

AustralianSuper Select for Beijer Ref Holdings Australia

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 full time and permanent part time employees (engaged for 15 hours or more a week) of Beijer Ref Holdings Australia Pty Ltd and its entities¹, as the contributing employers (referred to as Beijer Ref Holdings Australia 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 Beijer Ref Holdings Australia, please refer to the relevant Product Disclosure Statement for your plan.

If you're a permanent part time employee (engaged for less than 15 hours a week), or if you're a casual or contract 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.

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/BeijerRef 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 Air Conditioning Direct Pty Ltd, Airstream Components Pty Ltd, Australian Airconditioning Distributors Pty Ltd, Beijer Ref Australia Pty Ltd, Complete Air Supply Pty Ltd, HVAC Consolidated Pty Ltd, Kirby HVAC&R Pty Ltd, Quality Air Equipment Pty Ltd, Quality Air Equipment (W.A) Pty Ltd, Turner Engineering W.A. Pty Ltd and ViewPark Group Pty Ltd

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 full time and permanent part time employees (engaged for 15 hours or more a week) 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 65.

To work out how much basic cover you could get and the cost of it, you can use the Beijer Ref Holdings Australia AustralianSuper Select insurance calculator at australiansuper.com/BeijerRef

Cover type	Death	TPD	Income Protection
Basic cover design	15% x your salary ¹ x future service ² to age 65 or \$800,000 (whichever is lower).	15% x your salary ¹ x future service ² to age 65 or \$800,000 (whichever is lower).	75% of monthly salary ¹ or \$10,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 90-day waiting period.
Age basic cover ends³	Cover ends at age 65.	Cover ends at age 65.	Cover ends at age 70.

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 65. 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
\$800,000	\$10,000 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 Beijer Ref Holdings Australia.</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 Beijer Ref Holdings Australia 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 Beijer Ref Holdings Australia 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/BeijerRef



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	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
16	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
17	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
18	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
19	0.044	0.027	0.040	0.024	0.029	0.027	0.027	0.024
20	0.044	0.027	0.040	0.024	0.029	0.027	0.027	0.024
21	0.045	0.027	0.040	0.025	0.030	0.027	0.027	0.025
22	0.045	0.027	0.041	0.025	0.030	0.027	0.027	0.025
23	0.046	0.027	0.041	0.025	0.030	0.027	0.027	0.025
24	0.047	0.028	0.042	0.025	0.031	0.028	0.028	0.025
25	0.048	0.025	0.043	0.023	0.032	0.025	0.029	0.023
26	0.049	0.027	0.044	0.024	0.033	0.027	0.029	0.024
27	0.050	0.028	0.045	0.025	0.034	0.028	0.030	0.025
28	0.052	0.030	0.047	0.027	0.035	0.030	0.031	0.027
29	0.054	0.033	0.049	0.030	0.036	0.033	0.033	0.030
30	0.056	0.036	0.050	0.032	0.037	0.036	0.033	0.032
31	0.058	0.039	0.052	0.035	0.039	0.039	0.035	0.035
32	0.060	0.044	0.054	0.039	0.040	0.044	0.036	0.039
33	0.063	0.048	0.057	0.044	0.042	0.048	0.038	0.044
34	0.066	0.054	0.059	0.049	0.044	0.054	0.039	0.049
35	0.069	0.060	0.062	0.054	0.046	0.060	0.042	0.054
36	0.073	0.067	0.066	0.060	0.049	0.067	0.044	0.060
37	0.077	0.074	0.070	0.066	0.051	0.074	0.046	0.066
38	0.082	0.081	0.074	0.073	0.055	0.081	0.049	0.073
39	0.087	0.091	0.078	0.082	0.058	0.091	0.052	0.082
40	0.093	0.100	0.084	0.090	0.062	0.100	0.056	0.090
41	0.099	0.112	0.089	0.101	0.066	0.112	0.059	0.101
42	0.106	0.124	0.095	0.111	0.070	0.124	0.063	0.111
43	0.113	0.138	0.102	0.124	0.075	0.138	0.068	0.124
44	0.123	0.153	0.111	0.138	0.082	0.153	0.074	0.138
45	0.132	0.169	0.119	0.152	0.088	0.169	0.079	0.152
46	0.143	0.188	0.129	0.170	0.095	0.188	0.086	0.170
47	0.156	0.209	0.140	0.188	0.103	0.209	0.093	0.188
48	0.169	0.232	0.152	0.209	0.112	0.232	0.101	0.209
49	0.185	0.258	0.166	0.232	0.123	0.258	0.111	0.232
50	0.202	0.287	0.182	0.258	0.134	0.287	0.121	0.258
51	0.222	0.318	0.200	0.286	0.147	0.318	0.133	0.286
52	0.244	0.353	0.220	0.318	0.162	0.353	0.146	0.318
53	0.270	0.396	0.243	0.356	0.179	0.396	0.161	0.356
54	0.298	0.447	0.269	0.402	0.198	0.447	0.178	0.402
55	0.330	0.509	0.297	0.458	0.220	0.509	0.198	0.458
56	0.367	0.583	0.331	0.525	0.244	0.583	0.220	0.525
57	0.410	0.669	0.369	0.602	0.272	0.669	0.245	0.602
58	0.458	0.762	0.412	0.686	0.304	0.762	0.274	0.686
59	0.514	0.879	0.463	0.791	0.341	0.879	0.307	0.791
60	0.577	0.925	0.519	0.832	0.383	0.925	0.345	0.832
61	0.650	1.119	0.585	1.007	0.432	1.119	0.389	1.007
62	0.735	1.327	0.661	1.194	0.488	1.327	0.439	1.194
63	0.802	1.522	0.722	1.370	0.532	1.522	0.479	1.370
64	0.834	1.746	0.751	1.572	0.554	1.746	0.498	1.572
65	0.866 ¹	n/a	0.780 ¹	n/a	0.575 ¹	n/a	0.518 ¹	n/a
66	0.898 ¹	n/a	0.809 ¹	n/a	0.597 ¹	n/a	0.537 ¹	n/a
67	0.931 ¹	n/a	0.838 ¹	n/a	0.618 ¹	n/a	0.556 ¹	n/a
68	0.964 ¹	n/a	0.867 ¹	n/a	0.640 ¹	n/a	0.576 ¹	n/a
69	0.996 ¹	n/a	0.896 ¹	n/a	0.661 ¹	n/a	0.595 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, 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:

