AustralianSuper

AustralianSuper Select
for Brickworks Limited

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 Brickworks Limited and its entities[1], as the contributing employers (referred to as Brickworks 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 Brickworks, 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/brickworks** 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] Bristile Holdings Pty Ltd, Capital Battens Pty Ltd, Nubrik Pty Ltd and The Austral Brick Co 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 employees will receive a basic level of insurance cover with either a Blue Collar or White Collar category work rating depending on the insurance category you're in. Basic cover is age based. See page 4 for your cover amounts.

The type of basic cover you're eligible for depends on your employment and insurance category as shown in the table 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.

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

	Category 1	Category 2
Category description	Permanent non-office based employees	Permanent office based employees
Category work rating	Blue Collar	White Collar
Basic Death and TPD cover design	Age-based cover	
Age basic Death and TPD cover ends[1]	Death cover ends at age 70 TPD cover ends at age 65	

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

Basic Income Protection is not provided with your AustralianSuper Select account. It may be provided under a separate insurance policy held by your employer. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. For the cost of Income Protection, please see page 7.

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 6 and 10 to learn how.

Individual work rating	Category work rating
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.	Your category work rating is **Blue Collar** if you're in Category 1 and **White Collar** if you're in Category 2, and applies only while you're an employee of Brickworks.
Insurance cover with a Blue Collar work rating is the most expensive.	

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 Brickworks 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 Brickworks 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 you don't have a cover type[1] 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/brickworks**

[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.

Amount of basic age-based Death and TPD cover

Your basic Death and TPD cover is age based. Your cover amount and the cost of it will change as you get older.

Basic cover for members in Category 1

Age	Death ($)	TPD ($)
15	20,000	40,000
16	20,000	40,000
17	20,000	40,000
18	50,000	80,000
19	50,000	80,000
20	50,000	80,000
21	50,000	80,000
22	100,000	160,000
23	100,000	160,000
24	100,000	160,000
25	116,000	192,000
26	132,000	208,000
27	147,000	224,000
28	161,000	232,000
29	175,000	244,000
30	178,000	244,000
31	182,000	240,000
32	183,000	236,000
33	183,000	228,000
34	183,000	224,000
35	180,000	212,000
36	178,000	204,000
37	174,000	196,000
38	171,000	188,000
39	166,000	180,000
40	160,000	172,000
41	154,000	160,000
42	146,000	148,000
43	140,000	136,000
44	131,000	128,000
45	124,000	116,000
46	115,000	108,000
47	107,000	92,000
48	98,000	84,000
49	90,000	76,000
50	80,000	68,000
51	72,000	60,000
52	63,000	52,000
53	54,000	44,000
54	46,000	40,000
55	37,000	36,000
56	30,000	28,000
57	22,000	24,000
58	15,000	24,000
59	9,000	24,000
60	9,000	20,000
61	9,000	20,000
62	9,000	20,000
63	9,000	20,000
64	9,000	20,000
65	9,000	n/a
66	9,000	n/a
67	9,000	n/a
68	9,000	n/a
69	9,000	n/a

Basic cover for members in Category 2

Age	Death ($)	TPD ($)
15	40,000	60,000
16	40,000	60,000
17	40,000	60,000
18	100,000	120,000
19	100,000	120,000
20	100,000	120,000
21	100,000	120,000
22	200,000	240,000
23	200,000	240,000
24	200,000	240,000
25	232,000	288,000
26	264,000	312,000
27	294,000	336,000
28	322,000	348,000
29	350,000	366,000
30	356,000	366,000
31	364,000	360,000
32	366,000	354,000
33	366,000	342,000
34	366,000	336,000
35	360,000	318,000
36	356,000	306,000
37	348,000	294,000
38	342,000	282,000
39	332,000	270,000
40	320,000	258,000
41	308,000	240,000
42	292,000	222,000
43	280,000	204,000
44	262,000	192,000
45	248,000	174,000
46	230,000	162,000
47	214,000	138,000
48	196,000	126,000
49	180,000	114,000
50	160,000	102,000
51	144,000	90,000
52	126,000	78,000
53	108,000	66,000
54	92,000	60,000
55	74,000	54,000
56	60,000	42,000
57	44,000	36,000
58	30,000	36,000
59	18,000	36,000
60	18,000	30,000
61	18,000	30,000
62	18,000	30,000
63	18,000	30,000
64	18,000	30,000
65	18,000	n/a
66	18,000	n/a
67	18,000	n/a
68	18,000	n/a
69	18,000	n/a

