

AustralianSuper Select for Iress

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 and fixed-term contractors (engaged for six months or more) of Iress Limited, as the contributing employer (referred to as Iress 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 Iress, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or fixed-term contractor (engaged for less than six months) 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/iress 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 employees and fixed-term contractors (engaged for six months or more) 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).

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

Cover type	Death	TPD ¹
Basic cover design	4 x your salary ² or \$1M (whichever is lower).	4 x your salary ² or \$1M (whichever is lower).
Age basic cover ends³	Cover ends at age 70.	Cover ends at age 65.

¹ After age 60, basic TPD cover will reduce each year until you turn 65 when it reaches zero.

² 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.

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.

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 5.

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
\$1M

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 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 Iress.</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 Iress 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 Iress 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/iress



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	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.029	0.018	0.026	0.016	0.019	0.018	0.017	0.016
16	0.029	0.018	0.026	0.016	0.019	0.018	0.017	0.016
17	0.029	0.018	0.026	0.016	0.019	0.018	0.017	0.016
18	0.029	0.018	0.026	0.016	0.019	0.018	0.017	0.016
19	0.029	0.018	0.026	0.016	0.019	0.018	0.018	0.016
20	0.029	0.018	0.026	0.016	0.019	0.018	0.018	0.016
21	0.029	0.018	0.027	0.016	0.020	0.018	0.018	0.016
22	0.030	0.018	0.027	0.016	0.020	0.018	0.018	0.016
23	0.030	0.018	0.027	0.016	0.020	0.018	0.018	0.016
24	0.031	0.018	0.028	0.017	0.021	0.018	0.019	0.017
25	0.032	0.017	0.028	0.015	0.021	0.017	0.019	0.015
26	0.032	0.018	0.029	0.016	0.022	0.018	0.019	0.016
27	0.033	0.018	0.030	0.017	0.022	0.018	0.020	0.017
28	0.034	0.020	0.031	0.018	0.023	0.020	0.021	0.018
29	0.036	0.022	0.032	0.020	0.024	0.022	0.021	0.020
30	0.037	0.024	0.033	0.021	0.025	0.024	0.022	0.021
31	0.038	0.026	0.034	0.023	0.025	0.026	0.023	0.023
32	0.040	0.029	0.036	0.026	0.027	0.029	0.024	0.026
33	0.042	0.032	0.037	0.029	0.028	0.032	0.025	0.029
34	0.043	0.036	0.039	0.032	0.029	0.036	0.026	0.032
35	0.046	0.039	0.041	0.035	0.030	0.039	0.027	0.035
36	0.048	0.044	0.043	0.039	0.032	0.044	0.029	0.039
37	0.051	0.048	0.046	0.044	0.034	0.048	0.031	0.044
38	0.054	0.054	0.049	0.048	0.036	0.054	0.032	0.048
39	0.057	0.060	0.051	0.054	0.038	0.060	0.034	0.054
40	0.061	0.066	0.055	0.060	0.041	0.066	0.037	0.060
41	0.065	0.073	0.059	0.066	0.043	0.073	0.039	0.066
42	0.069	0.081	0.063	0.073	0.046	0.081	0.042	0.073
43	0.075	0.090	0.067	0.081	0.050	0.090	0.045	0.081
44	0.081	0.101	0.073	0.091	0.054	0.101	0.048	0.091
45	0.087	0.111	0.078	0.100	0.058	0.111	0.052	0.100
46	0.094	0.124	0.085	0.111	0.062	0.124	0.056	0.111
47	0.102	0.137	0.092	0.124	0.068	0.137	0.061	0.124
48	0.111	0.152	0.100	0.137	0.074	0.152	0.067	0.137
49	0.121	0.169	0.109	0.153	0.081	0.169	0.073	0.153
50	0.133	0.188	0.120	0.170	0.088	0.188	0.080	0.170
51	0.146	0.209	0.131	0.188	0.097	0.209	0.087	0.188
52	0.160	0.232	0.144	0.209	0.107	0.232	0.096	0.209
53	0.177	0.260	0.159	0.234	0.118	0.260	0.106	0.234
54	0.196	0.293	0.176	0.264	0.130	0.293	0.117	0.264
55	0.217	0.334	0.195	0.301	0.144	0.334	0.130	0.301
56	0.241	0.383	0.217	0.344	0.160	0.383	0.144	0.344
57	0.269	0.439	0.242	0.395	0.179	0.439	0.161	0.395
58	0.301	0.500	0.271	0.450	0.200	0.500	0.180	0.450
59	0.337	0.577	0.304	0.519	0.224	0.577	0.202	0.519
60	0.379	0.607	0.341	0.546	0.251	0.607	0.226	0.546
61	0.427	0.734	0.384	0.661	0.283	0.734	0.255	0.661
62	0.482	0.871	0.434	0.784	0.320	0.871	0.288	0.784
63	0.526	0.999	0.474	0.899	0.349	0.999	0.314	0.899
64	0.547	1.145	0.492	1.031	0.363	1.145	0.327	1.031
65	0.568	n/a	0.512	n/a	0.377	n/a	0.340	n/a
66	0.590	n/a	0.531	n/a	0.391	n/a	0.352	n/a
67	0.611	n/a	0.550	n/a	0.406	n/a	0.365	n/a
68	0.632	n/a	0.569	n/a	0.420	n/a	0.378	n/a
69	0.653	n/a	0.588	n/a	0.434	n/a	0.390	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 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:

$$\frac{500,000}{10,000} \times 0.025 = 1.250$$

The cost of Sally's Death cover is \$1.25 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.026 = 1.300$$

The cost of Sally's TPD cover is \$1.30 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 (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.023	0.008	0.057	0.040	0.157	0.114
16	0.023	0.008	0.057	0.040	0.157	0.114
17	0.023	0.008	0.057	0.040	0.157	0.114
18	0.023	0.008	0.057	0.040	0.157	0.114
19	0.023	0.008	0.057	0.040	0.157	0.114
20	0.023	0.008	0.057	0.040	0.157	0.114
21	0.023	0.009	0.058	0.040	0.160	0.117
22	0.024	0.010	0.059	0.041	0.165	0.120
23	0.024	0.011	0.060	0.042	0.169	0.123
24	0.025	0.013	0.061	0.042	0.174	0.126
25	0.026	0.014	0.063	0.043	0.179	0.131
26	0.027	0.015	0.063	0.044	0.183	0.133
27	0.028	0.017	0.064	0.044	0.187	0.135
28	0.029	0.018	0.066	0.045	0.192	0.137
29	0.031	0.020	0.067	0.046	0.197	0.140
30	0.032	0.022	0.069	0.047	0.203	0.144
31	0.034	0.024	0.071	0.048	0.211	0.148
32	0.035	0.027	0.074	0.050	0.220	0.154
33	0.037	0.029	0.077	0.052	0.230	0.160
34	0.039	0.031	0.081	0.054	0.242	0.168
35	0.042	0.034	0.085	0.057	0.255	0.176
36	0.044	0.037	0.089	0.060	0.268	0.186
37	0.047	0.039	0.094	0.064	0.282	0.197
38	0.049	0.042	0.100	0.068	0.297	0.208
39	0.053	0.045	0.106	0.073	0.313	0.220
40	0.056	0.048	0.113	0.078	0.330	0.234
41	0.060	0.051	0.121	0.084	0.347	0.249
42	0.063	0.055	0.129	0.091	0.366	0.264
43	0.067	0.059	0.138	0.099	0.384	0.281
44	0.072	0.063	0.148	0.108	0.403	0.299
45	0.077	0.067	0.159	0.117	0.423	0.318
46	0.082	0.073	0.171	0.128	0.443	0.336
47	0.088	0.077	0.184	0.139	0.463	0.356
48	0.094	0.082	0.199	0.152	0.483	0.376
49	0.100	0.088	0.215	0.167	0.503	0.395
50	0.108	0.094	0.232	0.182	0.521	0.413
51	0.115	0.101	0.251	0.200	0.538	0.430
52	0.124	0.108	0.272	0.218	0.554	0.446
53	0.133	0.115	0.295	0.238	0.567	0.459
54	0.142	0.123	0.320	0.260	0.577	0.469
55	0.153	0.131	0.347	0.283	0.583	0.475
56	0.164	0.139	0.376	0.308	0.584	0.476
57	0.177	0.149	0.409	0.335	0.579	0.471
58	0.190	0.159	0.445	0.364	0.568	0.460
59	0.205	0.169	0.485	0.396	0.548	0.441
60	0.220	0.180	0.507	0.405	0.517	0.413
61	0.237	0.192	0.464	0.366	0.474	0.374
62	0.256	0.205	0.405	0.315	0.414	0.321
63	0.276	0.218	0.324	0.245	0.331	0.250
64	0.298	0.232	0.206	0.146	0.210	0.149
65	0.321	0.247	n/a	n/a	n/a	n/a
66	0.347	0.263	n/a	n/a	n/a	n/a
67	0.375	0.279	n/a	n/a	n/a	n/a
68	0.379	0.282	n/a	n/a	n/a	n/a
69	0.246	0.184	n/a	n/a	n/a	n/a