$$\frac{500,000}{10,000} \times 0.039 = 1.950$$

The cost of Sally's Death cover is \$1.95 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.039 = 1.950$$

The cost of Sally's TPD cover is \$1.95 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.

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	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
16	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
17	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
18	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
19	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
20	0.040	0.013	0.011	0.098	0.068	0.056	0.269	0.196	0.174
21	0.040	0.015	0.013	0.099	0.069	0.057	0.275	0.201	0.178
22	0.040	0.017	0.014	0.101	0.070	0.058	0.283	0.207	0.183
23	0.041	0.019	0.016	0.103	0.071	0.059	0.290	0.211	0.188
24	0.042	0.022	0.018	0.105	0.072	0.060	0.298	0.217	0.192
25	0.044	0.023	0.022	0.107	0.074	0.062	0.307	0.224	0.199
26	0.046	0.026	0.022	0.108	0.075	0.062	0.314	0.228	0.202
27	0.048	0.028	0.024	0.110	0.076	0.063	0.320	0.231	0.205
28	0.050	0.031	0.027	0.112	0.077	0.064	0.329	0.236	0.210
29	0.052	0.034	0.029	0.114	0.079	0.065	0.338	0.241	0.214
30	0.055	0.038	0.031	0.118	0.080	0.067	0.348	0.247	0.219
31	0.057	0.041	0.034	0.122	0.082	0.068	0.362	0.255	0.226
32	0.060	0.046	0.038	0.126	0.085	0.071	0.377	0.264	0.234
33	0.064	0.049	0.041	0.132	0.088	0.073	0.394	0.275	0.243
34	0.067	0.054	0.046	0.138	0.093	0.077	0.415	0.288	0.255
35	0.071	0.058	0.049	0.145	0.097	0.081	0.437	0.303	0.269
36	0.075	0.062	0.053	0.153	0.103	0.085	0.460	0.319	0.283
37	0.080	0.067	0.056	0.162	0.109	0.091	0.484	0.337	0.299
38	0.085	0.072	0.059	0.171	0.116	0.097	0.510	0.357	0.317
39	0.090	0.076	0.064	0.182	0.124	0.104	0.538	0.378	0.335
40	0.095	0.082	0.068	0.194	0.134	0.111	0.566	0.402	0.356
41	0.102	0.088	0.074	0.207	0.144	0.120	0.596	0.427	0.379
42	0.108	0.094	0.079	0.221	0.156	0.130	0.628	0.454	0.403
43	0.116	0.101	0.084	0.237	0.169	0.141	0.659	0.483	0.428
44	0.123	0.108	0.091	0.254	0.184	0.153	0.693	0.513	0.455
45	0.131	0.116	0.097	0.272	0.201	0.167	0.726	0.545	0.483
46	0.141	0.124	0.103	0.294	0.219	0.182	0.761	0.577	0.512
47	0.150	0.132	0.110	0.316	0.239	0.199	0.796	0.611	0.541
48	0.161	0.141	0.118	0.341	0.262	0.217	0.830	0.645	0.571
49	0.172	0.151	0.126	0.368	0.286	0.238	0.863	0.678	0.600
50	0.184	0.161	0.149	0.399	0.313	0.260	0.895	0.709	0.629
51	0.198	0.173	0.152	0.431	0.342	0.284	0.924	0.739	0.655
52	0.212	0.184	0.155	0.467	0.374	0.310	0.951	0.766	0.679
53	0.227	0.197	0.164	0.506	0.408	0.339	0.974	0.788	0.698
54	0.244	0.211	0.176	0.549	0.446	0.370	0.991	0.805	0.713
55	0.263	0.225	0.188	0.595	0.485	0.403	1.000	0.815	0.723
