select is published in the *AustralianSuper Select Product Disclosure Statement*.

If you're an existing AustralianSuper member and not in AustralianSuper Select for Clough, please refer to the relevant Product Disclosure Statement for your plan.



Types of insurance cover

AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

AustralianSuper offers the following types of insurance cover:

Death	Can help ease financial stress by paying a lump sum to your beneficiaries if you die.
Total & Permanent Disablement (TPD)	Can provide a lump sum 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.

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

Your insurance cover

Your super account comes with basic insurance cover which is arranged by your employer (see the Basic cover section). This cover provides a basic level of protection if you die or become ill or injured.

Any basic cover your employer pays for will start once you've received an employer super contribution from them, as long as you're 15 or older.

You'll need to have enough money in your super account to cover the cost of the first month of insurance.

Important information



See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select for more information about your AustralianSuper Select insurance. It details important information about insurance including your eligibility for cover, how much you can apply for, when it starts and stops, active employment, limited cover and exclusions, your insurance options, and what happens if you leave your AustralianSuper Select employer.

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

Cost of your cover

Clough pays the cost of your basic insurance cover in AustralianSuper Select.

The insurance costs paid by Clough are counted towards your before-tax (concessional) contribution cap for each financial year. This may affect your ability to make, or the amount you are able to contribute as, additional before-tax contributions. Insurance costs include stamp duty charges and costs incurred by the Trustee for administering insurance arrangements.

Basic cover

Eligible permanent employees will receive a basic level of insurance cover. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply). See below for the definition of salary.

Your basic Death and TPD cover amounts will change from month to month depending on your salary and your length of service to age 65.

Cover type	Death	TPD
Basic cover design	20% x your salary x future service ¹ to age 65 or \$1.25M (whichever is lower).	20% x your salary x future service ¹ to age 65 or \$1.25M (whichever is lower).
Age basic cover ends²	Cover ends at age 65.	Cover ends at age 65.

¹ Future service is defined as the number of complete years and months until you turn 65. A partial month is rounded up to the nearest whole month.

² Cover can stop for many reasons. For a list of events that can make cover stop, see the *Insurance in your super* guide for AustralianSuper Select members.

Basic Income Protection is not provided with your AustralianSuper Select account. It may be provided under a separate insurance policy held by your employer. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. For the cost of Income Protection, please see page 5.

Definition of Salary

Your salary for insurance cover is defined by Clough, your employer, as Base Australian Salary (BAS), excluding super. This includes vehicle allowance, and annual remuneration earned by you from your employer, excluding directors' fees, commissions, bonuses, overtime payments and any other additional payments except to the extent (if any) that the employer decides and notifies AustralianSuper.

When your basic cover changes in line with your salary

Your employer will tell us if there's a change to your salary. When your basic cover is salary based, the amount and cost of it will increase or decrease automatically in line with your salary. It can increase up to the automatic limit(s) shown in the table below without you having to provide detailed health information:

Automatic limit(s)
Death and TPD cover
\$1.25M

We'll write to you about your options if your basic cover has reached the automatic limit(s). To increase your basic cover in line with your salary above the automatic limit(s), you'll need to provide detailed health information for the Insurer to consider.



Change your cover anytime

You can cancel, change or apply for insurance anytime by logging into your account or completing the *Change your insurance* form at australiansuper.com/select. You may need to provide detailed health information for the Insurer to consider.

The cost of any additional cover you apply for will be paid by you and deducted monthly from your super account.

For more information about changing or cancelling your cover, see the *AustralianSuper Select Product Disclosure Statement* and the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select



If your employer pays for some or all of your basic Death and TPD cover, they'll stop paying for it if you fix your total amount of cover (by reducing or increasing it or changing from basic to fixed cover).

Any changes you make to cover you pay for won't affect the cover your employer pays for. If you add an extra amount of fixed cover on top of your basic Death and/or TPD cover – your employer will still pay for your basic cover, and the cost of any additional fixed cover will be paid by you.

