

AustralianSuper Select for APM

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 APM Group and its entities¹, as the contributing employers (referred to as APM 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 APM, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or contractor 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.

Basic cover will start automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after you meet both age and balance requirements (other conditions apply). You'll also need to have enough money in your super account to cover the cost of the first month of insurance.

You can apply to start your basic cover earlier, without providing detailed health information (conditions apply), by completing the *Start your basic cover* form you received with your welcome letter.

Important information



See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/apm 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 APM Ontrac Pty Ltd, Biosymm Pty Ltd, Clinpsych Psychology Service Pty Ltd trading as Human Psychology, Early Start Australia Pty Ltd, FBG Group Pty Ltd, Finafrere Pty Ltd trading as Construct Health, Generation Health Pty Ltd, Ingeus Australia Pty Ltd, Integra Choice and Control Pty Ltd, Integrated Care Pty Ltd, Konekt Australia Pty Ltd, Management Consultancy International Pty Limited, Serendipity (WA) Pty Ltd, The Trustee for the HNA Physio (NSW) Unit Trust, The Trustee for the HNA Physio (QLD) Unit Trust, The Trustee for the HNA Physio (VIC) Unit Trust, The Trustee for the LifeCare Physio (VIC) Unit Trust, The Trustee for the LifeCare Physio (WA) Unit Trust

Cost of your cover

You pay the cost of your cover which is deducted monthly from your super account. Your first payment may be higher than your ongoing monthly payments. That's because it includes insurance costs from the date your cover started to the date of your first payment deduction (which may be for a period that's longer than a month).

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 with a White Collar category work rating. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply). Your basic Death and TPD cover amounts will change from month to month depending on your salary and your length of service to age 70.

To work out how much basic cover you could get and the cost of it, you can use the APM AustralianSuper Select insurance calculator at australiansuper.com/apm

Cover type	Death	TPD	Income Protection
Basic cover design	20% x your salary ¹ x future service ² to age 70 or \$1.5M (whichever is lower).	20% x your salary ¹ x future service ² to age 70 or \$1.5M (whichever is lower).	75% of monthly salary ¹ or \$14,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to five years and a 90-day waiting period.
Age basic cover ends ³	Cover ends at age 70.	Cover ends at age 65.	Cover ends at age 65.

¹ Annual before-tax salary earned from your regular job(s), excluding Superannuation Guarantee (SG) contributions. For more details see the *Insurance in your super* guide for AustralianSuper Select members.

² Future service is defined as the number of complete years and months until you turn 70. A partial month is rounded up to the nearest whole month.

³ 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.

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	Income Protection
\$1.5M	\$14,000 a month

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





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 4 and 9 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 White Collar and applies only while you're an employee of APM.</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 APM 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 APM 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.