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	0.087	0.054	0.044	0.027	0.039	0.024	0.058	0.054	0.029	0.027	0.026	0.024
16	0.087	0.054	0.044	0.027	0.039	0.024	0.058	0.054	0.029	0.027	0.026	0.024
17	0.087	0.054	0.044	0.027	0.039	0.024	0.058	0.054	0.029	0.027	0.026	0.024
18	0.087	0.054	0.044	0.027	0.039	0.024	0.058	0.054	0.029	0.027	0.026	0.024
19	0.088	0.054	0.044	0.027	0.040	0.024	0.058	0.054	0.029	0.027	0.027	0.024
20	0.088	0.054	0.044	0.027	0.040	0.024	0.058	0.054	0.029	0.027	0.027	0.024
21	0.089	0.054	0.045	0.027	0.040	0.025	0.059	0.054	0.030	0.027	0.027	0.025
22	0.090	0.054	0.045	0.027	0.041	0.025	0.060	0.054	0.030	0.027	0.027	0.025
23	0.091	0.054	0.046	0.027	0.041	0.025	0.060	0.054	0.030	0.027	0.027	0.025
24	0.093	0.055	0.047	0.028	0.042	0.025	0.062	0.055	0.031	0.028	0.028	0.025
25	0.095	0.050	0.048	0.025	0.043	0.023	0.063	0.050	0.032	0.025	0.029	0.023
26	0.097	0.053	0.049	0.027	0.044	0.024	0.065	0.053	0.033	0.027	0.029	0.024
27	0.100	0.055	0.050	0.028	0.045	0.025	0.067	0.055	0.034	0.028	0.030	0.025
28	0.103	0.059	0.052	0.030	0.047	0.027	0.069	0.059	0.035	0.030	0.031	0.027
29	0.108	0.066	0.054	0.033	0.049	0.030	0.072	0.066	0.036	0.033	0.033	0.030
30	0.111	0.071	0.056	0.036	0.050	0.032	0.074	0.071	0.037	0.036	0.033	0.032
31	0.115	0.078	0.058	0.039	0.052	0.035	0.077	0.078	0.039	0.039	0.035	0.035
32	0.120	0.087	0.060	0.044	0.054	0.039	0.080	0.087	0.040	0.044	0.036	0.039
33	0.126	0.096	0.063	0.048	0.057	0.044	0.084	0.096	0.042	0.048	0.038	0.044
34	0.131	0.107	0.066	0.054	0.059	0.049	0.087	0.107	0.044	0.054	0.039	0.049
35	0.138	0.119	0.069	0.060	0.062	0.054	0.092	0.119	0.046	0.060	0.042	0.054
36	0.146	0.133	0.073	0.067	0.066	0.060	0.097	0.133	0.049	0.067	0.044	0.060
37	0.154	0.147	0.077	0.074	0.070	0.066	0.102	0.147	0.051	0.074	0.046	0.066
38	0.163	0.162	0.082	0.081	0.074	0.073	0.109	0.162	0.055	0.081	0.049	0.073
39	0.173	0.181	0.087	0.091	0.078	0.082	0.115	0.181	0.058	0.091	0.052	0.082
40	0.185	0.200	0.093	0.100	0.084	0.090	0.123	0.200	0.062	0.100	0.056	0.090
41	0.197	0.223	0.099	0.112	0.089	0.101	0.131	0.223	0.066	0.112	0.059	0.101
