

AustralianSuper Select for GHD

Effective 31 May 2025

About this booklet

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

It's specific to permanent and casual employees of GHD Pty Ltd and its entities¹, as the contributing employers (referred to as GHD 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 GHD, please refer to the relevant Product Disclosure Statement for your plan.

If you're a 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/ghd for more information about your AustralianSuper Select insurance. It details important information about insurance including your eligibility for cover, how much you can apply for, when it starts and stops, active employment, limited cover and exclusions, your insurance options, and what happens if you leave your AustralianSuper Select employer.

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

Cost of your cover

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 and casual employees will receive a basic level of insurance cover with a White Collar category work rating.

Basic Death and TPD cover is age based. See page 4 for your cover amounts.

Cover type	Death	TPD
Basic cover design	Age-based cover	Age-based cover
Age basic 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 6.

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 5 and 7 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 GHD.</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 GHD 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 GHD 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 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/ghd



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

Age	Death (\$)	TPD (\$)
15	80,000	50,000
16	80,000	50,000
17	80,000	50,000
18	200,000	100,000
19	200,000	100,000
20	200,000	100,000
21	200,000	100,000
22	400,000	200,000
23	400,000	200,000
24	400,000	200,000
25	464,000	240,000
26	528,000	260,000
27	588,000	280,000
28	644,000	290,000
29	700,000	305,000
30	712,000	305,000
31	728,000	300,000
32	732,000	295,000
33	732,000	285,000
34	732,000	280,000
35	720,000	265,000
36	712,000	255,000
37	696,000	245,000
38	684,000	235,000
39	664,000	225,000
40	640,000	215,000
41	616,000	200,000
42	584,000	185,000
43	560,000	170,000
44	524,000	160,000
45	496,000	145,000
46	460,000	135,000
47	428,000	115,000
48	392,000	105,000
49	360,000	95,000
50	320,000	85,000
51	288,000	75,000
52	252,000	65,000
53	216,000	55,000
54	184,000	50,000
55	148,000	45,000
56	120,000	35,000
57	88,000	30,000
58	60,000	30,000
59	36,000	30,000
60	36,000	25,000
61	36,000	25,000
62	36,000	25,000
63	36,000	25,000
64	36,000	25,000
65	36,000	n/a
66	36,000	n/a
67	36,000	n/a
68	36,000	n/a
69	36,000	n/a



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

Age	Work rating			
	White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.035	0.048	0.025	0.035
16	0.035	0.048	0.025	0.035
17	0.035	0.048	0.025	0.035
18	0.035	0.048	0.025	0.035
19	0.036	0.048	0.026	0.035
20	0.036	0.048	0.026	0.035
21	0.036	0.049	0.026	0.036
22	0.036	0.049	0.026	0.036
23	0.037	0.049	0.027	0.036
24	0.037	0.049	0.027	0.036
25	0.038	0.044	0.028	0.032
26	0.039	0.047	0.029	0.034
27	0.041	0.049	0.030	0.036
28	0.042	0.052	0.031	0.038
29	0.043	0.058	0.031	0.042
30	0.044	0.063	0.032	0.046
31	0.046	0.069	0.034	0.051
32	0.049	0.077	0.036	0.056
33	0.051	0.085	0.037	0.062
34	0.053	0.093	0.039	0.067
35	0.056	0.102	0.041	0.075
36	0.059	0.114	0.043	0.083
37	0.062	0.124	0.045	0.090
38	0.066	0.136	0.048	0.099
39	0.069	0.149	0.051	0.108
40	0.075	0.162	0.054	0.118
41	0.080	0.177	0.058	0.129
42	0.086	0.193	0.062	0.141
43	0.092	0.211	0.067	0.153
44	0.099	0.229	0.072	0.167
45	0.107	0.249	0.078	0.182
46	0.116	0.271	0.085	0.197
47	0.126	0.296	0.092	0.215
48	0.137	0.320	0.100	0.233
49	0.150	0.346	0.109	0.252
50	0.164	0.380	0.120	0.276
51	0.181	0.415	0.132	0.302
52	0.198	0.456	0.144	0.332
53	0.219	0.504	0.159	0.367
54	0.243	0.566	0.177	0.412
55	0.268	0.623	0.195	0.453
56	0.298	0.691	0.217	0.502
57	0.333	0.790	0.242	0.575
58	0.373	0.900	0.271	0.655
59	0.418	1.040	0.304	0.756
60	0.470	1.093	0.342	0.795
61	0.530	1.322	0.385	0.962
62	0.598	1.568	0.435	1.141
63	0.653	1.799	0.475	1.308
64	0.679	2.064	0.494	1.501
65	0.705	n/a	0.513	n/a
66	0.732	n/a	0.532	n/a
67	0.758	n/a	0.551	n/a
68	0.785	n/a	0.571	n/a
69	0.811	n/a	0.590	n/a

Calculating the weekly cost of Death and TPD cover



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

Example (White Collar work rating):

Sally is 31 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:

$$\frac{500,000}{10,000} \times 0.046 = 2.300$$

The cost of Sally's Death cover is \$2.30 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.069 = 3.450$$

The cost of Sally's TPD cover is \$3.45 a week.