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/apm



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			
	White Collar	Professional	White Collar	Professional	White Collar	Professional	White Collar	Professional
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.032	0.020	0.028	0.018	0.021	0.020	0.019	0.018
16	0.032	0.020	0.028	0.018	0.021	0.020	0.019	0.018
17	0.032	0.020	0.028	0.018	0.021	0.020	0.019	0.018
18	0.032	0.020	0.028	0.018	0.021	0.020	0.019	0.018
19	0.032	0.020	0.029	0.018	0.021	0.020	0.019	0.018
20	0.032	0.020	0.029	0.018	0.021	0.020	0.019	0.018
21	0.032	0.020	0.029	0.018	0.022	0.020	0.019	0.018
22	0.033	0.020	0.029	0.018	0.022	0.020	0.020	0.018
23	0.033	0.020	0.030	0.018	0.022	0.020	0.020	0.018
24	0.034	0.020	0.030	0.018	0.023	0.020	0.020	0.018
25	0.035	0.018	0.031	0.016	0.023	0.018	0.021	0.016
26	0.035	0.019	0.032	0.017	0.024	0.019	0.021	0.017
27	0.036	0.020	0.033	0.018	0.024	0.020	0.022	0.018
28	0.038	0.022	0.034	0.019	0.025	0.022	0.023	0.019
29	0.039	0.024	0.035	0.022	0.026	0.024	0.024	0.022
30	0.040	0.026	0.036	0.023	0.027	0.026	0.024	0.023
31	0.042	0.028	0.038	0.026	0.028	0.028	0.025	0.026
32	0.044	0.032	0.039	0.029	0.029	0.032	0.026	0.029
33	0.046	0.035	0.041	0.032	0.030	0.035	0.027	0.032
34	0.047	0.039	0.043	0.035	0.032	0.039	0.029	0.035
35	0.050	0.043	0.045	0.039	0.033	0.043	0.030	0.039
36	0.053	0.048	0.048	0.043	0.035	0.048	0.032	0.043
37	0.056	0.053	0.050	0.048	0.037	0.053	0.034	0.048
38	0.059	0.059	0.053	0.053	0.039	0.059	0.036	0.053
39	0.063	0.065	0.056	0.059	0.042	0.065	0.038	0.059
40	0.067	0.073	0.060	0.065	0.045	0.073	0.040	0.065
41	0.071	0.081	0.064	0.073	0.047	0.081	0.043	0.073
42	0.076	0.089	0.069	0.080	0.051	0.089	0.046	0.080
43	0.082	0.099	0.074	0.089	0.055	0.099	0.049	0.089
44	0.089	0.110	0.080	0.099	0.059	0.110	0.053	0.099
45	0.096	0.122	0.086	0.110	0.064	0.122	0.057	0.110
46	0.103	0.136	0.093	0.122	0.069	0.136	0.062	0.122
47	0.112	0.151	0.101	0.136	0.075	0.151	0.067	0.136
48	0.122	0.167	0.110	0.151	0.081	0.167	0.073	0.151
49	0.133	0.186	0.120	0.168	0.089	0.186	0.080	0.168
50	0.146	0.207	0.131	0.186	0.097	0.207	0.087	0.186
51	0.160	0.229	0.144	0.206	0.106	0.229	0.096	0.206
52	0.176	0.255	0.159	0.229	0.117	0.255	0.105	0.229
53	0.194	0.285	0.175	0.257	0.129	0.285	0.116	0.257
54	0.215	0.322	0.194	0.290	0.143	0.322	0.129	0.290
55	0.238	0.367	0.214	0.330	0.158	0.367	0.143	0.330
56	0.265	0.420	0.238	0.378	0.176	0.420	0.158	0.378
57	0.295	0.482	0.266	0.434	0.196	0.482	0.177	0.434
58	0.330	0.549	0.297	0.494	0.219	0.549	0.197	0.494
59	0.370	0.634	0.333	0.570	0.246	0.634	0.221	0.570
60	0.416	0.666	0.374	0.600	0.276	0.666	0.249	0.600
61	0.469	0.807	0.422	0.726	0.311	0.807	0.280	0.726
62	0.529	0.956	0.476	0.861	0.351	0.956	0.316	0.861
63	0.578	1.097	0.520	0.987	0.384	1.097	0.345	0.987
64	0.601	1.258	0.541	1.132	0.399	1.258	0.359	1.132
65	0.624	n/a	0.562	n/a	0.415	n/a	0.373	n/a
66	0.647	n/a	0.583	n/a	0.430	n/a	0.387	n/a
67	0.671	n/a	0.604	n/a	0.445	n/a	0.401	n/a
68	0.694	n/a	0.625	n/a	0.461	n/a	0.415	n/a
69	0.717	n/a	0.646	n/a	0.476	n/a	0.429	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 (White Collar work rating):

Sally is 31, female and has a White 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:

$$\frac{500,000}{10,000} \times 0.028 = 1.400$$

The cost of Sally's Death cover is \$1.40 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.028 = 1.400$$

The cost of Sally's TPD cover is \$1.40 a week.