About individual work ratings

A 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 insurance cover.

When you join AustralianSuper and have insurance cover, you pay what it costs to provide you with cover based on our default individual work rating, Blue Collar.

Insurance cover with a Blue Collar work rating is the most expensive.

You can find your individual work rating by logging into your account and going to *Insurance*.

Could you pay less for your cover



If the usual activities of your job match the descriptions for White Collar or Professional, you may be eligible to pay less for your cover if you apply, and are accepted, for either of these work ratings.

Check if you may be eligible to apply for a White Collar or Professional individual work rating by answering a few questions. Go to australiansuper.com/WorkRatingTool

What happens if you're no longer eligible for AustralianSuper Select

We'll move your super account from AustralianSuper Select to AustralianSuper plan if you're no longer eligible. You won't be eligible for AustralianSuper Select if you leave Clough or you've had a change in employment type (which isn't eligible for AustralianSuper Select – see page 1).

In AustralianSuper plan you'll pay for the cost of your total cover which will be deducted monthly from your super account.

The cost of your cover will be based on your age, level of cover and your individual work rating. We'll write to you if this happens.

If you have a cover type in AustralianSuper Select:

you'll keep the same amount of cover when you move to AustralianSuper plan and it will become fixed cover (if eligible). There may be circumstances where you'll need to opt in to keep your cover. We'll write to you if this happens.

If you don't have a cover type¹ in AustralianSuper Select:

you won't receive that cover type in AustralianSuper plan. If your AustralianSuper Select basic cover hasn't started because you're under 25 and/or your account balance hasn't reached \$6,000, you may receive basic cover for AustralianSuper plan once you're eligible.

To learn more, see the *Changing jobs? Take AustralianSuper with you* section in the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select



¹ You may not have a cover type in AustralianSuper Select because: you weren't eligible to receive it automatically, it's not included in your AustralianSuper Select basic cover (arranged by your employer), or you've cancelled or opted out of that cover type.

Weekly cost for \$10,000 of Death and TPD cover

Age	Work rating					
	Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.066	0.067	0.033	0.034	0.030	0.030
16	0.066	0.067	0.033	0.034	0.030	0.030
17	0.066	0.067	0.033	0.034	0.030	0.030
18	0.066	0.067	0.033	0.034	0.030	0.030
19	0.067	0.067	0.034	0.034	0.030	0.030
20	0.067	0.067	0.034	0.034	0.030	0.030
21	0.068	0.068	0.034	0.034	0.031	0.031
22	0.068	0.068	0.034	0.034	0.031	0.031
23	0.069	0.068	0.035	0.034	0.031	0.031
24	0.071	0.069	0.036	0.035	0.032	0.031
25	0.072	0.062	0.036	0.031	0.033	0.028
26	0.074	0.065	0.037	0.033	0.034	0.030
27	0.076	0.069	0.038	0.035	0.035	0.031
28	0.079	0.074	0.040	0.037	0.036	0.033
29	0.082	0.082	0.041	0.041	0.037	0.037
30	0.084	0.089	0.042	0.045	0.038	0.040
31	0.088	0.097	0.044	0.049	0.040	0.044
32	0.092	0.108	0.046	0.054	0.042	0.049
33	0.096	0.120	0.048	0.060	0.043	0.054
34	0.100	0.134	0.050	0.067	0.045	0.061
35	0.105	0.148	0.053	0.074	0.048	0.067
36	0.111	0.165	0.056	0.083	0.050	0.075
37	0.117	0.183	0.059	0.092	0.053	0.082
38	0.124	0.202	0.062	0.101	0.056	0.091
39	0.132	0.226	0.066	0.113	0.060	0.102
40	0.141	0.250	0.071	0.125	0.064	0.113
41	0.150	0.278	0.075	0.139	0.068	0.125
42	0.160	0.308	0.080	0.154	0.072	0.139
43	0.172	0.343	0.086	0.172	0.078	0.154
44	0.187	0.381	0.094	0.191	0.084	0.172
45	0.201	0.422	0.101	0.211	0.091	0.190
46	0.217	0.469	0.109	0.235	0.098	0.211
47	0.236	0.521	0.118	0.261	0.107	0.235
48	0.257	0.578	0.129	0.289	0.116	0.260
49	0.281	0.643	0.141	0.322	0.127	0.290
50	0.308	0.715	0.154	0.358	0.139	0.322
51	0.337	0.793	0.169	0.397	0.152	0.357
52	0.372	0.881	0.186	0.441	0.168	0.397
53	0.410	0.986	0.205	0.493	0.185	0.444
54	0.454	1.114	0.227	0.557	0.205	0.502
55	0.503	1.268	0.252	0.634	0.227	0.571
56	0.559	1.454	0.280	0.727	0.252	0.655
57	0.624	1.667	0.312	0.834	0.281	0.751
58	0.697	1.901	0.349	0.951	0.314	0.856
59	0.782	2.193	0.391	1.097	0.352	0.987
60	0.878	2.307	0.439	1.154	0.395	1.038
61	0.990	2.791	0.495	1.396	0.446	1.256
62	1.118	3.310	0.559	1.655	0.503	1.490
63	1.220	3.797	0.610	1.899	0.549	1.709
64	1.269	4.355	0.635	2.178	0.571	1.960
65	1.319 ¹	n/a	0.660 ¹	n/a	0.594 ¹	n/a
66	1.368 ¹	n/a	0.684 ¹	n/a	0.616 ¹	n/a
67	1.417 ¹	n/a	0.709 ¹	n/a	0.638 ¹	n/a
68	1.467 ¹	n/a	0.734 ¹	n/a	0.660 ¹	n/a
69	1.516 ¹	n/a	0.758 ¹	n/a	0.682 ¹	n/a