42	0.211	0.247	0.106	0.124	0.095	0.111	0.140	0.247	0.070	0.124	0.063	0.111
43	0.226	0.275	0.113	0.138	0.102	0.124	0.150	0.275	0.075	0.138	0.068	0.124
44	0.245	0.306	0.123	0.153	0.111	0.138	0.163	0.306	0.082	0.153	0.074	0.138
45	0.264	0.338	0.132	0.169	0.119	0.152	0.176	0.338	0.088	0.169	0.079	0.152
46	0.285	0.376	0.143	0.188	0.129	0.170	0.190	0.376	0.095	0.188	0.086	0.170
47	0.311	0.418	0.156	0.209	0.140	0.188	0.206	0.418	0.103	0.209	0.093	0.188
48	0.338	0.464	0.169	0.232	0.152	0.209	0.224	0.464	0.112	0.232	0.101	0.209
49	0.369	0.516	0.185	0.258	0.166	0.232	0.245	0.516	0.123	0.258	0.111	0.232
50	0.404	0.573	0.202	0.287	0.182	0.258	0.268	0.573	0.134	0.287	0.121	0.258
51	0.443	0.636	0.222	0.318	0.200	0.286	0.294	0.636	0.147	0.318	0.133	0.286
52	0.488	0.706	0.244	0.353	0.220	0.318	0.324	0.706	0.162	0.353	0.146	0.318
53	0.539	0.791	0.270	0.396	0.243	0.356	0.358	0.791	0.179	0.396	0.161	0.356
54	0.596	0.893	0.298	0.447	0.269	0.402	0.396	0.893	0.198	0.447	0.178	0.402
55	0.660	1.017	0.330	0.509	0.297	0.458	0.439	1.017	0.220	0.509	0.198	0.458
56	0.734	1.166	0.367	0.583	0.331	0.525	0.487	1.166	0.244	0.583	0.220	0.525
57	0.819	1.337	0.410	0.669	0.369	0.602	0.544	1.337	0.272	0.669	0.245	0.602
58	0.916	1.524	0.458	0.762	0.412	0.686	0.608	1.524	0.304	0.762	0.274	0.686
59	1.027	1.758	0.514	0.879	0.463	0.791	0.682	1.758	0.341	0.879	0.307	0.791
60	1.153	1.849	0.577	0.925	0.519	0.832	0.766	1.849	0.383	0.925	0.345	0.832
61	1.300	2.238	0.650	1.119	0.585	1.007	0.863	2.238	0.432	1.119	0.389	1.007
62	1.469	2.654	0.735	1.327	0.661	1.194	0.975	2.654	0.488	1.327	0.439	1.194
63	1.603	3.044	0.802	1.522	0.722	1.370	1.064	3.044	0.532	1.522	0.479	1.370
64	1.667	3.492	0.834	1.746	0.751	1.572	1.107	3.492	0.554	1.746	0.498	1.572
65	1.732	n/a	0.866	n/a	0.780	n/a	1.150	n/a	0.575	n/a	0.518	n/a
66	1.796	n/a	0.898	n/a	0.809	n/a	1.193	n/a	0.597	n/a	0.537	n/a
67	1.862	n/a	0.931	n/a	0.838	n/a	1.236	n/a	0.618	n/a	0.556	n/a
68	1.927	n/a	0.964	n/a	0.867	n/a	1.279	n/a	0.640	n/a	0.576	n/a
69	1.991	n/a	0.996	n/a	0.896	n/a	1.322	n/a	0.661	n/a	0.595	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:

$$\frac{500,000}{10,000} \quad X \quad 0.077 \quad = \quad 3.850$$

The cost of Sally's Death cover is $3.85 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \quad X \quad 0.078 \quad = \quad 3.900$$

The cost of Sally's TPD cover is $3.90 a week.

Weekly cost for $100 a month of Income Protection

Age	Male - Blue Collar work rating						Age	Female - Blue Collar work rating					
	Benefit payment period							Benefit payment period					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	Waiting period							Waiting period					
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.059	0.019	0.146	0.101	0.358	0.261	15	0.095	0.031	0.236	0.163	0.578	0.422
16	0.059	0.019	0.146	0.101	0.358	0.261	16	0.095	0.031	0.236	0.163	0.578	0.422
17	0.059	0.019	0.146	0.101	0.358	0.261	17	0.095	0.031	0.236	0.163	0.578	0.422
18	0.059	0.019	0.145	0.101	0.358	0.261	18	0.095	0.031	0.235	0.163	0.578	0.422
19	0.059	0.019	0.145	0.101	0.358	0.261	19	0.095	0.031	0.235	0.163	0.578	0.422
20	0.059	0.019	0.145	0.101	0.358	0.261	20	0.095	0.031	0.235	0.163	0.578	0.422
21	0.059	0.022	0.148	0.103	0.367	0.268	21	0.095	0.036	0.239	0.166	0.593	0.433
22	0.060	0.026	0.150	0.104	0.377	0.275	22	0.096	0.041	0.243	0.168	0.610	0.445
23	0.061	0.028	0.154	0.106	0.387	0.282	23	0.099	0.045	0.248	0.171	0.625	0.455
24	0.063	0.032	0.156	0.107	0.397	0.289	24	0.101	0.052	0.252	0.173	0.641	0.467
25	0.065	0.035	0.160	0.111	0.410	0.299	25	0.105	0.056	0.259	0.179	0.662	0.483
26	0.068	0.039	0.162	0.111	0.418	0.303	26	0.109	0.062	0.261	0.180	0.675	0.490
27	0.071	0.042	0.164	0.113	0.427	0.308	27	0.114	0.067	0.265	0.183	0.690	0.498
28	0.074	0.046	0.167	0.115	0.438	0.314	28	0.120	0.074	0.270	0.185	0.708	0.507
29	0.077	0.050	0.171	0.117	0.450	0.320	29	0.125	0.080	0.276	0.189	0.728	0.518
30	0.081	0.056	0.175	0.120	0.464	0.329	30	0.131	0.091	0.283	0.193	0.750	0.531
31	0.086	0.061	0.182	0.123	0.482	0.339	31	0.138	0.099	0.294	0.198	0.780	0.548
32	0.090	0.068	0.188	0.127	0.503	0.351	32	0.145	0.109	0.304	0.205	0.813	0.568
33	0.095	0.073	0.197	0.132	0.525	0.366	33	0.154	0.118	0.318	0.213	0.849	0.591
34	0.100	0.080	0.206	0.138	0.553	0.384	34	0.162	0.129	0.333	0.223	0.894	0.620
35	0.106	0.086	0.217	0.145	0.582	0.403	35	0.171	0.139	0.350	0.234	0.941	0.652
36	0.112	0.093	0.228	0.153	0.613	0.425	36	0.181	0.150	0.369	0.247	0.991	0.687
37	0.119	0.099	0.241	0.162	0.645	0.449	37	0.192	0.160	0.390	0.262	1.043	0.726
38	0.126	0.107	0.256	0.173	0.680	0.475	38	0.204	0.172	0.413	0.280	1.100	0.768
39	0.134	0.114	0.272	0.185	0.717	0.504	39	0.217	0.184	0.439	0.299	1.159	0.814
40	0.142	0.123	0.289	0.200	0.755	0.535	40	0.230	0.198	0.467	0.323	1.220	0.865
41	0.152	0.131	0.308	0.215	0.794	0.569	41	0.245	0.211	0.498	0.348	1.284	0.920
42	0.162	0.141	0.329	0.233	0.836	0.605	42	0.261	0.227	0.532	0.376	1.352	0.978
43	0.172	0.151	0.353	0.252	0.879	0.643	43	0.278	0.244	0.570	0.408	1.421	1.039
44	0.184	0.161	0.379	0.275	0.923	0.683	44	0.297	0.260	0.612	0.445	1.493	1.105