Weekly cost for \$100 a month of Income Protection

Age	Male - 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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
16	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
17	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
18	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
19	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
20	0.019	0.007	0.006	0.048	0.033	0.028	0.131	0.095	0.085
21	0.019	0.008	0.007	0.048	0.034	0.028	0.134	0.098	0.087
22	0.020	0.009	0.007	0.049	0.034	0.028	0.138	0.100	0.089
23	0.020	0.009	0.008	0.050	0.035	0.029	0.141	0.103	0.091
24	0.021	0.011	0.009	0.051	0.035	0.029	0.145	0.105	0.093
25	0.022	0.012	0.011	0.052	0.036	0.030	0.149	0.109	0.097
26	0.022	0.013	0.011	0.053	0.037	0.031	0.152	0.111	0.098
27	0.023	0.014	0.012	0.054	0.037	0.031	0.156	0.113	0.100
28	0.024	0.015	0.013	0.055	0.038	0.031	0.160	0.115	0.102
29	0.026	0.017	0.014	0.056	0.038	0.032	0.164	0.117	0.104
30	0.027	0.019	0.015	0.057	0.039	0.033	0.169	0.120	0.106
31	0.028	0.020	0.017	0.059	0.040	0.033	0.176	0.124	0.110
32	0.029	0.022	0.019	0.062	0.042	0.034	0.183	0.128	0.114
33	0.031	0.024	0.020	0.064	0.043	0.036	0.192	0.133	0.118
34	0.033	0.026	0.022	0.067	0.045	0.038	0.202	0.140	0.124
35	0.035	0.028	0.024	0.071	0.047	0.039	0.212	0.147	0.131
36	0.037	0.031	0.026	0.074	0.050	0.042	0.223	0.155	0.137
37	0.039	0.033	0.027	0.079	0.053	0.044	0.235	0.164	0.145
38	0.041	0.035	0.029	0.083	0.057	0.047	0.248	0.173	0.154
39	0.044	0.037	0.031	0.089	0.061	0.051	0.261	0.184	0.163
40	0.047	0.040	0.033	0.094	0.065	0.054	0.275	0.195	0.173
41	0.050	0.043	0.036	0.101	0.070	0.058	0.289	0.207	0.184
42	0.053	0.046	0.038	0.107	0.076	0.063	0.305	0.220	0.196
43	0.056	0.049	0.041	0.115	0.082	0.068	0.320	0.234	0.208
44	0.060	0.053	0.044	0.123	0.090	0.074	0.336	0.249	0.221
45	0.064	0.056	0.047	0.132	0.098	0.081	0.353	0.265	0.235
46	0.068	0.061	0.050	0.143	0.107	0.088	0.369	0.280	0.248
47	0.073	0.064	0.054	0.154	0.116	0.097	0.386	0.297	0.263
48	0.078	0.069	0.058	0.166	0.127	0.106	0.403	0.313	0.277
49	0.084	0.074	0.061	0.179	0.139	0.116	0.419	0.329	0.292
50	0.090	0.078	0.072	0.194	0.152	0.126	0.434	0.344	0.305
51	0.096	0.084	0.074	0.210	0.166	0.138	0.449	0.359	0.318
52	0.103	0.090	0.076	0.227	0.182	0.151	0.462	0.372	0.330
53	0.111	0.096	0.080	0.246	0.198	0.165	0.473	0.383	0.339
54	0.119	0.102	0.086	0.267	0.216	0.180	0.481	0.391	0.346
55	0.128	0.109	0.092	0.289	0.236	0.196	0.486	0.396	0.351
56	0.137	0.116	0.097	0.314	0.256	0.213	0.486	0.396	0.351
57	0.147	0.124	0.103	0.341	0.279	0.231	0.482	0.392	0.348
58	0.158	0.132	0.111	0.371	0.304	0.252	0.473	0.383	0.340
59	0.171	0.141	0.118	0.404	0.330	0.274	0.457	0.368	0.326
60	0.184	0.150	0.126	0.422	0.337	0.280	0.431	0.345	0.305
61	0.198	0.160	0.134	0.386	0.305	0.253	0.395	0.312	0.276