Calculating the weekly cost of Death and TPD cover



1. Divide the amount of cover you have, or wish to apply for, by \$10,000.
2. Then multiply by the weekly cost for \$10,000 of Death or TPD cover for your age and applied work rating.

Example (Blue Collar work rating):

Sally is 31 and has a Blue Collar work rating.

She has \$500,000 of Death cover and \$500,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{500,000}{10,000} \times 0.088 = 4.400$$

The cost of Sally's Death cover is \$4.40 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.097 = 4.850$$

The cost of Sally's TPD cover is \$4.85 a week.



¹ Cost for fixed Death cover only. Salary-based Death cover ends at age 65. See the *Insurance in your super* guide for AustralianSuper Select members for more information.

Total weekly costs are quoted gross of tax. Costs are rounded.

Weekly cost for \$100 a month of Income Protection

Age	Blue Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.050	0.016	0.125	0.086	0.305	0.223
16	0.050	0.016	0.125	0.086	0.305	0.223
17	0.050	0.016	0.125	0.086	0.305	0.223
18	0.050	0.016	0.124	0.086	0.305	0.223
19	0.050	0.016	0.124	0.086	0.305	0.223
20	0.050	0.016	0.124	0.086	0.305	0.223
21	0.050	0.019	0.126	0.087	0.312	0.228
22	0.051	0.022	0.128	0.089	0.321	0.234
23	0.052	0.024	0.131	0.090	0.330	0.240
24	0.054	0.027	0.133	0.092	0.338	0.246
25	0.056	0.029	0.136	0.094	0.349	0.254
26	0.058	0.033	0.138	0.095	0.356	0.259
27	0.061	0.036	0.140	0.096	0.363	0.263
28	0.063	0.039	0.143	0.098	0.373	0.268
29	0.066	0.043	0.145	0.100	0.383	0.273
30	0.069	0.048	0.150	0.102	0.395	0.280
31	0.073	0.052	0.155	0.105	0.411	0.289
32	0.076	0.058	0.161	0.108	0.428	0.299
33	0.081	0.063	0.167	0.112	0.448	0.312
34	0.085	0.068	0.176	0.118	0.471	0.327
35	0.090	0.074	0.185	0.123	0.496	0.343
36	0.096	0.079	0.194	0.130	0.522	0.362
37	0.101	0.085	0.205	0.138	0.550	0.383
38	0.107	0.091	0.218	0.147	0.579	0.405
39	0.114	0.097	0.232	0.158	0.610	0.429
40	0.121	0.105	0.246	0.170	0.643	0.456
41	0.130	0.112	0.263	0.183	0.677	0.485
42	0.138	0.120	0.281	0.199	0.713	0.515
43	0.147	0.129	0.301	0.215	0.748	0.548
44	0.156	0.137	0.323	0.234	0.786	0.582
45	0.167	0.147	0.346	0.255	0.824	0.619
46	0.179	0.158	0.373	0.279	0.864	0.655
47	0.191	0.168	0.402	0.304	0.903	0.693
48	0.204	0.179	0.434	0.332	0.942	0.732
49	0.219	0.192	0.468	0.363	0.980	0.769
50	0.234	0.205	0.507	0.398	1.015	0.805
51	0.251	0.219	0.548	0.435	1.049	0.839
52	0.270	0.234	0.594	0.475	1.080	0.869
53	0.289	0.250	0.644	0.519	1.105	0.895
54	0.310	0.268	0.698	0.566	1.125	0.913
55	0.334	0.285	0.757	0.617	1.136	0.925
56	0.359	0.304	0.822	0.671	1.138	0.927
57	0.386	0.325	0.892	0.731	1.128	0.918
58	0.414	0.346	0.972	0.795	1.107	0.897
59	0.446	0.369	1.059	0.865	1.068	0.860
60	0.481	0.393	1.106	0.884	1.008	0.806
61	0.518	0.419	1.012	0.800	0.923	0.728
62	0.559	0.446	0.884	0.686	0.806	0.626
63	0.602	0.475	0.708	0.535	0.645	0.488
64	0.650	0.506	0.450	0.319	0.410	0.291
65	0.702	0.539	n/a	n/a	n/a	n/a
66	0.757	0.573	n/a	n/a	n/a	n/a
67	0.818	0.610	n/a	n/a	n/a	n/a
68	0.826	0.616	n/a	n/a	n/a	n/a
69	0.537	0.401	n/a	n/a	n/a	n/a