45	0.196	0.172	0.406	0.299	0.968	0.726	45	0.316	0.278	0.657	0.484	1.565	1.174
46	0.209	0.185	0.438	0.327	1.014	0.769	46	0.338	0.299	0.708	0.528	1.639	1.244
47	0.224	0.197	0.472	0.357	1.060	0.814	47	0.362	0.319	0.763	0.577	1.714	1.316
48	0.239	0.210	0.509	0.390	1.105	0.859	48	0.387	0.340	0.823	0.631	1.787	1.389
49	0.256	0.226	0.550	0.427	1.150	0.903	49	0.414	0.365	0.889	0.690	1.859	1.460
50	0.275	0.240	0.595	0.467	1.192	0.945	50	0.445	0.388	0.962	0.755	1.928	1.528
51	0.295	0.257	0.644	0.511	1.232	0.985	51	0.476	0.416	1.041	0.826	1.992	1.592
52	0.316	0.275	0.697	0.558	1.267	1.020	52	0.511	0.445	1.127	0.902	2.049	1.650
53	0.339	0.294	0.755	0.609	1.297	1.050	53	0.548	0.475	1.221	0.984	2.098	1.698
54	0.364	0.314	0.819	0.665	1.320	1.072	54	0.589	0.507	1.325	1.075	2.134	1.734
55	0.392	0.335	0.888	0.724	1.333	1.086	55	0.633	0.542	1.436	1.170	2.155	1.756
56	0.421	0.357	0.964	0.788	1.335	1.088	56	0.680	0.577	1.559	1.274	2.159	1.760
57	0.452	0.381	1.047	0.857	1.324	1.077	57	0.731	0.616	1.693	1.386	2.141	1.741
58	0.486	0.406	1.141	0.934	1.299	1.053	58	0.786	0.657	1.845	1.510	2.100	1.702
59	0.524	0.433	1.243	1.015	1.254	1.010	59	0.847	0.700	2.010	1.642	2.027	1.633
60	0.564	0.461	1.298	1.037	1.183	0.946	60	0.912	0.746	2.099	1.677	1.913	1.529
61	0.608	0.492	1.188	0.938	1.083	0.855	61	0.983	0.796	1.921	1.517	1.752	1.383
62	0.656	0.524	1.038	0.806	0.947	0.734	62	1.060	0.847	1.679	1.303	1.531	1.187
63	0.707	0.558	0.831	0.627	0.757	0.572	63	1.143	0.902	1.343	1.014	1.224	0.925
64	0.763	0.594	0.528	0.375	0.481	0.342	64	1.233	0.961	0.853	0.606	0.777	0.552
65	0.823	0.632	n/a	n/a	n/a	n/a	65	1.331	1.022	n/a	n/a	n/a	n/a
66	0.889	0.673	n/a	n/a	n/a	n/a	66	1.438	1.088	n/a	n/a	n/a	n/a
67	0.960	0.716	n/a	n/a	n/a	n/a	67	1.553	1.157	n/a	n/a	n/a	n/a
68	0.970	0.723	n/a	n/a	n/a	n/a	68	1.569	1.169	n/a	n/a	n/a	n/a
69	0.631	0.470	n/a	n/a	n/a	n/a	69	1.020	0.760	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 - White Collar work rating						Age	Female - White Collar work rating					
	Benefit payment period							Benefit payment period					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	Waiting period							Waiting period					
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.030	0.010	0.073	0.051	0.201	0.147	15	0.048	0.016	0.118	0.082	0.324	0.237
16	0.030	0.010	0.073	0.051	0.201	0.147	16	0.048	0.016	0.118	0.082	0.324	0.237
17	0.030	0.010	0.073	0.051	0.201	0.147	17	0.048	0.016	0.118	0.082	0.324	0.237
18	0.030	0.010	0.073	0.051	0.201	0.147	18	0.048	0.016	0.118	0.082	0.324	0.237
19	0.030	0.010	0.073	0.051	0.201	0.147	19	0.048	0.016	0.118	0.082	0.324	0.237
20	0.030	0.010	0.073	0.051	0.201	0.147	20	0.048	0.016	0.118	0.082	0.324	0.237
21	0.030	0.011	0.074	0.052	0.206	0.150	21	0.048	0.018	0.120	0.083	0.332	0.243
22	0.030	0.013	0.075	0.052	0.211	0.154	22	0.048	0.021	0.122	0.084	0.342	0.249
23	0.031	0.014	0.077	0.053	0.217	0.158	23	0.050	0.023	0.124	0.086	0.350	0.255