62	0.213	0.171	0.142	0.338	0.262	0.218	0.345	0.268	0.237
63	0.230	0.182	0.156	0.270	0.204	0.170	0.276	0.209	0.185
64	0.248	0.193	0.161	0.172	0.122	0.101	0.175	0.125	0.110
65	0.268	0.206	0.176	n/a	n/a	n/a	n/a	n/a	n/a
66	0.289	0.219	0.182	n/a	n/a	n/a	n/a	n/a	n/a
67	0.312	0.233	0.195	n/a	n/a	n/a	n/a	n/a	n/a
68	0.316	0.235	0.196	n/a	n/a	n/a	n/a	n/a	n/a
69	0.205	0.153	0.162	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 - 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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
16	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
17	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
18	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
19	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
20	0.031	0.010	0.009	0.077	0.053	0.044	0.211	0.154	0.136
21	0.031	0.012	0.010	0.078	0.054	0.045	0.216	0.158	0.140
22	0.032	0.014	0.011	0.079	0.055	0.046	0.222	0.162	0.144
23	0.032	0.015	0.013	0.081	0.056	0.046	0.228	0.166	0.147
24	0.033	0.017	0.015	0.082	0.057	0.047	0.234	0.170	0.151
25	0.035	0.018	0.018	0.084	0.058	0.049	0.241	0.176	0.156
26	0.036	0.021	0.018	0.085	0.059	0.049	0.246	0.179	0.158
27	0.038	0.022	0.019	0.087	0.060	0.049	0.251	0.182	0.161
28	0.039	0.024	0.021	0.088	0.061	0.050	0.258	0.185	0.165
29	0.041	0.026	0.023	0.090	0.062	0.051	0.265	0.189	0.168
30	0.043	0.030	0.024	0.092	0.063	0.052	0.273	0.194	0.172
31	0.045	0.032	0.027	0.096	0.065	0.054	0.284	0.200	0.177
32	0.047	0.036	0.030	0.099	0.067	0.055	0.296	0.207	0.184
33	0.050	0.039	0.032	0.104	0.069	0.058	0.309	0.216	0.191
34	0.053	0.042	0.036	0.109	0.073	0.061	0.326	0.226	0.200
35	0.056	0.046	0.039	0.114	0.076	0.064	0.343	0.237	0.211
36	0.059	0.049	0.041	0.120	0.081	0.067	0.361	0.250	0.222
37	0.063	0.052	0.044	0.127	0.086	0.071	0.380	0.265	0.235
38	0.066	0.056	0.046	0.135	0.091	0.076	0.401	0.280	0.248
39	0.071	0.060	0.050	0.143	0.098	0.081	0.422	0.297	0.263
40	0.075	0.065	0.054	0.152	0.105	0.087	0.444	0.315	0.279
41	0.080	0.069	0.058	0.162	0.113	0.094	0.468	0.335	0.297
42	0.085	0.074	0.062	0.173	0.123	0.102	0.493	0.356	0.316
43	0.091	0.080	0.066	0.186	0.133	0.110	0.517	0.379	0.336
44	0.097	0.085	0.072	0.199	0.145	0.120	0.544	0.402	0.357
45	0.103	0.091	0.076	0.214	0.158	0.131	0.570	0.428	0.379
46	0.110	0.098	0.081	0.230	0.172	0.143	0.597	0.453	0.402
47	0.118	0.104	0.087	0.248	0.188	0.156	0.624	0.479	0.425
48	0.126	0.111	0.093	0.268	0.205	0.170	0.651	0.506	0.448
49	0.135	0.119	0.099	0.289	0.224	0.187	0.677	0.532	0.471
50	0.145	0.127	0.117	0.313	0.246	0.204	0.702	0.556	0.494
51	0.155	0.135	0.119	0.339	0.269	0.223	0.725	0.580	0.514
52	0.167	0.145	0.122	0.367	0.293	0.244	0.746	0.601	0.533
53	0.178	0.155	0.129	0.397	0.320	0.266	0.764	0.618	0.548
54	0.192	0.165	0.138	0.431	0.350	0.290	0.777	0.631	0.560