Age	White Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.025	0.008	0.063	0.043	0.171	0.125
16	0.025	0.008	0.063	0.043	0.171	0.125
17	0.025	0.008	0.063	0.043	0.171	0.125
18	0.025	0.008	0.062	0.043	0.171	0.125
19	0.025	0.008	0.062	0.043	0.171	0.125
20	0.025	0.008	0.062	0.043	0.171	0.125
21	0.025	0.010	0.063	0.044	0.175	0.128
22	0.026	0.011	0.064	0.045	0.180	0.131
23	0.026	0.012	0.066	0.045	0.185	0.135
24	0.027	0.014	0.067	0.046	0.189	0.138
25	0.028	0.015	0.068	0.047	0.196	0.143
26	0.029	0.017	0.069	0.048	0.199	0.145
27	0.031	0.018	0.070	0.048	0.204	0.147
28	0.032	0.020	0.072	0.049	0.209	0.150
29	0.033	0.022	0.073	0.050	0.215	0.153
30	0.035	0.024	0.075	0.051	0.222	0.157
31	0.037	0.026	0.078	0.053	0.230	0.162
32	0.038	0.029	0.081	0.054	0.240	0.168
33	0.041	0.032	0.084	0.056	0.251	0.175
34	0.043	0.034	0.088	0.059	0.264	0.183
35	0.045	0.037	0.093	0.062	0.278	0.193
36	0.048	0.040	0.097	0.065	0.293	0.203
37	0.051	0.043	0.103	0.069	0.308	0.215
38	0.054	0.046	0.109	0.074	0.325	0.227
39	0.057	0.049	0.116	0.079	0.342	0.240
40	0.061	0.053	0.123	0.085	0.360	0.256
41	0.065	0.056	0.132	0.092	0.379	0.272
42	0.069	0.060	0.141	0.100	0.399	0.289
43	0.074	0.065	0.151	0.108	0.419	0.307
44	0.078	0.069	0.162	0.117	0.441	0.326
45	0.084	0.074	0.173	0.128	0.462	0.347
46	0.090	0.079	0.187	0.140	0.484	0.367
47	0.096	0.084	0.201	0.152	0.506	0.388
48	0.102	0.090	0.217	0.166	0.528	0.410
49	0.110	0.096	0.234	0.182	0.549	0.431
50	0.117	0.103	0.254	0.199	0.569	0.451
51	0.126	0.110	0.274	0.218	0.588	0.470
52	0.135	0.117	0.297	0.238	0.605	0.487
53	0.145	0.125	0.322	0.260	0.619	0.501
54	0.155	0.134	0.349	0.283	0.630	0.512
55	0.167	0.143	0.379	0.309	0.636	0.518
56	0.180	0.152	0.411	0.336	0.637	0.519
57	0.193	0.163	0.446	0.366	0.632	0.514
58	0.207	0.173	0.486	0.398	0.620	0.502
59	0.223	0.185	0.530	0.433	0.598	0.482
60	0.241	0.197	0.553	0.442	0.565	0.451
61	0.259	0.210	0.506	0.400	0.517	0.408
62	0.280	0.223	0.442	0.343	0.452	0.351
63	0.301	0.238	0.354	0.268	0.361	0.273
64	0.325	0.253	0.225	0.160	0.230	0.163
65	0.351	0.270	n/a	n/a	n/a	n/a
66	0.379	0.287	n/a	n/a	n/a	n/a
67	0.409	0.305	n/a	n/a	n/a	n/a
68	0.413	0.308	n/a	n/a	n/a	n/a
69	0.269	0.201	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded.

Weekly cost for \$100 a month of Income Protection