56	0.282	0.239	0.199	0.646	0.528	0.438	1.002	0.817	0.724
57	0.303	0.256	0.213	0.702	0.575	0.476	0.994	0.808	0.717
58	0.326	0.272	0.227	0.765	0.626	0.519	0.975	0.790	0.700
59	0.351	0.290	0.243	0.833	0.681	0.565	0.941	0.758	0.672
60	0.378	0.309	0.258	0.870	0.695	0.577	0.888	0.710	0.629
61	0.408	0.330	0.275	0.796	0.629	0.522	0.813	0.642	0.569
62	0.440	0.351	0.293	0.696	0.540	0.448	0.710	0.551	0.489
63	0.474	0.374	0.320	0.557	0.421	0.349	0.568	0.430	0.380
64	0.511	0.398	0.332	0.354	0.251	0.208	0.361	0.256	0.227
65	0.552	0.424	0.362	n/a	n/a	n/a	n/a	n/a	n/a
66	0.596	0.451	0.376	n/a	n/a	n/a	n/a	n/a	n/a
67	0.644	0.480	0.400	n/a	n/a	n/a	n/a	n/a	n/a
68	0.650	0.485	0.404	n/a	n/a	n/a	n/a	n/a	n/a
69	0.423	0.315	0.333	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	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
16	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
17	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
18	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
19	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
20	0.064	0.021	0.017	0.158	0.109	0.091	0.434	0.317	0.281
21	0.064	0.024	0.021	0.160	0.111	0.092	0.445	0.325	0.288
22	0.065	0.028	0.022	0.163	0.113	0.094	0.458	0.334	0.295
23	0.066	0.030	0.026	0.166	0.115	0.095	0.469	0.342	0.303
24	0.068	0.035	0.029	0.169	0.116	0.097	0.481	0.350	0.310
25	0.071	0.037	0.036	0.173	0.120	0.100	0.497	0.362	0.321
26	0.073	0.042	0.036	0.175	0.121	0.101	0.507	0.368	0.326
27	0.077	0.045	0.039	0.178	0.123	0.101	0.518	0.374	0.332
28	0.080	0.050	0.043	0.181	0.124	0.103	0.531	0.381	0.339
29	0.084	0.054	0.046	0.185	0.127	0.105	0.546	0.389	0.346
30	0.088	0.061	0.050	0.190	0.130	0.108	0.563	0.399	0.353
31	0.093	0.066	0.055	0.197	0.133	0.110	0.585	0.411	0.365
32	0.097	0.073	0.061	0.204	0.137	0.114	0.610	0.426	0.378
33	0.103	0.079	0.066	0.213	0.143	0.118	0.637	0.444	0.393
34	0.108	0.087	0.073	0.223	0.150	0.124	0.671	0.465	0.412
35	0.115	0.094	0.079	0.235	0.157	0.130	0.706	0.489	0.434
36	0.122	0.101	0.085	0.247	0.166	0.137	0.744	0.516	0.457
37	0.129	0.108	0.090	0.261	0.176	0.146	0.783	0.545	0.483
38	0.137	0.115	0.095	0.277	0.187	0.156	0.825	0.577	0.512
39	0.145	0.123	0.103	0.295	0.201	0.167	0.869	0.611	0.542
40	0.154	0.133	0.110	0.313	0.216	0.180	0.916	0.649	0.576
41	0.165	0.142	0.119	0.334	0.233	0.194	0.964	0.691	0.612
42	0.175	0.152	0.127	0.357	0.252	0.209	1.015	0.734	0.651
43	0.187	0.164	0.136	0.382	0.273	0.227	1.066	0.780	0.692
44	0.199	0.174	0.147	0.410	0.298	0.247	1.120	0.829	0.735
45	0.212	0.187	0.156	0.440	0.324	0.269	1.174	0.881	0.781
46	0.227	0.201	0.166	0.474	0.354	0.294	1.230	0.933	0.827
47	0.243	0.214	0.178	0.511	0.387	0.321	1.286	0.987	0.875