55	0.206	0.176	0.148	0.467	0.381	0.316	0.785	0.639	0.567
56	0.221	0.188	0.156	0.507	0.414	0.344	0.786	0.641	0.568
57	0.238	0.201	0.167	0.551	0.451	0.374	0.780	0.634	0.562
58	0.256	0.214	0.178	0.600	0.491	0.408	0.765	0.620	0.549
59	0.276	0.228	0.190	0.654	0.534	0.443	0.738	0.595	0.527
60	0.297	0.243	0.203	0.683	0.545	0.453	0.697	0.557	0.494
61	0.320	0.259	0.216	0.625	0.494	0.410	0.638	0.504	0.447
62	0.345	0.276	0.230	0.546	0.424	0.352	0.557	0.433	0.383
63	0.372	0.293	0.251	0.437	0.330	0.274	0.446	0.337	0.299
64	0.401	0.313	0.260	0.278	0.197	0.164	0.283	0.201	0.178
65	0.433	0.333	0.284	n/a	n/a	n/a	n/a	n/a	n/a
66	0.468	0.354	0.295	n/a	n/a	n/a	n/a	n/a	n/a
67	0.505	0.376	0.314	n/a	n/a	n/a	n/a	n/a	n/a
68	0.510	0.380	0.317	n/a	n/a	n/a	n/a	n/a	n/a
69	0.332	0.247	0.261	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	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
16	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
17	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
18	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
19	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
20	0.018	0.006	0.005	0.043	0.030	0.025	0.117	0.085	0.076
21	0.018	0.007	0.006	0.044	0.030	0.025	0.119	0.087	0.077
22	0.018	0.008	0.006	0.044	0.031	0.026	0.123	0.090	0.079
23	0.018	0.009	0.007	0.045	0.031	0.026	0.126	0.092	0.082
24	0.019	0.010	0.008	0.046	0.032	0.027	0.129	0.094	0.083
25	0.019	0.010	0.010	0.047	0.033	0.027	0.133	0.097	0.086
26	0.020	0.012	0.010	0.048	0.033	0.028	0.136	0.099	0.088
27	0.021	0.013	0.011	0.048	0.033	0.028	0.139	0.101	0.089
28	0.022	0.014	0.012	0.049	0.034	0.028	0.143	0.102	0.091
29	0.023	0.015	0.013	0.050	0.035	0.029	0.147	0.104	0.093
30	0.024	0.017	0.014	0.052	0.035	0.029	0.151	0.107	0.095
31	0.025	0.018	0.015	0.054	0.036	0.030	0.157	0.111	0.098
32	0.027	0.020	0.017	0.055	0.037	0.031	0.164	0.114	0.102
33	0.028	0.022	0.018	0.058	0.039	0.032	0.171	0.119	0.106
34	0.030	0.024	0.020	0.061	0.041	0.034	0.180	0.125	0.111
35	0.031	0.026	0.022	0.064	0.043	0.036	0.190	0.131	0.117
36	0.033	0.028	0.023	0.067	0.045	0.037	0.200	0.138	0.123
37	0.035	0.029	0.025	0.071	0.048	0.040	0.210	0.146	0.130
38	0.037	0.032	0.026	0.075	0.051	0.042	0.221	0.155	0.137
39	0.040	0.034	0.028	0.080	0.055	0.046	0.233	0.164	0.146
40	0.042	0.036	0.030	0.085	0.059	0.049	0.246	0.174	0.155
41	0.045	0.039	0.032	0.091	0.063	0.053	0.258	0.185	0.164
42	0.048	0.041	0.035	0.097	0.068	0.057	0.272	0.197	0.175
43	0.051	0.045	0.037	0.104	0.074	0.062	0.286	0.209	0.186
44	0.054	0.047	0.040	0.111	0.081	0.067	0.300	0.222	0.197
45	0.058	0.051	0.042	0.119	0.088	0.073	0.315	0.236	0.210
46	0.062	0.055	0.045	0.128	0.096	0.080	0.330	0.250	0.222
47	0.066	0.058	0.048	0.138	0.105	0.087	0.345	0.265	0.235
48	0.070	0.062	0.052	0.149	0.114	0.095	0.360	0.280	0.248
