

AustralianSuper Select for Komatsu

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 and fixed-term¹ employees of Komatsu Australia Pty Ltd and its entities², as the contributing employers (referred to as Komatsu in this booklet). 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 Komatsu, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee you're not eligible to join AustralianSuper Select. Please speak to your employer to discuss your options.



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/komatsu 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.

¹ Fixed term contracts must be for at least one year.

² Komatsu Australia Corporate Finance Pty Ltd and Modular Mining Systems Pty Limited

Cost of your cover

Komatsu pays the cost of your basic insurance cover in AustralianSuper Select and the \$1.00 a week Flat administration fee for your super account (you'll still pay the Asset-based administration fee for your super account).

The fees and insurance costs paid by Komatsu 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 and fixed-term¹ employees will receive a basic level of insurance cover with a Blue Collar category work rating. 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.

The type of basic cover you're eligible for depends on your age, employment and insurance category as shown in the tables below. The insurance category you're in is determined by your employer. If you're not sure which category you're in, please ask your employer.

Insurance category	Your employment	Basic cover provided
Category 1	Permanent or fixed-term ¹ employees who are working 15 hours or more each week AND not under a Komatsu Enterprise Agreement (EA) that provides Income Protection to employees.	Basic Death, TPD and Income Protection cover, paid by your employer.
Category 2	Permanent or fixed-term ¹ employees who are working less than 15 hours each week.	Basic Death cover only, paid by your employer.
Category 3	Permanent or fixed-term ¹ employees who are working 15 hours or more each week AND are under a Komatsu Enterprise Agreement (EA) that provides Income Protection to employees ² .	Basic Death and TPD cover, paid by your employer.

¹ Fixed-term contracts must be for at least one year.

² Basic Income Protection is not provided with your AustralianSuper Select account. It is currently 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 pages 7 to 13.

Your basic Death and TPD cover amounts will be calculated as shown in the table below or \$1.1M (whichever is lower).

Age	Category 1			Category 2	Category 3	
	Death	TPD	Income Protection	Death only	Death	TPD
15-44	4 x salary	4 x salary	75% of your monthly salary ³ or \$16,000 a month (whichever is lower).	4 x salary	4 x salary	4 x salary
45-55	3 x salary	3 x salary		3 x salary	3 x salary	3 x salary
56-64	2 x salary	2 x salary	Your Income Protection has a benefit payment period up to two years and a 90-day waiting period.	2 x salary	2 x salary	2 x salary
65-69	2 x salary	n/a		2 x salary	2 x salary	n/a
Age basic cover ends⁴	At age 70	At age 65	At age 70	At age 70	At age 70	At age 65

³ If you have basic Income Protection and make a claim, the maximum benefit payment you may receive is based on 75% of the monthly salary that Komatsu pays you.

⁴ 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.

Definition of salary

Your annual (before-tax) salary which you receive from your employer includes the following amounts:

- cash salary
- performance related commission⁵
- performance related bonuses⁵
- excludes employer super contributions.

⁵ Averaged over the previous three years, or since you started your current occupation if less.

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)			
Category	Death cover	TPD cover	Income Protection
1	\$1.1M	\$1.1M	\$16,000 a month
2	\$1.1M	n/a	n/a
3	\$1.1M	\$1.1M	n/a

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 cover, they'll stop paying for:

- Death and/or TPD cover if you fix your total amount of cover (by reducing or increasing it or changing from basic to fixed cover).
- Income Protection if you change your cover amount, benefit payment period or waiting period.

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.

If you're a member in Category 1 and you change your Income Protection cover amount, benefit payment period and/or waiting period, your salary-based Income Protection will change to fixed cover.



About work ratings

As a member of AustralianSuper Select, you have both an **individual** work rating and a **category** work rating. These work ratings are used to calculate the cost of your cover.

Your category work rating is unique to your AustralianSuper Select employer and only applies while you're their employee. You can't change your category work rating because it's arranged by your employer.

If your category and individual work ratings are different, we'll apply the less expensive work rating to calculate the cost of your cover. This is your **applied** work rating. Check your applied work rating by logging into your account.

You'll need to know your applied work rating to calculate the cost of your cover. See pages 6 and 13 to learn how.

Individual work rating	Category work rating
<p>Your individual work rating is Blue Collar unless you're eligible to change to White Collar or Professional and your application is approved by the Insurer.</p> <p>Insurance cover with a Blue Collar work rating is the most expensive.</p>	<p>Your category work rating is Blue Collar and applies only while you're an employee of Komatsu.</p>

Changing your individual work rating

If you think you might be eligible for an individual work rating that's White Collar or Professional, you can apply for either of these work ratings. If you're eligible, you could pay less for your cover:

- while you're in AustralianSuper Select if the individual work rating that applies to you is the less expensive work rating than your category work rating, and
- if you leave Komatsu and keep your cover when you move from AustralianSuper Select to AustralianSuper plan.

Apply to change your individual work rating by completing the *Change your individual work rating* form available at australiansuper.com/select



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 Komatsu 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 and all the administration fees for your super account which will be deducted monthly from your super account.

Your AustralianSuper Select category work rating will no longer apply, and 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 your Income Protection waiting period is 90 days, it will change to 60 days.