Age	Professional work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.023	0.008	0.056	0.039	0.153	0.112
16	0.023	0.008	0.056	0.039	0.153	0.112
17	0.023	0.008	0.056	0.039	0.153	0.112
18	0.023	0.008	0.056	0.039	0.153	0.112
19	0.023	0.008	0.056	0.039	0.153	0.112
20	0.023	0.008	0.056	0.039	0.153	0.112
21	0.023	0.009	0.057	0.040	0.156	0.114
22	0.023	0.010	0.058	0.040	0.161	0.117
23	0.024	0.011	0.059	0.041	0.165	0.120
24	0.024	0.013	0.060	0.041	0.169	0.123
25	0.025	0.014	0.062	0.043	0.175	0.127
26	0.026	0.015	0.062	0.043	0.178	0.130
27	0.028	0.016	0.063	0.044	0.182	0.132
28	0.029	0.018	0.064	0.044	0.187	0.134
29	0.030	0.019	0.066	0.045	0.192	0.137
30	0.032	0.022	0.068	0.046	0.198	0.140
31	0.033	0.024	0.070	0.047	0.206	0.145
32	0.035	0.026	0.073	0.049	0.214	0.150
33	0.037	0.028	0.076	0.051	0.224	0.156
34	0.039	0.031	0.079	0.053	0.236	0.164
35	0.041	0.033	0.083	0.056	0.248	0.172
36	0.043	0.036	0.088	0.059	0.261	0.181
37	0.046	0.038	0.093	0.063	0.275	0.192
38	0.049	0.041	0.098	0.067	0.290	0.203
39	0.052	0.044	0.105	0.071	0.305	0.215
40	0.055	0.047	0.111	0.077	0.322	0.228
41	0.059	0.050	0.118	0.083	0.339	0.243
42	0.062	0.054	0.127	0.090	0.357	0.258
43	0.066	0.058	0.136	0.097	0.374	0.274
44	0.071	0.062	0.146	0.106	0.393	0.291
45	0.075	0.066	0.156	0.115	0.412	0.310
46	0.081	0.071	0.168	0.126	0.432	0.328
47	0.086	0.076	0.181	0.137	0.452	0.347
48	0.092	0.081	0.195	0.150	0.471	0.366
49	0.099	0.087	0.211	0.164	0.490	0.385
50	0.106	0.092	0.228	0.179	0.508	0.403
51	0.113	0.099	0.247	0.196	0.525	0.420
52	0.122	0.106	0.268	0.214	0.540	0.435
53	0.130	0.113	0.290	0.234	0.553	0.448
54	0.140	0.121	0.314	0.255	0.563	0.457
55	0.150	0.129	0.341	0.278	0.568	0.463
56	0.162	0.137	0.370	0.302	0.569	0.464
57	0.174	0.146	0.402	0.329	0.564	0.459
58	0.187	0.156	0.438	0.358	0.554	0.449
59	0.201	0.166	0.477	0.390	0.534	0.430
60	0.217	0.177	0.498	0.398	0.504	0.403
61	0.233	0.189	0.456	0.360	0.462	0.364
62	0.252	0.201	0.398	0.309	0.403	0.313
63	0.271	0.214	0.319	0.241	0.323	0.244
64	0.293	0.228	0.203	0.144	0.205	0.146
65	0.316	0.243	n/a	n/a	n/a	n/a
66	0.341	0.258	n/a	n/a	n/a	n/a
67	0.368	0.275	n/a	n/a	n/a	n/a
68	0.372	0.277	n/a	n/a	n/a	n/a
69	0.242	0.181	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded.