48	0.259	0.228	0.191	0.552	0.423	0.351	1.341	1.043	0.924
49	0.278	0.245	0.203	0.596	0.462	0.384	1.395	1.096	0.971
50	0.298	0.260	0.240	0.645	0.506	0.420	1.447	1.147	1.017
51	0.319	0.279	0.245	0.697	0.553	0.460	1.495	1.195	1.059
52	0.343	0.298	0.251	0.755	0.604	0.502	1.538	1.238	1.098
53	0.367	0.318	0.266	0.819	0.660	0.547	1.574	1.274	1.129
54	0.395	0.340	0.284	0.888	0.720	0.597	1.602	1.301	1.154
55	0.424	0.363	0.304	0.962	0.784	0.651	1.618	1.318	1.168
56	0.456	0.387	0.322	1.045	0.854	0.709	1.621	1.321	1.170
57	0.490	0.413	0.344	1.134	0.929	0.770	1.607	1.307	1.159
58	0.527	0.440	0.367	1.236	1.012	0.840	1.576	1.277	1.132
59	0.567	0.469	0.392	1.347	1.100	0.913	1.521	1.225	1.087
60	0.611	0.500	0.417	1.407	1.124	0.933	1.436	1.148	1.017
61	0.659	0.533	0.445	1.287	1.017	0.844	1.315	1.038	0.921
62	0.711	0.567	0.474	1.125	0.873	0.725	1.149	0.891	0.790
63	0.766	0.604	0.517	0.900	0.680	0.564	0.919	0.695	0.615
64	0.826	0.644	0.536	0.572	0.406	0.337	0.583	0.414	0.367
65	0.892	0.685	0.585	n/a	n/a	n/a	n/a	n/a	n/a
66	0.963	0.729	0.607	n/a	n/a	n/a	n/a	n/a	n/a
67	1.041	0.776	0.647	n/a	n/a	n/a	n/a	n/a	n/a
68	1.051	0.783	0.653	n/a	n/a	n/a	n/a	n/a	n/a
69	0.683	0.510	0.538	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	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
16	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
17	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
18	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
19	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
20	0.036	0.012	0.010	0.088	0.061	0.051	0.240	0.175	0.155
21	0.036	0.014	0.012	0.089	0.062	0.051	0.246	0.180	0.159
22	0.036	0.016	0.013	0.091	0.063	0.052	0.253	0.184	0.163
23	0.037	0.017	0.015	0.093	0.064	0.053	0.259	0.189	0.168
24	0.038	0.020	0.017	0.094	0.065	0.054	0.266	0.194	0.171
25	0.040	0.021	0.020	0.097	0.067	0.056	0.275	0.200	0.177
26	0.041	0.023	0.020	0.098	0.067	0.056	0.280	0.203	0.180
27	0.043	0.025	0.022	0.099	0.068	0.057	0.286	0.207	0.183
28	0.045	0.028	0.024	0.101	0.069	0.058	0.294	0.211	0.187
29	0.047	0.030	0.026	0.103	0.071	0.059	0.302	0.215	0.191
30	0.049	0.034	0.028	0.106	0.072	0.060	0.311	0.220	0.195
31	0.052	0.037	0.031	0.110	0.074	0.062	0.323	0.227	0.202
32	0.054	0.041	0.034	0.114	0.077	0.064	0.337	0.235	0.209
33	0.058	0.044	0.037	0.119	0.080	0.066	0.352	0.245	0.217
34	0.061	0.048	0.041	0.125	0.084	0.069	0.371	0.257	0.228
35	0.064	0.052	0.044	0.131	0.087	0.073	0.390	0.270	0.240
36	0.068	0.056	0.047	0.138	0.092	0.077	0.411	0.285	0.252
37	0.072	0.060	0.050	0.146	0.098	0.082	0.432	0.301	0.267
38	0.076	0.064	0.053	0.154	0.105	0.087	0.456	0.319	0.283
39	0.081	0.069	0.058	0.164	0.112	0.093	0.480	0.338	0.300