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/komatsu



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											
	Male						Female					
	Blue Collar		White Collar		Professional		Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.068	0.049	0.034	0.025	0.031	0.022	0.046	0.049	0.023	0.025	0.021	0.022
16	0.065	0.049	0.033	0.025	0.030	0.022	0.044	0.049	0.022	0.025	0.020	0.022
17	0.065	0.049	0.033	0.025	0.030	0.022	0.044	0.049	0.022	0.025	0.020	0.022
18	0.065	0.049	0.033	0.025	0.030	0.022	0.044	0.049	0.022	0.025	0.020	0.022
19	0.068	0.049	0.034	0.025	0.031	0.022	0.046	0.049	0.023	0.025	0.021	0.022
20	0.068	0.049	0.034	0.025	0.031	0.022	0.046	0.049	0.023	0.025	0.021	0.022
21	0.068	0.051	0.034	0.026	0.031	0.023	0.046	0.051	0.023	0.026	0.021	0.023
22	0.070	0.051	0.035	0.026	0.032	0.023	0.047	0.051	0.024	0.026	0.021	0.023
23	0.071	0.051	0.036	0.026	0.032	0.023	0.048	0.051	0.024	0.026	0.022	0.023
24	0.072	0.052	0.036	0.026	0.033	0.024	0.049	0.052	0.025	0.026	0.022	0.024
25	0.074	0.052	0.037	0.026	0.034	0.024	0.049	0.052	0.025	0.026	0.022	0.024
26	0.075	0.054	0.038	0.027	0.034	0.024	0.050	0.054	0.025	0.027	0.023	0.024
27	0.076	0.054	0.038	0.027	0.035	0.024	0.051	0.054	0.026	0.027	0.023	0.024
28	0.079	0.055	0.040	0.028	0.036	0.025	0.053	0.055	0.027	0.028	0.024	0.025
29	0.083	0.057	0.042	0.029	0.038	0.026	0.056	0.057	0.028	0.029	0.025	0.026
30	0.086	0.058	0.043	0.029	0.039	0.026	0.058	0.058	0.029	0.029	0.026	0.026
31	0.089	0.060	0.045	0.030	0.040	0.027	0.060	0.060	0.030	0.030	0.027	0.027
32	0.092	0.064	0.046	0.032	0.042	0.029	0.061	0.064	0.031	0.032	0.028	0.029
33	0.097	0.071	0.049	0.036	0.044	0.032	0.065	0.071	0.033	0.036	0.030	0.032
34	0.101	0.077	0.051	0.039	0.046	0.035	0.068	0.077	0.034	0.039	0.031	0.035
35	0.106	0.087	0.053	0.044	0.048	0.039	0.071	0.087	0.036	0.044	0.032	0.039
36	0.113	0.096	0.057	0.048	0.051	0.044	0.075	0.096	0.038	0.048	0.034	0.044
37	0.119	0.107	0.060	0.054	0.054	0.048	0.079	0.107	0.040	0.054	0.036	0.048
38	0.125	0.118	0.063	0.059	0.056	0.053	0.083	0.118	0.042	0.059	0.038	0.053
39	0.134	0.132	0.067	0.066	0.060	0.059	0.089	0.132	0.045	0.066	0.040	0.059
40	0.143	0.146	0.072	0.073	0.065	0.066	0.095	0.146	0.048	0.073	0.043	0.066
41	0.152	0.163	0.076	0.082	0.069	0.074	0.101	0.163	0.051	0.082	0.046	0.074
42	0.163	0.180	0.082	0.090	0.074	0.081	0.109	0.180	0.055	0.090	0.049	0.081
43	0.175	0.199	0.088	0.100	0.079	0.090	0.117	0.199	0.059	0.100	0.053	0.090
44	0.189	0.222	0.095	0.111	0.085	0.100	0.126	0.222	0.063	0.111	0.057	0.100
45	0.202	0.245	0.101	0.123	0.091	0.110	0.136	0.245	0.068	0.123	0.061	0.110
46	0.220	0.274	0.110	0.137	0.099	0.124	0.147	0.274	0.074	0.137	0.066	0.124
47	0.239	0.303	0.120	0.152	0.108	0.137	0.159	0.303	0.080	0.152	0.072	0.137
48	0.258	0.335	0.129	0.168	0.116	0.151	0.172	0.335	0.086	0.168	0.078	0.151
49	0.283	0.368	0.142	0.184	0.128	0.166	0.189	0.368	0.095	0.184	0.085	0.166
50	0.311	0.405	0.156	0.203	0.140	0.183	0.208	0.405	0.104	0.203	0.094	0.183
51	0.340	0.439	0.170	0.220	0.153	0.198	0.227	0.439	0.114	0.220	0.102	0.198
52	0.374	0.481	0.187	0.241	0.169	0.217	0.250	0.481	0.125	0.241	0.113	0.217
53	0.414	0.529	0.207	0.265	0.186	0.238	0.276	0.529	0.138	0.265	0.125	0.238
54	0.458	0.588	0.229	0.294	0.206	0.265	0.306	0.588	0.153	0.294	0.138	0.265
55	0.507	0.661	0.254	0.331	0.228	0.298	0.338	0.661	0.169	0.331	0.152	0.298
56	0.563	0.749	0.282	0.375	0.254	0.337	0.375	0.749	0.188	0.375	0.169	0.337
57	0.630	0.855	0.315	0.428	0.284	0.385	0.420	0.855	0.210	0.428	0.189	0.385
58	0.703	0.994	0.352	0.497	0.317	0.447	0.469	0.994	0.235	0.497	0.211	0.447
59	0.787	1.177	0.394	0.589	0.355	0.530	0.526	1.177	0.263	0.589	0.237	0.530
60	0.884	1.375	0.442	0.688	0.398	0.619	0.590	1.375	0.295	0.688	0.266	0.619
61	0.997	1.669	0.499	0.835	0.449	0.751	0.665	1.669	0.333	0.835	0.300	0.751
62	1.111	1.920	0.556	0.960	0.500	0.864	0.742	1.920	0.371	0.960	0.334	0.864
63	1.155	2.202	0.578	1.101	0.520	0.991	0.770	2.202	0.385	1.101	0.347	0.991
64	1.197	2.864	0.599	1.432	0.539	1.289	0.798	2.864	0.399	1.432	0.360	1.289
65	1.256	n/a	0.628	n/a	0.565	n/a	0.838	n/a	0.419	n/a	0.377	n/a
66	1.297	n/a	0.649	n/a	0.584	n/a	0.865	n/a	0.433	n/a	0.390	n/a
67	1.341	n/a	0.671	n/a	0.604	n/a	0.894	n/a	0.447	n/a	0.403	n/a
68	1.383	n/a	0.692	n/a	0.623	n/a	0.923	n/a	0.462	n/a	0.415	n/a
69	1.425	n/a	0.713	n/a	0.641	n/a	0.950	n/a	0.475	n/a	0.428	n/a