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

Weekly cost for \$100 a month of Income Protection

Age	White Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.046	0.007	0.106	0.073	0.468	0.342
16	0.046	0.007	0.106	0.073	0.468	0.342
17	0.046	0.007	0.106	0.073	0.468	0.342
18	0.046	0.007	0.105	0.073	0.468	0.342
19	0.046	0.007	0.105	0.073	0.468	0.342
20	0.046	0.007	0.105	0.073	0.468	0.342
21	0.046	0.008	0.106	0.074	0.481	0.350
22	0.046	0.009	0.109	0.075	0.494	0.359
23	0.047	0.010	0.111	0.077	0.507	0.370
24	0.048	0.012	0.113	0.078	0.520	0.378
25	0.050	0.013	0.116	0.080	0.536	0.391
26	0.053	0.015	0.117	0.081	0.547	0.398
27	0.054	0.016	0.119	0.082	0.559	0.404
28	0.057	0.017	0.122	0.083	0.573	0.411
29	0.059	0.019	0.124	0.085	0.590	0.420
30	0.062	0.022	0.127	0.086	0.609	0.431
31	0.064	0.023	0.132	0.089	0.632	0.445
32	0.065	0.026	0.136	0.092	0.659	0.460
33	0.069	0.029	0.142	0.095	0.689	0.478
34	0.072	0.031	0.149	0.100	0.724	0.503
35	0.074	0.033	0.157	0.105	0.763	0.528
36	0.078	0.036	0.165	0.110	0.803	0.556
37	0.082	0.039	0.175	0.117	0.846	0.589
38	0.085	0.041	0.185	0.125	0.893	0.623
39	0.091	0.044	0.196	0.134	0.940	0.661
40	0.096	0.047	0.209	0.144	0.990	0.702
41	0.103	0.050	0.223	0.156	1.042	0.746
42	0.110	0.054	0.239	0.168	1.096	0.793
43	0.117	0.058	0.256	0.183	1.153	0.844
44	0.123	0.062	0.274	0.199	1.210	0.897
45	0.130	0.067	0.295	0.217	1.270	0.952
46	0.137	0.072	0.317	0.237	1.331	1.009
47	0.145	0.077	0.342	0.258	1.391	1.068
48	0.156	0.081	0.369	0.283	1.449	1.127
49	0.167	0.087	0.399	0.309	1.509	1.185
50	0.180	0.094	0.431	0.339	1.565	1.240
51	0.195	0.100	0.467	0.370	1.617	1.292
52	0.211	0.106	0.505	0.404	1.662	1.339
53	0.228	0.114	0.547	0.442	1.702	1.377
54	0.249	0.122	0.594	0.481	1.732	1.407
55	0.267	0.130	0.644	0.525	1.750	1.425
56	0.288	0.139	0.700	0.571	1.753	1.428
57	0.309	0.148	0.759	0.622	1.737	1.413
58	0.333	0.158	0.828	0.677	1.705	1.382
59	0.358	0.168	0.901	0.737	1.644	1.326
60	0.386	0.179	0.941	0.752	1.553	1.241
61	0.416	0.191	0.862	0.681	1.421	1.122
62	0.449	0.203	0.753	0.584	1.241	0.963
63	0.484	0.216	0.449	0.239	0.449	0.239
64	0.522	0.231	0.383	0.143	0.383	0.143
65	0.563	0.246	n/a	n/a	n/a	n/a
66	0.609	0.261	n/a	n/a	n/a	n/a
67	0.658	0.278	n/a	n/a	n/a	n/a
68	0.663	0.281	n/a	n/a	n/a	n/a
69	0.432	0.182	n/a	n/a	n/a	n/a