40	0.086	0.074	0.062	0.174	0.121	0.100	0.506	0.359	0.318
41	0.092	0.079	0.066	0.186	0.130	0.108	0.532	0.381	0.338
42	0.098	0.085	0.071	0.199	0.141	0.117	0.561	0.405	0.360
43	0.104	0.091	0.076	0.213	0.152	0.127	0.589	0.431	0.382
44	0.111	0.097	0.082	0.229	0.166	0.138	0.619	0.458	0.406
45	0.118	0.104	0.087	0.245	0.181	0.150	0.648	0.487	0.431
46	0.127	0.112	0.093	0.264	0.197	0.164	0.679	0.516	0.457
47	0.135	0.119	0.099	0.285	0.215	0.179	0.710	0.545	0.484
48	0.145	0.127	0.106	0.307	0.235	0.195	0.741	0.576	0.510
49	0.155	0.136	0.113	0.332	0.257	0.214	0.771	0.605	0.536
50	0.166	0.145	0.134	0.359	0.282	0.234	0.799	0.633	0.562
51	0.178	0.155	0.137	0.388	0.308	0.256	0.825	0.660	0.585
52	0.191	0.166	0.140	0.421	0.337	0.279	0.849	0.684	0.606
53	0.205	0.177	0.148	0.456	0.367	0.305	0.869	0.704	0.624
54	0.220	0.190	0.158	0.494	0.401	0.333	0.885	0.718	0.637
55	0.236	0.202	0.169	0.536	0.437	0.362	0.893	0.728	0.645
56	0.254	0.215	0.179	0.582	0.475	0.395	0.895	0.729	0.646
57	0.273	0.230	0.191	0.632	0.517	0.429	0.887	0.722	0.640
58	0.294	0.245	0.205	0.688	0.563	0.467	0.870	0.705	0.625
59	0.316	0.261	0.218	0.750	0.613	0.508	0.840	0.677	0.600
60	0.340	0.278	0.233	0.783	0.626	0.519	0.793	0.634	0.562
61	0.367	0.297	0.248	0.717	0.566	0.470	0.726	0.573	0.508
62	0.396	0.316	0.264	0.626	0.486	0.403	0.634	0.492	0.436
63	0.426	0.337	0.288	0.501	0.379	0.314	0.507	0.384	0.340
64	0.460	0.359	0.298	0.318	0.226	0.188	0.322	0.229	0.203
65	0.497	0.381	0.326	n/a	n/a	n/a	n/a	n/a	n/a
66	0.536	0.406	0.338	n/a	n/a	n/a	n/a	n/a	n/a
67	0.579	0.432	0.360	n/a	n/a	n/a	n/a	n/a	n/a
68	0.585	0.436	0.363	n/a	n/a	n/a	n/a	n/a	n/a
69	0.380	0.284	0.299	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	0.057	0.019	0.016	0.143	0.098	0.082	0.388	0.283	0.251
16	0.057	0.019	0.016	0.143	0.098	0.082	0.388	0.283	0.251
17	0.057	0.019	0.016	0.143	0.098	0.082	0.388	0.283	0.251
18	0.057	0.019	0.016	0.142	0.098	0.082	0.388	0.283	0.251
19	0.057	0.019	0.016	0.142	0.098	0.082	0.388	0.283	0.251
20	0.057	0.019	0.016	0.142	0.098	0.082	0.388	0.283	0.251
21	0.057	0.022	0.019	0.144	0.100	0.083	0.397	0.290	0.257
22	0.058	0.025	0.020	0.147	0.102	0.084	0.409	0.298	0.264
23	0.060	0.027	0.023	0.150	0.103	0.086	0.419	0.305	0.271
24	0.061	0.031	0.027	0.152	0.105	0.087	0.430	0.313	0.277
25	0.064	0.034	0.032	0.156	0.108	0.090	0.444	0.323	0.287
26	0.066	0.038	0.032	0.158	0.109	0.091	0.453	0.329	0.291
27	0.069	0.041	0.035	0.160	0.110	0.091	0.462	0.334	0.296
28	0.072	0.045	0.038	0.163	0.112	0.093	0.474	0.340	0.302
29	0.076	0.049	0.042	0.166	0.114	0.095	0.488	0.347	0.309
30	0.079	0.055	0.045	0.171	0.117	0.097	0.503	0.356	0.316
31	0.083	0.060	0.049	0.177	0.120	0.099	0.523	0.367	0.326