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

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, gender and applied work rating.

Example (Blue Collar work rating):

Sally is 31, female 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:

$$\frac{500,000}{10,000} \times 0.060 = 3.000$$

The cost of Sally's Death cover is \$3.00 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.060 = 3.000$$

The cost of Sally's TPD cover is \$3.00 a week.



Weekly cost for \$100 a month of Income Protection

Male - Blue Collar work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
16	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
17	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
18	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
19	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
20	0.093	0.026	0.013	0.195	0.134	0.112	0.479	0.350	0.310
21	0.093	0.031	0.017	0.199	0.137	0.114	0.492	0.358	0.318
22	0.094	0.035	0.018	0.201	0.140	0.116	0.504	0.368	0.326
23	0.097	0.041	0.021	0.206	0.141	0.117	0.518	0.377	0.334
24	0.098	0.046	0.023	0.208	0.144	0.120	0.531	0.386	0.342
25	0.102	0.055	0.027	0.214	0.148	0.122	0.549	0.400	0.354
26	0.106	0.055	0.027	0.216	0.149	0.124	0.559	0.407	0.360
27	0.110	0.061	0.030	0.219	0.151	0.125	0.571	0.413	0.366
28	0.117	0.066	0.033	0.223	0.153	0.128	0.586	0.421	0.373
29	0.121	0.072	0.035	0.228	0.156	0.129	0.602	0.429	0.381
30	0.126	0.078	0.038	0.235	0.160	0.132	0.621	0.440	0.389
31	0.134	0.086	0.043	0.243	0.164	0.136	0.646	0.455	0.402
32	0.141	0.094	0.047	0.252	0.169	0.141	0.673	0.471	0.417
33	0.149	0.104	0.051	0.263	0.176	0.147	0.704	0.490	0.435
34	0.157	0.114	0.057	0.275	0.184	0.153	0.740	0.514	0.455
35	0.168	0.124	0.061	0.290	0.193	0.161	0.780	0.541	0.479
36	0.176	0.132	0.065	0.305	0.204	0.169	0.821	0.569	0.504
37	0.187	0.140	0.070	0.322	0.218	0.180	0.865	0.601	0.532
38	0.199	0.149	0.074	0.342	0.232	0.192	0.912	0.637	0.565
39	0.211	0.160	0.080	0.364	0.248	0.206	0.960	0.675	0.598
40	0.224	0.172	0.085	0.386	0.267	0.222	1.012	0.716	0.636
41	0.239	0.187	0.092	0.413	0.289	0.239	1.064	0.762	0.676
42	0.254	0.197	0.098	0.441	0.311	0.259	1.121	0.810	0.719
43	0.270	0.212	0.105	0.472	0.338	0.281	1.177	0.861	0.764
44	0.289	0.230	0.113	0.507	0.368	0.305	1.237	0.916	0.811
45	0.309	0.243	0.121	0.545	0.400	0.333	1.298	0.972	0.862
46	0.329	0.260	0.129	0.586	0.437	0.362	1.358	1.031	0.913
47	0.353	0.278	0.137	0.632	0.478	0.396	1.420	1.090	0.967
48	0.378	0.298	0.148	0.681	0.522	0.433	1.481	1.150	1.019
49	0.404	0.318	0.157	0.736	0.571	0.474	1.540	1.209	1.072
50	0.433	0.374	0.185	0.796	0.625	0.519	1.598	1.265	1.122
51	0.464	0.384	0.189	0.862	0.684	0.567	1.651	1.319	1.169
52	0.496	0.392	0.193	0.933	0.747	0.620	1.698	1.366	1.212
53	0.532	0.415	0.206	1.011	0.815	0.676	1.738	1.406	1.247
54	0.574	0.443	0.219	1.097	0.889	0.737	1.768	1.437	1.273
55	0.617	0.475	0.235	1.189	0.969	0.803	1.787	1.454	1.290
56	0.661	0.503	0.248	1.291	1.055	0.876	1.789	1.457	1.292
57	0.712	0.538	0.266	1.402	1.148	0.952	1.773	1.442	1.279
58	0.766	0.575	0.285	1.527	1.249	1.036	1.740	1.410	1.251
59	0.825	0.612	0.302	1.665	1.359	1.127	1.680	1.354	1.200
60	0.888	0.652	0.322	1.737	1.389	1.152	1.586	1.267	1.123
61	0.957	0.695	0.344	1.591	1.256	1.042	1.452	1.146	1.016
62	1.032	0.740	0.366	1.390	1.078	0.894	1.268	0.984	0.873
63	1.113	0.809	0.400	1.111	0.839	0.697	1.015	0.766	0.680
64	1.200	0.838	0.415	0.707	0.502	0.416	0.645	0.457	0.405
65	1.296	0.914	0.452	n/a	n/a	n/a	n/a	n/a	n/a
66	1.401	0.949	0.469	n/a	n/a	n/a	n/a	n/a	n/a
67	1.512	1.012	0.500	n/a	n/a	n/a	n/a	n/a	n/a
68	1.527	1.020	0.504	n/a	n/a	n/a	n/a	n/a	n/a
69	0.992	0.841	0.416	n/a	n/a	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