49	0.075	0.066	0.055	0.161	0.125	0.104	0.374	0.294	0.260
50	0.081	0.071	0.065	0.174	0.137	0.114	0.388	0.307	0.273
51	0.087	0.076	0.067	0.189	0.150	0.124	0.401	0.320	0.284
52	0.093	0.081	0.068	0.204	0.164	0.136	0.412	0.332	0.294
53	0.100	0.086	0.072	0.221	0.178	0.148	0.422	0.342	0.303
54	0.107	0.092	0.077	0.240	0.195	0.162	0.429	0.349	0.309
55	0.115	0.098	0.082	0.260	0.212	0.176	0.434	0.353	0.313
56	0.123	0.105	0.087	0.282	0.231	0.192	0.434	0.354	0.314
57	0.133	0.112	0.093	0.307	0.251	0.208	0.431	0.350	0.311
58	0.143	0.119	0.100	0.334	0.273	0.227	0.422	0.342	0.304
59	0.154	0.127	0.106	0.364	0.297	0.247	0.408	0.329	0.291
60	0.165	0.135	0.113	0.380	0.304	0.252	0.385	0.308	0.273
61	0.178	0.144	0.120	0.348	0.275	0.228	0.352	0.278	0.247
62	0.192	0.154	0.128	0.304	0.236	0.196	0.308	0.239	0.212
63	0.207	0.164	0.140	0.243	0.184	0.153	0.246	0.186	0.165
64	0.223	0.174	0.145	0.155	0.110	0.091	0.157	0.111	0.099
65	0.241	0.185	0.158	n/a	n/a	n/a	n/a	n/a	n/a
66	0.260	0.197	0.164	n/a	n/a	n/a	n/a	n/a	n/a
67	0.281	0.210	0.175	n/a	n/a	n/a	n/a	n/a	n/a
68	0.284	0.212	0.177	n/a	n/a	n/a	n/a	n/a	n/a
69	0.185	0.138	0.145	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	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
16	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
17	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
18	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
19	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
20	0.028	0.009	0.008	0.069	0.048	0.040	0.188	0.138	0.122
21	0.028	0.011	0.009	0.070	0.049	0.040	0.193	0.141	0.125
22	0.028	0.012	0.010	0.071	0.050	0.041	0.198	0.145	0.128
23	0.029	0.014	0.012	0.073	0.050	0.042	0.204	0.148	0.132
24	0.030	0.015	0.013	0.074	0.051	0.043	0.209	0.152	0.135
25	0.031	0.017	0.016	0.076	0.053	0.044	0.216	0.157	0.139
26	0.032	0.019	0.016	0.077	0.053	0.044	0.220	0.160	0.141
27	0.034	0.020	0.017	0.078	0.054	0.045	0.224	0.162	0.144
28	0.035	0.022	0.019	0.079	0.055	0.045	0.230	0.165	0.147
29	0.037	0.024	0.020	0.081	0.056	0.046	0.237	0.169	0.150
30	0.039	0.027	0.022	0.083	0.057	0.047	0.244	0.173	0.153
31	0.041	0.029	0.024	0.086	0.058	0.048	0.254	0.178	0.158
32	0.043	0.032	0.027	0.089	0.060	0.050	0.264	0.185	0.164
33	0.045	0.035	0.029	0.093	0.063	0.052	0.276	0.193	0.170
34	0.048	0.038	0.032	0.098	0.066	0.055	0.291	0.202	0.179
35	0.050	0.041	0.035	0.103	0.069	0.057	0.306	0.212	0.188
36	0.053	0.044	0.037	0.108	0.073	0.060	0.322	0.224	0.198
37	0.056	0.047	0.040	0.114	0.077	0.064	0.339	0.236	0.210
38	0.060	0.051	0.042	0.121	0.082	0.068	0.358	0.250	0.222
39	0.064	0.054	0.045	0.129	0.088	0.073	0.377	0.265	0.235
40	0.068	0.058	0.048	0.137	0.095	0.079	0.397	0.281	0.250
41	0.072	0.062	0.052	0.146	0.102	0.085	0.418	0.299	0.265
42	0.077	0.067	0.056	0.156	0.110	0.092	0.440	0.318	0.282
43	0.082	0.072	0.060	0.167	0.120	0.099	0.462	0.338	0.300