32	0.087	0.066	0.055	0.184	0.124	0.102	0.545	0.381	0.338
33	0.093	0.072	0.060	0.192	0.128	0.106	0.569	0.396	0.351
34	0.098	0.078	0.066	0.201	0.135	0.112	0.599	0.416	0.368
35	0.103	0.084	0.072	0.211	0.141	0.117	0.631	0.437	0.388
36	0.110	0.091	0.076	0.222	0.149	0.124	0.664	0.460	0.408
37	0.116	0.097	0.081	0.235	0.158	0.132	0.699	0.487	0.431
38	0.123	0.104	0.086	0.249	0.169	0.140	0.737	0.515	0.457
39	0.131	0.111	0.093	0.265	0.181	0.151	0.776	0.546	0.484
40	0.139	0.120	0.099	0.282	0.195	0.162	0.818	0.580	0.514
41	0.148	0.128	0.107	0.301	0.210	0.174	0.861	0.617	0.546
42	0.158	0.137	0.114	0.321	0.227	0.189	0.906	0.655	0.582
43	0.168	0.147	0.122	0.344	0.246	0.204	0.952	0.697	0.618
44	0.179	0.157	0.132	0.369	0.268	0.222	1.000	0.740	0.656
45	0.191	0.168	0.140	0.396	0.292	0.242	1.048	0.787	0.697
46	0.204	0.181	0.150	0.427	0.319	0.264	1.099	0.833	0.739
47	0.219	0.192	0.160	0.460	0.348	0.289	1.149	0.882	0.782
48	0.234	0.205	0.172	0.497	0.380	0.316	1.198	0.931	0.825
49	0.250	0.220	0.183	0.536	0.416	0.346	1.246	0.978	0.867
50	0.268	0.234	0.216	0.580	0.455	0.378	1.292	1.024	0.908
51	0.287	0.251	0.221	0.628	0.498	0.414	1.335	1.067	0.946
52	0.309	0.268	0.226	0.680	0.544	0.452	1.373	1.106	0.980
53	0.331	0.286	0.239	0.737	0.594	0.493	1.406	1.138	1.008
54	0.355	0.306	0.256	0.799	0.648	0.538	1.430	1.162	1.030
55	0.382	0.327	0.274	0.866	0.706	0.586	1.444	1.177	1.043
56	0.410	0.348	0.290	0.941	0.768	0.638	1.447	1.179	1.045
57	0.441	0.372	0.309	1.021	0.836	0.693	1.435	1.167	1.034
58	0.474	0.396	0.331	1.113	0.910	0.756	1.407	1.141	1.011
59	0.511	0.422	0.353	1.212	0.990	0.822	1.358	1.094	0.970
60	0.550	0.450	0.376	1.266	1.012	0.839	1.282	1.025	0.908
61	0.593	0.480	0.400	1.159	0.915	0.760	1.174	0.926	0.822
62	0.640	0.511	0.426	1.012	0.786	0.652	1.026	0.796	0.705
63	0.689	0.544	0.466	0.810	0.612	0.508	0.820	0.620	0.549
64	0.744	0.580	0.482	0.515	0.365	0.303	0.521	0.370	0.328
65	0.803	0.617	0.527	n/a	n/a	n/a	n/a	n/a	n/a
66	0.867	0.656	0.546	n/a	n/a	n/a	n/a	n/a	n/a
67	0.937	0.698	0.583	n/a	n/a	n/a	n/a	n/a	n/a
68	0.946	0.705	0.587	n/a	n/a	n/a	n/a	n/a	n/a
69	0.615	0.459	0.484	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 two years, a 90-day waiting period and a White Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.055 = 3.465$$

The cost of Sally's Income Protection is \$3.47 a week.



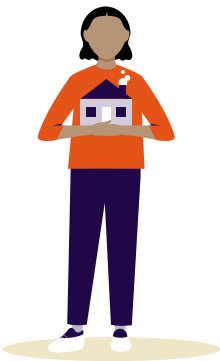
Useful things you should know

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/BeijerRef




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/BeijerRef 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)

Web australiansuper.com/select

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