Female - Blue Collar work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.149	0.042	0.021	0.317	0.219	0.181	0.776	0.567	0.503
16	0.149	0.042	0.021	0.317	0.219	0.181	0.776	0.567	0.503
17	0.149	0.042	0.021	0.317	0.219	0.181	0.776	0.567	0.503
18	0.149	0.042	0.021	0.315	0.219	0.181	0.776	0.567	0.503
19	0.149	0.042	0.021	0.315	0.219	0.181	0.776	0.567	0.503
20	0.149	0.042	0.021	0.315	0.218	0.181	0.776	0.567	0.503
21	0.149	0.051	0.026	0.321	0.222	0.184	0.796	0.581	0.515
22	0.153	0.055	0.027	0.326	0.226	0.187	0.818	0.595	0.528
23	0.156	0.065	0.033	0.331	0.230	0.191	0.839	0.612	0.542
24	0.159	0.074	0.037	0.338	0.234	0.193	0.861	0.626	0.555
25	0.165	0.089	0.043	0.346	0.239	0.199	0.889	0.648	0.574
26	0.172	0.089	0.043	0.350	0.242	0.200	0.906	0.657	0.583
27	0.179	0.098	0.049	0.356	0.244	0.203	0.926	0.669	0.594
28	0.189	0.106	0.053	0.362	0.248	0.206	0.949	0.683	0.605
29	0.196	0.116	0.058	0.370	0.252	0.210	0.977	0.696	0.617
30	0.206	0.125	0.062	0.381	0.258	0.215	1.007	0.712	0.632
31	0.219	0.140	0.069	0.393	0.266	0.220	1.047	0.736	0.652
32	0.228	0.153	0.076	0.408	0.274	0.228	1.091	0.762	0.676
33	0.242	0.167	0.082	0.425	0.285	0.236	1.141	0.794	0.703
34	0.255	0.185	0.092	0.447	0.298	0.247	1.200	0.831	0.737
35	0.271	0.200	0.098	0.469	0.314	0.260	1.264	0.876	0.776
36	0.285	0.214	0.106	0.495	0.331	0.275	1.331	0.922	0.818
37	0.302	0.227	0.113	0.523	0.352	0.293	1.402	0.975	0.863
38	0.321	0.242	0.120	0.554	0.376	0.311	1.477	1.031	0.914
39	0.341	0.260	0.129	0.589	0.402	0.334	1.556	1.094	0.969
40	0.364	0.278	0.137	0.626	0.432	0.358	1.639	1.161	1.030
41	0.388	0.302	0.149	0.669	0.467	0.386	1.725	1.235	1.095
42	0.411	0.319	0.159	0.715	0.504	0.419	1.816	1.314	1.164
43	0.437	0.344	0.169	0.766	0.547	0.455	1.909	1.395	1.237
44	0.467	0.370	0.184	0.821	0.595	0.494	2.004	1.484	1.315
45	0.500	0.394	0.195	0.882	0.649	0.538	2.102	1.575	1.397
46	0.532	0.421	0.208	0.949	0.708	0.587	2.201	1.670	1.480
47	0.573	0.449	0.223	1.023	0.774	0.642	2.301	1.767	1.566
48	0.613	0.482	0.239	1.103	0.846	0.701	2.400	1.863	1.653
49	0.656	0.515	0.254	1.193	0.925	0.768	2.497	1.960	1.737
50	0.701	0.608	0.301	1.290	1.012	0.839	2.589	2.052	1.819
51	0.751	0.621	0.307	1.397	1.107	0.918	2.675	2.138	1.895
52	0.804	0.634	0.314	1.512	1.209	1.004	2.753	2.214	1.964
53	0.863	0.672	0.333	1.638	1.320	1.095	2.817	2.280	2.021
54	0.929	0.719	0.356	1.776	1.441	1.196	2.865	2.328	2.064
55	0.999	0.770	0.380	1.927	1.570	1.303	2.895	2.356	2.090
56	1.072	0.815	0.402	2.092	1.709	1.418	2.900	2.362	2.094
57	1.154	0.871	0.431	2.272	1.859	1.541	2.875	2.339	2.072
58	1.240	0.932	0.460	2.475	2.024	1.680	2.820	2.285	2.025
59	1.336	0.991	0.490	2.698	2.202	1.827	2.722	2.193	1.943
60	1.440	1.056	0.522	2.816	2.249	1.866	2.569	2.053	1.820
61	1.551	1.126	0.557	2.577	2.035	1.689	2.352	1.856	1.646
62	1.674	1.200	0.593	2.253	1.748	1.450	2.056	1.595	1.414
63	1.803	1.311	0.648	1.801	1.361	1.129	1.643	1.241	1.101
64	1.945	1.357	0.670	1.145	0.813	0.673	1.044	0.742	0.657
65	2.100	1.483	0.732	n/a	n/a	n/a	n/a	n/a	n/a
66	2.269	1.537	0.760	n/a	n/a	n/a	n/a	n/a	n/a
67	2.451	1.639	0.810	n/a	n/a	n/a	n/a	n/a	n/a
68	2.474	1.654	0.817	n/a	n/a	n/a	n/a	n/a	n/a
69	1.607	1.362	0.673	n/a	n/a	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