24	0.032	0.016	0.078	0.054	0.222	0.162	24	0.051	0.026	0.126	0.087	0.359	0.262
25	0.033	0.018	0.080	0.056	0.230	0.167	25	0.053	0.028	0.130	0.090	0.371	0.270
26	0.034	0.020	0.081	0.056	0.234	0.170	26	0.055	0.031	0.131	0.090	0.378	0.275
27	0.036	0.021	0.082	0.057	0.239	0.173	27	0.057	0.034	0.133	0.092	0.386	0.279
28	0.037	0.023	0.084	0.058	0.245	0.176	28	0.060	0.037	0.135	0.093	0.397	0.284
29	0.039	0.025	0.086	0.059	0.252	0.180	29	0.063	0.040	0.138	0.095	0.408	0.290
30	0.041	0.028	0.088	0.060	0.260	0.184	30	0.066	0.046	0.142	0.097	0.420	0.298
31	0.043	0.031	0.091	0.062	0.270	0.190	31	0.069	0.050	0.147	0.099	0.437	0.307
32	0.045	0.034	0.094	0.064	0.282	0.197	32	0.073	0.055	0.152	0.103	0.455	0.318
33	0.048	0.037	0.099	0.066	0.294	0.205	33	0.077	0.059	0.159	0.107	0.476	0.331
34	0.050	0.040	0.103	0.069	0.310	0.215	34	0.081	0.065	0.167	0.112	0.501	0.347
35	0.053	0.043	0.109	0.073	0.326	0.226	35	0.086	0.070	0.175	0.117	0.527	0.365
36	0.056	0.047	0.114	0.077	0.343	0.238	36	0.091	0.075	0.185	0.124	0.555	0.385
37	0.060	0.050	0.121	0.081	0.362	0.252	37	0.096	0.080	0.195	0.131	0.584	0.407
38	0.063	0.054	0.128	0.087	0.381	0.266	38	0.102	0.086	0.207	0.140	0.616	0.430
39	0.067	0.057	0.136	0.093	0.401	0.282	39	0.109	0.092	0.220	0.150	0.649	0.456
40	0.071	0.062	0.145	0.100	0.423	0.300	40	0.115	0.099	0.234	0.162	0.683	0.485
41	0.076	0.066	0.154	0.108	0.445	0.319	41	0.123	0.106	0.249	0.174	0.719	0.515
42	0.081	0.071	0.165	0.117	0.469	0.339	42	0.131	0.114	0.266	0.188	0.758	0.548
43	0.086	0.076	0.177	0.126	0.492	0.360	43	0.139	0.122	0.285	0.204	0.796	0.582
44	0.092	0.081	0.190	0.138	0.517	0.383	44	0.149	0.130	0.306	0.223	0.836	0.619
45	0.098	0.086	0.203	0.150	0.542	0.407	45	0.158	0.139	0.329	0.242	0.876	0.658
46	0.105	0.093	0.219	0.164	0.568	0.431	46	0.169	0.150	0.354	0.264	0.918	0.697
47	0.112	0.099	0.236	0.179	0.594	0.456	47	0.181	0.160	0.382	0.289	0.960	0.737
48	0.120	0.105	0.255	0.195	0.619	0.481	48	0.194	0.170	0.412	0.316	1.001	0.778
49	0.128	0.113	0.275	0.214	0.644	0.506	49	0.207	0.183	0.445	0.345	1.041	0.818
50	0.138	0.120	0.298	0.234	0.668	0.529	50	0.223	0.194	0.481	0.378	1.080	0.856
51	0.148	0.129	0.322	0.256	0.690	0.552	51	0.238	0.208	0.521	0.413	1.116	0.892
52	0.158	0.138	0.349	0.279	0.710	0.572	52	0.256	0.223	0.564	0.451	1.148	0.924
53	0.170	0.147	0.378	0.305	0.727	0.588	53	0.274	0.238	0.611	0.492	1.175	0.951
54	0.182	0.157	0.410	0.333	0.739	0.601	54	0.295	0.254	0.663	0.538	1.196	0.971
55	0.196	0.168	0.444	0.362	0.747	0.608	55	0.317	0.271	0.718	0.585	1.207	0.984
56	0.211	0.179	0.482	0.394	0.748	0.610	56	0.340	0.289	0.780	0.637	1.209	0.986
57	0.226	0.191	0.524	0.429	0.742	0.603	57	0.366	0.308	0.847	0.693	1.199	0.975
58	0.243	0.203	0.571	0.467	0.728	0.590	58	0.393	0.329	0.923	0.755	1.176	0.953
59	0.262	0.217	0.622	0.508	0.702	0.566	59	0.424	0.350	1.005	0.821	1.135	0.915
60	0.282	0.231	0.649	0.519	0.663	0.530	60	0.456	0.373	1.050	0.839	1.072	0.857
61	0.304	0.246	0.594	0.469	0.607	0.479	61	0.492	0.398	0.961	0.759	0.981	0.774