Age	Professional work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.035	0.005	0.081	0.056	0.360	0.263
16	0.035	0.005	0.081	0.056	0.360	0.263
17	0.035	0.005	0.081	0.056	0.360	0.263
18	0.035	0.005	0.081	0.056	0.360	0.263
19	0.035	0.005	0.081	0.056	0.360	0.263
20	0.035	0.005	0.081	0.056	0.360	0.263
21	0.035	0.006	0.082	0.057	0.370	0.270
22	0.035	0.007	0.084	0.058	0.380	0.276
23	0.036	0.008	0.086	0.059	0.390	0.284
24	0.037	0.009	0.087	0.060	0.400	0.291
25	0.039	0.010	0.090	0.062	0.413	0.301
26	0.041	0.011	0.090	0.062	0.421	0.306
27	0.042	0.012	0.092	0.063	0.430	0.311
28	0.044	0.014	0.094	0.064	0.441	0.316
29	0.045	0.014	0.095	0.065	0.454	0.323
30	0.048	0.017	0.098	0.067	0.468	0.332
31	0.049	0.018	0.102	0.068	0.486	0.342
32	0.050	0.020	0.105	0.071	0.507	0.354
33	0.053	0.022	0.109	0.073	0.530	0.368
34	0.055	0.024	0.115	0.077	0.557	0.387
35	0.057	0.026	0.121	0.081	0.587	0.406
36	0.060	0.027	0.127	0.085	0.618	0.428
37	0.063	0.030	0.135	0.090	0.651	0.453
38	0.066	0.032	0.143	0.096	0.687	0.479
39	0.070	0.034	0.151	0.103	0.723	0.509
40	0.074	0.036	0.161	0.111	0.762	0.540
41	0.080	0.039	0.171	0.120	0.801	0.574
42	0.085	0.042	0.184	0.130	0.843	0.610
43	0.090	0.045	0.197	0.141	0.887	0.649
44	0.095	0.048	0.211	0.153	0.931	0.690
45	0.100	0.051	0.227	0.167	0.977	0.732
46	0.106	0.055	0.244	0.182	1.024	0.776
47	0.112	0.059	0.263	0.199	1.070	0.822
48	0.120	0.063	0.284	0.218	1.115	0.867
49	0.128	0.067	0.307	0.238	1.161	0.912
50	0.139	0.072	0.332	0.261	1.204	0.954
51	0.150	0.077	0.359	0.285	1.244	0.994
52	0.162	0.082	0.389	0.311	1.279	1.030
53	0.176	0.088	0.421	0.340	1.309	1.059
54	0.192	0.094	0.457	0.370	1.332	1.083
55	0.206	0.100	0.495	0.404	1.346	1.096
56	0.221	0.107	0.538	0.440	1.348	1.098
57	0.238	0.114	0.584	0.479	1.337	1.087
58	0.256	0.122	0.637	0.521	1.311	1.063
59	0.275	0.129	0.693	0.567	1.265	1.020
60	0.297	0.138	0.724	0.579	1.195	0.955
61	0.320	0.147	0.663	0.524	1.094	0.863
62	0.345	0.157	0.579	0.450	0.955	0.741
63	0.372	0.167	0.345	0.184	0.345	0.184
64	0.401	0.178	0.294	0.110	0.294	0.110
65	0.433	0.189	n/a	n/a	n/a	n/a
66	0.468	0.201	n/a	n/a	n/a	n/a
67	0.506	0.214	n/a	n/a	n/a	n/a
68	0.510	0.216	n/a	n/a	n/a	n/a
69	0.332	0.140	n/a	n/a	n/a	n/a

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

Calculating the weekly cost of Income Protection



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

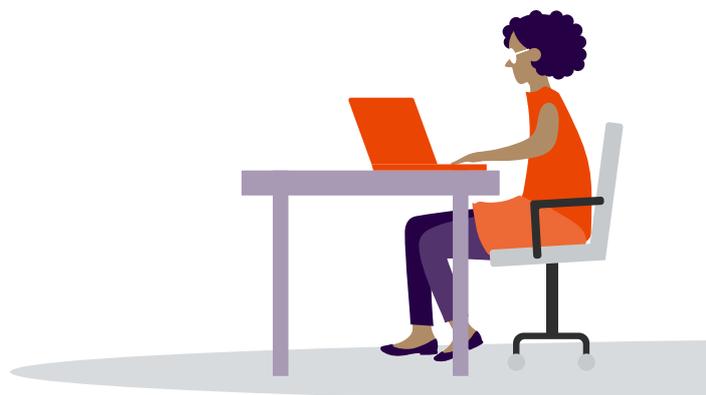
Example (White Collar work rating):

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

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.023 = 1.449$$

The cost of Sally's Income Protection is \$1.45 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/ghd



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/ghd for examples.

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

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

Contact us

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