Male - White Collar work rating

Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
16	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
17	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
18	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
19	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
20	0.047	0.013	0.007	0.098	0.067	0.056	0.264	0.193	0.171
21	0.047	0.016	0.009	0.100	0.069	0.057	0.271	0.197	0.175
22	0.047	0.018	0.009	0.101	0.070	0.058	0.278	0.202	0.180
23	0.049	0.021	0.011	0.103	0.071	0.059	0.285	0.208	0.184
24	0.049	0.023	0.012	0.104	0.072	0.060	0.292	0.213	0.188
25	0.051	0.028	0.014	0.107	0.074	0.061	0.302	0.220	0.195
26	0.053	0.028	0.014	0.108	0.075	0.062	0.308	0.224	0.198
27	0.055	0.031	0.015	0.110	0.076	0.063	0.314	0.227	0.202
28	0.059	0.033	0.017	0.112	0.077	0.064	0.323	0.232	0.205
29	0.061	0.036	0.018	0.114	0.078	0.065	0.331	0.236	0.210
30	0.063	0.039	0.019	0.118	0.080	0.066	0.342	0.242	0.214
31	0.067	0.043	0.022	0.122	0.082	0.068	0.356	0.250	0.222
32	0.071	0.047	0.024	0.126	0.085	0.071	0.370	0.259	0.230
33	0.075	0.052	0.026	0.132	0.088	0.074	0.387	0.270	0.239
34	0.079	0.057	0.029	0.138	0.092	0.077	0.407	0.283	0.250
35	0.084	0.062	0.031	0.145	0.097	0.081	0.429	0.298	0.264
36	0.088	0.066	0.033	0.153	0.102	0.085	0.452	0.313	0.278
37	0.094	0.070	0.035	0.161	0.109	0.090	0.476	0.331	0.293
38	0.100	0.075	0.037	0.171	0.116	0.096	0.502	0.351	0.311
39	0.106	0.080	0.040	0.182	0.124	0.103	0.528	0.371	0.329
40	0.112	0.086	0.043	0.193	0.134	0.111	0.557	0.394	0.350
41	0.120	0.094	0.046	0.207	0.145	0.120	0.586	0.419	0.372
42	0.127	0.099	0.049	0.221	0.156	0.130	0.617	0.446	0.396
43	0.135	0.106	0.053	0.236	0.169	0.141	0.648	0.474	0.421
44	0.145	0.115	0.057	0.254	0.184	0.153	0.681	0.504	0.446
45	0.155	0.122	0.061	0.273	0.200	0.167	0.714	0.535	0.474
46	0.165	0.130	0.065	0.293	0.219	0.181	0.747	0.567	0.502
47	0.177	0.139	0.069	0.316	0.239	0.198	0.781	0.600	0.532
48	0.189	0.149	0.074	0.341	0.261	0.217	0.815	0.633	0.561
49	0.202	0.159	0.079	0.368	0.286	0.237	0.847	0.665	0.590
50	0.217	0.187	0.093	0.398	0.313	0.260	0.879	0.696	0.617
51	0.232	0.192	0.095	0.431	0.342	0.284	0.908	0.726	0.643
52	0.248	0.196	0.097	0.467	0.374	0.310	0.934	0.752	0.667
53	0.266	0.208	0.103	0.506	0.408	0.338	0.956	0.774	0.686
54	0.287	0.222	0.110	0.549	0.445	0.369	0.973	0.791	0.701
55	0.309	0.238	0.118	0.595	0.485	0.402	0.983	0.800	0.709
56	0.331	0.252	0.124	0.646	0.528	0.438	0.984	0.802	0.711
57	0.356	0.269	0.133	0.701	0.574	0.476	0.976	0.794	0.704
58	0.383	0.288	0.143	0.764	0.625	0.518	0.957	0.776	0.688
59	0.413	0.306	0.151	0.833	0.680	0.564	0.924	0.745	0.660
60	0.444	0.326	0.161	0.869	0.695	0.576	0.872	0.697	0.618
61	0.479	0.348	0.172	0.796	0.628	0.521	0.799	0.631	0.559
62	0.516	0.370	0.183	0.695	0.539	0.447	0.698	0.541	0.480
63	0.557	0.405	0.200	0.556	0.420	0.349	0.558	0.421	0.374
64	0.600	0.419	0.208	0.354	0.251	0.208	0.355	0.252	0.223
65	0.648	0.457	0.226	n/a	n/a	n/a	n/a	n/a	n/a
66	0.701	0.475	0.235	n/a	n/a	n/a	n/a	n/a	n/a
67	0.756	0.506	0.250	n/a	n/a	n/a	n/a	n/a	n/a
68	0.764	0.510	0.252	n/a	n/a	n/a	n/a	n/a	n/a
69	0.496	0.421	0.208	n/a	n/a	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