62	0.328	0.262	0.519	0.403	0.530	0.411	62	0.530	0.424	0.840	0.652	0.857	0.665
63	0.354	0.279	0.416	0.314	0.424	0.321	63	0.572	0.451	0.672	0.507	0.686	0.518
64	0.382	0.297	0.264	0.188	0.269	0.191	64	0.617	0.481	0.427	0.303	0.436	0.309
65	0.412	0.316	n/a	n/a	n/a	n/a	65	0.666	0.511	n/a	n/a	n/a	n/a
66	0.445	0.337	n/a	n/a	n/a	n/a	66	0.719	0.544	n/a	n/a	n/a	n/a
67	0.480	0.358	n/a	n/a	n/a	n/a	67	0.777	0.579	n/a	n/a	n/a	n/a
68	0.485	0.362	n/a	n/a	n/a	n/a	68	0.785	0.585	n/a	n/a	n/a	n/a
69	0.316	0.235	n/a	n/a	n/a	n/a	69	0.510	0.380	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							Female - Professional work rating					
	Up to two years		Up to five years		Up to age 65		Age	Up to two years		Up to five years		Up to age 65	
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.027	0.009	0.066	0.046	0.179	0.131	15	0.043	0.014	0.107	0.074	0.289	0.211
16	0.027	0.009	0.066	0.046	0.179	0.131	16	0.043	0.014	0.107	0.074	0.289	0.211
17	0.027	0.009	0.066	0.046	0.179	0.131	17	0.043	0.014	0.107	0.074	0.289	0.211
18	0.027	0.009	0.066	0.046	0.179	0.131	18	0.043	0.014	0.106	0.074	0.289	0.211
19	0.027	0.009	0.066	0.046	0.179	0.131	19	0.043	0.014	0.106	0.074	0.289	0.211
20	0.027	0.009	0.066	0.046	0.179	0.131	20	0.043	0.014	0.106	0.074	0.289	0.211
21	0.027	0.010	0.067	0.046	0.184	0.134	21	0.043	0.016	0.108	0.075	0.297	0.217
22	0.027	0.012	0.068	0.047	0.189	0.138	22	0.044	0.019	0.110	0.076	0.305	0.223
23	0.028	0.013	0.069	0.048	0.194	0.141	23	0.045	0.021	0.112	0.077	0.313	0.228
24	0.029	0.015	0.070	0.049	0.199	0.145	24	0.046	0.023	0.114	0.078	0.321	0.234
25	0.030	0.016	0.072	0.050	0.205	0.150	25	0.048	0.025	0.117	0.081	0.331	0.242
26	0.031	0.018	0.073	0.050	0.209	0.152	26	0.049	0.028	0.118	0.081	0.338	0.245
27	0.032	0.019	0.074	0.051	0.214	0.154	27	0.052	0.031	0.120	0.082	0.345	0.249
28	0.034	0.021	0.076	0.052	0.219	0.157	28	0.054	0.034	0.122	0.084	0.354	0.254
29	0.035	0.023	0.077	0.053	0.225	0.160	29	0.057	0.036	0.124	0.085	0.364	0.259
30	0.037	0.026	0.079	0.054	0.232	0.165	30	0.059	0.041	0.128	0.087	0.375	0.266
31	0.039	0.028	0.082	0.056	0.241	0.170	31	0.062	0.045	0.133	0.090	0.390	0.274
32	0.041	0.031	0.085	0.057	0.252	0.176	32	0.065	0.049	0.137	0.092	0.407	0.284
33	0.043	0.033	0.089	0.060	0.263	0.183	33	0.069	0.054	0.143	0.096	0.425	0.296
34	0.045	0.036	0.093	0.062	0.277	0.192	34	0.073	0.058	0.150	0.101	0.447	0.310
35	0.048	0.039	0.098	0.065	0.291	0.202	35	0.077	0.063	0.158	0.105	0.471	0.326
36	0.051	0.042	0.103	0.069	0.307	0.213	36	0.082	0.068	0.166	0.111	0.496	0.344
37	0.054	0.045	0.109	0.073	0.323	0.225	37	0.087	0.072	0.176	0.118	0.522	0.363
38	0.057	0.048	0.115	0.078	0.340	0.238	38	0.092	0.078	0.186	0.126	0.550	0.384
39	0.061	0.052	0.123	0.084	0.359	0.252	39	0.098	0.083	0.198	0.135	0.580	0.407
40	0.064	0.056	0.130	0.090	0.378	0.268	40	0.104	0.090	0.210	0.146	0.610	0.433
41	0.069	0.059	0.139	0.097	0.397	0.285	41	0.111	0.095	0.225	0.157	0.642	0.460