44	0.087	0.076	0.064	0.179	0.130	0.108	0.485	0.359	0.319
45	0.093	0.082	0.068	0.192	0.142	0.118	0.509	0.382	0.339
46	0.099	0.088	0.073	0.207	0.155	0.128	0.533	0.405	0.359
47	0.106	0.094	0.078	0.224	0.169	0.140	0.557	0.428	0.379
48	0.114	0.100	0.084	0.241	0.185	0.153	0.581	0.452	0.400
49	0.122	0.107	0.089	0.260	0.202	0.168	0.605	0.475	0.421
50	0.130	0.114	0.105	0.282	0.221	0.184	0.627	0.497	0.441
51	0.140	0.122	0.107	0.305	0.242	0.201	0.648	0.518	0.459
52	0.150	0.130	0.110	0.330	0.264	0.219	0.666	0.537	0.476
53	0.161	0.139	0.116	0.358	0.288	0.239	0.682	0.552	0.489
54	0.173	0.149	0.124	0.388	0.315	0.261	0.694	0.564	0.500
55	0.186	0.159	0.133	0.420	0.343	0.284	0.701	0.571	0.506
56	0.199	0.169	0.141	0.456	0.373	0.310	0.702	0.572	0.507
57	0.214	0.181	0.150	0.496	0.406	0.337	0.696	0.566	0.502
58	0.230	0.192	0.161	0.540	0.442	0.367	0.683	0.554	0.491
59	0.248	0.205	0.171	0.588	0.481	0.399	0.659	0.531	0.471
60	0.267	0.219	0.183	0.614	0.491	0.407	0.622	0.497	0.441
61	0.288	0.233	0.194	0.562	0.444	0.369	0.570	0.450	0.399
62	0.310	0.248	0.207	0.491	0.381	0.317	0.498	0.386	0.342
63	0.335	0.264	0.226	0.393	0.297	0.246	0.398	0.301	0.267
64	0.361	0.281	0.234	0.250	0.178	0.147	0.253	0.180	0.159
65	0.390	0.299	0.256	n/a	n/a	n/a	n/a	n/a	n/a
66	0.421	0.319	0.265	n/a	n/a	n/a	n/a	n/a	n/a
67	0.455	0.339	0.283	n/a	n/a	n/a	n/a	n/a	n/a
68	0.459	0.342	0.285	n/a	n/a	n/a	n/a	n/a	n/a
69	0.299	0.223	0.235	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 (White Collar work rating):

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

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.054 = 3.402$$

The cost of Sally's Income Protection is \$3.40 a week.



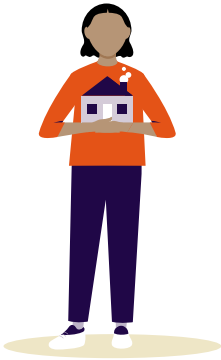
Useful things you should know

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/apm




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	✓ Limited cover will apply	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Basic cover has a 90-day waiting period.	✗
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/apm for examples.



Make a claim

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.


To talk about a possible claim, call us on **1300 667 387** from **8:30am to 5pm AEST/AEDT** weekdays.



Nominate a beneficiary

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.

Learn more about your beneficiary options at australiansuper.com/beneficiary



Transfer your insurance

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.

To find out more, see the *Applying for an insurance transfer* fact sheet at australiansuper.com/select

Contact us

Call **1300 667 387** (8.30am to 5pm AEST/AEDT weekdays)

Email as.select@australiansuper.com

Web australiansuper.com/select

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