Female - White Collar work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.075	0.021	0.011	0.159	0.110	0.091	0.427	0.312	0.277
16	0.075	0.021	0.011	0.159	0.110	0.091	0.427	0.312	0.277
17	0.075	0.021	0.011	0.159	0.110	0.091	0.427	0.312	0.277
18	0.075	0.021	0.011	0.158	0.110	0.091	0.427	0.312	0.277
19	0.075	0.021	0.011	0.158	0.110	0.091	0.427	0.312	0.277
20	0.075	0.021	0.011	0.158	0.109	0.091	0.427	0.312	0.277
21	0.075	0.026	0.013	0.161	0.111	0.092	0.438	0.320	0.284
22	0.077	0.028	0.014	0.163	0.113	0.094	0.450	0.328	0.291
23	0.078	0.033	0.017	0.166	0.115	0.096	0.462	0.337	0.298
24	0.080	0.037	0.019	0.169	0.117	0.097	0.474	0.345	0.306
25	0.083	0.045	0.022	0.173	0.120	0.100	0.489	0.356	0.316
26	0.086	0.045	0.022	0.175	0.121	0.100	0.499	0.362	0.321
27	0.090	0.049	0.025	0.178	0.122	0.102	0.510	0.368	0.327
28	0.095	0.053	0.027	0.181	0.124	0.103	0.522	0.376	0.333
29	0.098	0.058	0.029	0.185	0.126	0.105	0.538	0.383	0.340
30	0.103	0.063	0.031	0.191	0.129	0.108	0.554	0.392	0.348
31	0.110	0.070	0.035	0.197	0.133	0.110	0.576	0.405	0.359
32	0.114	0.077	0.038	0.204	0.137	0.114	0.600	0.419	0.372
33	0.121	0.084	0.041	0.213	0.143	0.118	0.628	0.437	0.387
34	0.128	0.093	0.046	0.224	0.149	0.124	0.660	0.457	0.406
35	0.136	0.100	0.049	0.235	0.157	0.130	0.695	0.482	0.427
36	0.143	0.107	0.053	0.248	0.166	0.138	0.732	0.508	0.450
37	0.151	0.114	0.057	0.262	0.176	0.147	0.771	0.536	0.475
38	0.161	0.121	0.060	0.277	0.188	0.156	0.813	0.567	0.503
39	0.171	0.130	0.065	0.295	0.201	0.167	0.856	0.602	0.533
40	0.182	0.139	0.069	0.313	0.216	0.179	0.902	0.639	0.567
41	0.194	0.151	0.075	0.335	0.234	0.193	0.949	0.679	0.603
42	0.206	0.160	0.080	0.358	0.252	0.210	0.999	0.723	0.640
43	0.219	0.172	0.085	0.383	0.274	0.228	1.050	0.768	0.681
44	0.234	0.185	0.092	0.411	0.298	0.247	1.102	0.816	0.723
45	0.250	0.197	0.098	0.441	0.325	0.269	1.156	0.866	0.768
46	0.266	0.211	0.104	0.475	0.354	0.294	1.211	0.919	0.814
47	0.287	0.225	0.112	0.512	0.387	0.321	1.266	0.972	0.861
48	0.307	0.241	0.120	0.552	0.423	0.351	1.320	1.025	0.909
49	0.328	0.258	0.127	0.597	0.463	0.384	1.374	1.078	0.956
50	0.351	0.304	0.151	0.645	0.506	0.420	1.424	1.129	1.001
51	0.376	0.311	0.154	0.699	0.554	0.459	1.472	1.176	1.043
52	0.402	0.317	0.157	0.756	0.605	0.502	1.514	1.218	1.080
53	0.432	0.336	0.167	0.819	0.660	0.548	1.550	1.254	1.112
54	0.465	0.360	0.178	0.888	0.721	0.598	1.576	1.281	1.135
55	0.500	0.385	0.190	0.964	0.785	0.652	1.592	1.296	1.149
56	0.536	0.408	0.201	1.046	0.855	0.709	1.595	1.299	1.152
57	0.577	0.436	0.216	1.136	0.930	0.771	1.581	1.287	1.140
58	0.620	0.466	0.230	1.238	1.012	0.840	1.551	1.257	1.114
59	0.668	0.496	0.245	1.349	1.101	0.914	1.497	1.206	1.069
60	0.720	0.528	0.261	1.408	1.125	0.933	1.413	1.130	1.001
61	0.776	0.563	0.279	1.289	1.018	0.845	1.294	1.021	0.906
62	0.837	0.600	0.297	1.127	0.874	0.725	1.131	0.878	0.778
63	0.902	0.656	0.324	0.901	0.681	0.565	0.904	0.683	0.606
64	0.973	0.679	0.335	0.573	0.407	0.337	0.575	0.408	0.362
65	1.050	0.742	0.366	n/a	n/a	n/a	n/a	n/a	n/a
66	1.135	0.769	0.380	n/a	n/a	n/a	n/a	n/a	n/a
67	1.226	0.820	0.405	n/a	n/a	n/a	n/a	n/a	n/a
68	1.237	0.827	0.409	n/a	n/a	n/a	n/a	n/a	n/a
69	0.804	0.681	0.337	n/a	n/a	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	Male - Professional work rating								
	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
16	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
17	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
18	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
19	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