42	0.073	0.064	0.148	0.105	0.418	0.303	42	0.118	0.102	0.240	0.170	0.676	0.489
43	0.078	0.068	0.159	0.114	0.440	0.322	43	0.125	0.110	0.257	0.184	0.711	0.520
44	0.083	0.073	0.171	0.124	0.462	0.342	44	0.134	0.117	0.276	0.200	0.747	0.553
45	0.088	0.078	0.183	0.135	0.484	0.363	45	0.143	0.125	0.296	0.218	0.783	0.587
46	0.095	0.084	0.197	0.147	0.507	0.385	46	0.153	0.135	0.319	0.238	0.820	0.622
47	0.101	0.089	0.213	0.161	0.530	0.407	47	0.163	0.144	0.344	0.260	0.857	0.658
48	0.108	0.095	0.229	0.176	0.553	0.430	48	0.174	0.153	0.371	0.284	0.894	0.695
49	0.116	0.102	0.248	0.192	0.575	0.452	49	0.187	0.164	0.400	0.311	0.930	0.730
50	0.124	0.108	0.268	0.210	0.596	0.473	50	0.200	0.175	0.433	0.340	0.964	0.764
51	0.133	0.116	0.290	0.230	0.616	0.493	51	0.214	0.187	0.469	0.372	0.996	0.796
52	0.143	0.124	0.314	0.251	0.634	0.510	52	0.230	0.200	0.507	0.406	1.025	0.825
53	0.153	0.132	0.340	0.274	0.649	0.525	53	0.247	0.214	0.550	0.443	1.049	0.849
54	0.164	0.142	0.369	0.299	0.660	0.536	54	0.265	0.229	0.596	0.484	1.067	0.867
55	0.177	0.151	0.400	0.326	0.667	0.543	55	0.285	0.244	0.647	0.527	1.078	0.878
56	0.190	0.161	0.434	0.355	0.668	0.544	56	0.306	0.260	0.702	0.573	1.080	0.880
57	0.204	0.172	0.471	0.386	0.662	0.539	57	0.329	0.278	0.762	0.624	1.071	0.871
58	0.219	0.183	0.514	0.420	0.650	0.527	58	0.354	0.296	0.831	0.680	1.050	0.851
59	0.236	0.195	0.560	0.457	0.627	0.505	59	0.381	0.315	0.905	0.739	1.014	0.817
60	0.254	0.208	0.584	0.467	0.592	0.473	60	0.411	0.336	0.945	0.755	0.957	0.765
61	0.274	0.222	0.535	0.423	0.542	0.428	61	0.443	0.358	0.865	0.683	0.876	0.692
62	0.295	0.236	0.467	0.363	0.474	0.367	62	0.477	0.381	0.756	0.586	0.766	0.594
63	0.318	0.251	0.374	0.283	0.379	0.286	63	0.515	0.406	0.605	0.457	0.612	0.463
64	0.343	0.268	0.238	0.169	0.241	0.171	64	0.555	0.433	0.384	0.273	0.389	0.276
65	0.371	0.285	n/a	n/a	n/a	n/a	65	0.599	0.460	n/a	n/a	n/a	n/a
66	0.400	0.303	n/a	n/a	n/a	n/a	66	0.647	0.490	n/a	n/a	n/a	n/a
67	0.432	0.322	n/a	n/a	n/a	n/a	67	0.699	0.521	n/a	n/a	n/a	n/a
68	0.437	0.326	n/a	n/a	n/a	n/a	68	0.706	0.526	n/a	n/a	n/a	n/a
69	0.284	0.212	n/a	n/a	n/a	n/a	69	0.459	0.342	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 60-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \quad X \quad 0.099 \quad = \quad 6.237$$

The cost of Sally's Income Protection is $6.24 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/brickworks**
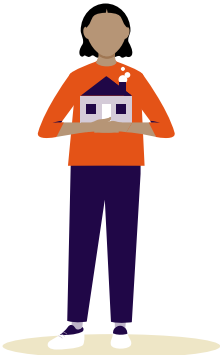
Claiming on your cover

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

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

[1] If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for AustralianSuper Select members at **australiansuper.com/brickworks** for examples.
[2] Income Protection may be provided under a separate insurance policy held by your employer.

📱 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**
Email	**as.select@australiansuper.com**	Mail	GPO Box 1901, MELBOURNE VIC 3001

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