Calculating the weekly cost of Income Protection



1. Divide the amount of cover you have, or wish to apply for, by \$100.
2. Then multiply by the weekly cost for \$100 a month of Income Protection for your applied work rating, age, benefit payment period and waiting period.

Example (Blue Collar work rating):

Sally is 31. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 60-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.052 = 3.276$$

The cost of Sally's Income Protection is \$3.28 a week.



Useful things you should know

Limited cover and full cover

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 is not limited cover. You're covered for both pre-existing and new illnesses or injuries, unless exclusions apply.

To learn more and understand other circumstances for limited cover see the *Limited cover* section in the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select



Claiming on your cover

Your eligibility to claim for benefits will be determined in line with the insurance policy terms and conditions. The table below provides handy details if you need to make a claim.

	Death	TPD	Income Protection ¹	Terminal illness
When making a claim, does it matter whether I'm employed or unemployed at the date of death, injury or illness?	✗	✓	✓	✗
Is basic cover provided if I've previously made a claim for TPD or terminal illness?	✓ Limited cover will apply	✓ Limited cover will apply	✗ You don't get basic Income Protection ² with your AustralianSuper Select account.	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ You don't get basic Income Protection ² with your AustralianSuper Select account. If you apply for cover your selected waiting period will apply.	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply)?	✓	✓	✓	✓

¹ If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select for examples.

² Income Protection may be provided under a separate insurance policy held by your employer.

 Make a claim	 Nominate a beneficiary	 Transfer your insurance
<p>If you need to make a claim we're here to help guide you (and any beneficiary nominee(s) of members who've passed away), through the process.</p> <p>To talk about a possible claim, call us on 1300 667 387 from 8:30am to 5pm AEST/AEDT weekdays.</p>	<p>Nominate who'll receive your super if you pass away. This is an important decision and will tell us who you want your super account balance and insurance to be paid to.</p> <p>Learn more about your beneficiary options at australiansuper.com/beneficiary</p>	<p>If you have insurance with another super fund or insurer, you can apply to transfer it to AustralianSuper. It's important to know that if you want to transfer insurance cover to AustralianSuper, you'll need to do this before you combine your super.</p> <p>To find out more, see the <i>Applying for an insurance transfer</i> fact sheet at australiansuper.com/select</p>

Contact us

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