20	0.042	0.012	0.006	0.088	0.061	0.051	0.240	0.175	0.155
21	0.042	0.014	0.008	0.090	0.062	0.052	0.246	0.179	0.159
22	0.043	0.016	0.008	0.091	0.063	0.052	0.252	0.184	0.163
23	0.044	0.019	0.010	0.093	0.064	0.053	0.259	0.189	0.167
24	0.045	0.021	0.011	0.094	0.065	0.054	0.266	0.193	0.171
25	0.046	0.025	0.013	0.096	0.067	0.055	0.275	0.200	0.177
26	0.048	0.025	0.013	0.098	0.067	0.056	0.280	0.204	0.180
27	0.050	0.028	0.014	0.099	0.068	0.057	0.286	0.207	0.183
28	0.053	0.030	0.015	0.101	0.069	0.058	0.293	0.211	0.187
29	0.055	0.032	0.016	0.103	0.070	0.058	0.301	0.215	0.191
30	0.057	0.035	0.017	0.106	0.072	0.060	0.311	0.220	0.195
31	0.061	0.039	0.020	0.110	0.074	0.061	0.323	0.228	0.201
32	0.064	0.043	0.022	0.114	0.076	0.064	0.337	0.236	0.209
33	0.067	0.047	0.023	0.119	0.079	0.066	0.352	0.245	0.218
34	0.071	0.052	0.026	0.124	0.083	0.069	0.370	0.257	0.228
35	0.076	0.056	0.028	0.131	0.087	0.073	0.390	0.271	0.240
36	0.079	0.060	0.029	0.137	0.092	0.076	0.411	0.285	0.252
37	0.084	0.063	0.032	0.145	0.098	0.081	0.433	0.301	0.266
38	0.090	0.067	0.034	0.154	0.105	0.087	0.456	0.319	0.283
39	0.095	0.072	0.036	0.164	0.112	0.093	0.480	0.338	0.299
40	0.101	0.078	0.038	0.174	0.120	0.100	0.506	0.358	0.318
41	0.108	0.084	0.042	0.186	0.130	0.108	0.532	0.381	0.338
42	0.114	0.089	0.045	0.199	0.140	0.117	0.561	0.405	0.360
43	0.122	0.096	0.048	0.213	0.152	0.127	0.589	0.431	0.382
44	0.130	0.104	0.051	0.228	0.166	0.137	0.619	0.458	0.406
45	0.139	0.110	0.055	0.245	0.180	0.150	0.649	0.486	0.431
46	0.148	0.117	0.058	0.264	0.197	0.163	0.679	0.516	0.457
47	0.159	0.125	0.062	0.285	0.215	0.178	0.710	0.545	0.484
48	0.171	0.134	0.067	0.307	0.235	0.195	0.741	0.575	0.510
49	0.182	0.143	0.071	0.332	0.257	0.213	0.770	0.605	0.536
50	0.195	0.169	0.084	0.359	0.281	0.234	0.799	0.633	0.561
51	0.209	0.173	0.086	0.388	0.308	0.256	0.826	0.660	0.585
52	0.224	0.177	0.087	0.420	0.336	0.279	0.849	0.683	0.606
53	0.240	0.187	0.093	0.455	0.367	0.304	0.869	0.703	0.624
54	0.259	0.199	0.099	0.494	0.400	0.332	0.884	0.719	0.637
55	0.278	0.214	0.106	0.535	0.436	0.362	0.894	0.727	0.645
56	0.298	0.227	0.112	0.581	0.475	0.394	0.895	0.729	0.646
57	0.321	0.242	0.120	0.631	0.517	0.429	0.887	0.721	0.640
58	0.345	0.259	0.128	0.687	0.562	0.467	0.870	0.705	0.626
59	0.371	0.275	0.136	0.749	0.612	0.508	0.840	0.677	0.600
60	0.400	0.294	0.145	0.782	0.625	0.518	0.793	0.634	0.562
61	0.431	0.313	0.155	0.716	0.566	0.469	0.726	0.573	0.508
62	0.465	0.333	0.165	0.626	0.485	0.403	0.634	0.492	0.437
63	0.501	0.364	0.180	0.500	0.378	0.314	0.508	0.383	0.340
64	0.540	0.377	0.187	0.318	0.226	0.187	0.323	0.229	0.203
65	0.584	0.412	0.204	n/a	n/a	n/a	n/a	n/a	n/a
66	0.631	0.427	0.212	n/a	n/a	n/a	n/a	n/a	n/a
67	0.681	0.456	0.225	n/a	n/a	n/a	n/a	n/a	n/a
68	0.687	0.459	0.227	n/a	n/a	n/a	n/a	n/a	n/a
69	0.447	0.379	0.187	n/a	n/a	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	Female - Professional work rating								
	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.067	0.019	0.010	0.143	0.099	0.082	0.388	0.284	0.252
16	0.067	0.019	0.010	0.143	0.099	0.082	0.388	0.284	0.252
17	0.067	0.019	0.010	0.143	0.099	0.082	0.388	0.284	0.252
18	0.067	0.019	0.010	0.142	0.099	0.082	0.388	0.284	0.252
19	0.067	0.019	0.010	0.142	0.099	0.082	0.388	0.284	0.252
20	0.067	0.019	0.010	0.142	0.098	0.082	0.388	0.284	0.252
21	0.067	0.023	0.012	0.145	0.100	0.083	0.398	0.291	0.258
22	0.069	0.025	0.013	0.147	0.102	0.084	0.409	0.298	0.264
23	0.070	0.029	0.015	0.149	0.104	0.086	0.420	0.306	0.271
24	0.072	0.034	0.017	0.152	0.105	0.087	0.431	0.313	0.278
25	0.075	0.040	0.020	0.156	0.108	0.090	0.445	0.324	0.287
26	0.078	0.040	0.020	0.158	0.109	0.090	0.453	0.329	0.292
27	0.081	0.045	0.022	0.160	0.110	0.092	0.463	0.335	0.297
28	0.086	0.048	0.024	0.163	0.112	0.093	0.475	0.342	0.303
29	0.089	0.052	0.026	0.167	0.114	0.095	0.489	0.348	0.309
30	0.093	0.057	0.028	0.172	0.116	0.097	0.504	0.356	0.316
31	0.099	0.063	0.031	0.177	0.120	0.099	0.524	0.368	0.326
32	0.103	0.069	0.034	0.184	0.124	0.103	0.546	0.381	0.338
33	0.109	0.075	0.037	0.192	0.128	0.107	0.571	0.397	0.352
34	0.115	0.084	0.042	0.201	0.134	0.111	0.600	0.416	0.369
35	0.122	0.090	0.045	0.212	0.142	0.117	0.632	0.438	0.388
36	0.128	0.096	0.048	0.223	0.149	0.124	0.666	0.461	0.409
37	0.136	0.102	0.051	0.236	0.158	0.132	0.701	0.488	0.432
38	0.145	0.109	0.054	0.250	0.169	0.140	0.739	0.516	0.457
39	0.154	0.117	0.058	0.265	0.181	0.151	0.778	0.547	0.485
40	0.164	0.125	0.062	0.282	0.195	0.162	0.820	0.581	0.515
41	0.175	0.136	0.067	0.301	0.210	0.174	0.863	0.618	0.548
42	0.185	0.144	0.072	0.322	0.227	0.189	0.908	0.657	0.582
43	0.197	0.155	0.076	0.345	0.247	0.205	0.955	0.698	0.619
44	0.210	0.167	0.083	0.370	0.268	0.222	1.002	0.742	0.658
45	0.225	0.178	0.088	0.397	0.292	0.242	1.051	0.788	0.699
46	0.240	0.190	0.094	0.427	0.319	0.265	1.101	0.835	0.740
47	0.258	0.203	0.101	0.461	0.348	0.289	1.151	0.884	0.783
48	0.276	0.217	0.108	0.497	0.381	0.316	1.200	0.932	0.827
49	0.295	0.232	0.114	0.537	0.417	0.346	1.249	0.980	0.869
50	0.316	0.274	0.136	0.581	0.456	0.378	1.295	1.026	0.910
51	0.338	0.280	0.139	0.629	0.499	0.414	1.338	1.069	0.948
52	0.362	0.286	0.142	0.681	0.544	0.452	1.377	1.107	0.982
53	0.389	0.303	0.150	0.737	0.594	0.493	1.409	1.140	1.011
54	0.418	0.324	0.160	0.799	0.649	0.538	1.433	1.164	1.032
55	0.450	0.347	0.171	0.868	0.707	0.587	1.448	1.178	1.045
56	0.483	0.367	0.181	0.942	0.769	0.638	1.450	1.181	1.047
57	0.520	0.392	0.194	1.023	0.837	0.694	1.438	1.170	1.036
58	0.558	0.420	0.207	1.114	0.911	0.756	1.410	1.143	1.013
59	0.602	0.446	0.221	1.214	0.991	0.822	1.361	1.097	0.972
60	0.648	0.476	0.235	1.267	1.012	0.840	1.285	1.027	0.910
61	0.698	0.507	0.251	1.160	0.916	0.760	1.176	0.928	0.823
62	0.754	0.540	0.267	1.014	0.787	0.653	1.028	0.798	0.707
63	0.812	0.590	0.292	0.811	0.613	0.508	0.822	0.621	0.551
64	0.875	0.611	0.302	0.515	0.366	0.303	0.522	0.371	0.329
65	0.945	0.667	0.330	n/a	n/a	n/a	n/a	n/a	n/a
66	1.021	0.692	0.342	n/a	n/a	n/a	n/a	n/a	n/a
67	1.103	0.738	0.365	n/a	n/a	n/a	n/a	n/a	n/a
68	1.114	0.745	0.368	n/a	n/a	n/a	n/a	n/a	n/a
69	0.723	0.613	0.303	n/a	n/a	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, gender, benefit payment period and waiting period.

Example (Blue Collar work rating):

Sally is 31 and female. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 90-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.069 = 4.347$$

The cost of Sally's Income Protection is \$4.35 a week.



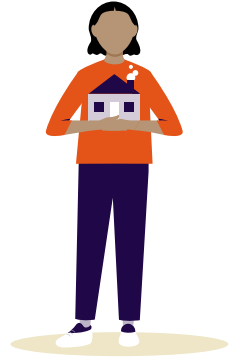
Useful things you should know

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/komatsu





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	✓ Category 1: Limited cover will apply. Category 2 and 3: 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	✓ Category 1: Basic cover has a 90-day waiting period. Category 2 and 3: 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/komatsu for examples.

² For Category 3 members, Income Protection is currently 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

Call 1300 667 387 (8.30am to 5pm AEST/AEDT weekdays)	Web australiansuper.com/select
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