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 (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.037	0.012	0.092	0.064	0.253	0.185
16	0.037	0.012	0.092	0.064	0.253	0.185
17	0.037	0.012	0.092	0.064	0.253	0.185
18	0.037	0.012	0.092	0.064	0.253	0.185
19	0.037	0.012	0.092	0.064	0.253	0.185
20	0.037	0.012	0.092	0.064	0.253	0.185
21	0.037	0.014	0.093	0.065	0.259	0.189
22	0.038	0.016	0.095	0.066	0.267	0.194
23	0.039	0.018	0.097	0.067	0.273	0.199
24	0.040	0.020	0.099	0.068	0.280	0.204
25	0.041	0.022	0.101	0.070	0.289	0.211
26	0.043	0.025	0.102	0.070	0.295	0.215
27	0.045	0.027	0.104	0.072	0.301	0.218
28	0.047	0.029	0.106	0.073	0.309	0.222
29	0.049	0.032	0.108	0.074	0.318	0.227
30	0.052	0.036	0.111	0.076	0.328	0.232
31	0.054	0.039	0.115	0.078	0.341	0.240
32	0.057	0.043	0.119	0.080	0.355	0.248
33	0.060	0.046	0.124	0.083	0.371	0.259
34	0.063	0.051	0.130	0.087	0.391	0.271
35	0.067	0.055	0.137	0.091	0.411	0.285
36	0.071	0.059	0.144	0.097	0.433	0.300
37	0.075	0.063	0.152	0.103	0.456	0.318
38	0.080	0.067	0.161	0.109	0.481	0.336
39	0.085	0.072	0.172	0.117	0.506	0.356
40	0.090	0.078	0.182	0.126	0.533	0.378
41	0.096	0.083	0.195	0.136	0.561	0.402
42	0.102	0.089	0.208	0.147	0.591	0.427
43	0.109	0.096	0.223	0.159	0.621	0.454
44	0.116	0.102	0.239	0.174	0.652	0.483
45	0.124	0.109	0.256	0.189	0.684	0.513
46	0.132	0.117	0.276	0.206	0.716	0.544
47	0.142	0.125	0.298	0.225	0.749	0.575
48	0.151	0.133	0.321	0.246	0.781	0.607
49	0.162	0.143	0.347	0.269	0.812	0.638
50	0.174	0.152	0.376	0.295	0.842	0.668
51	0.186	0.162	0.406	0.322	0.870	0.696
52	0.200	0.174	0.440	0.352	0.895	0.721
53	0.214	0.185	0.477	0.384	0.917	0.742
54	0.230	0.198	0.517	0.419	0.933	0.758
55	0.247	0.212	0.560	0.457	0.942	0.767
56	0.266	0.225	0.608	0.497	0.943	0.769
57	0.286	0.241	0.661	0.541	0.935	0.761
58	0.307	0.256	0.720	0.589	0.918	0.744
59	0.331	0.273	0.784	0.641	0.886	0.713
60	0.356	0.291	0.819	0.654	0.836	0.668
61	0.384	0.311	0.749	0.592	0.766	0.604
62	0.414	0.331	0.655	0.508	0.669	0.519
63	0.446	0.352	0.524	0.396	0.535	0.404
64	0.481	0.375	0.333	0.237	0.340	0.241
65	0.520	0.399	n/a	n/a	n/a	n/a
66	0.561	0.425	n/a	n/a	n/a	n/a
67	0.606	0.452	n/a	n/a	n/a	n/a
68	0.612	0.456	n/a	n/a	n/a	n/a
69	0.398	0.297	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 (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.021	0.007	0.052	0.036	0.140	0.102
16	0.021	0.007	0.052	0.036	0.140	0.102
17	0.021	0.007	0.052	0.036	0.140	0.102
18	0.021	0.007	0.051	0.036	0.140	0.102
19	0.021	0.007	0.051	0.036	0.140	0.102
20	0.021	0.007	0.051	0.036	0.140	0.102
21	0.021	0.008	0.052	0.036	0.143	0.105
22	0.021	0.009	0.053	0.037	0.147	0.108
23	0.022	0.010	0.054	0.037	0.151	0.110
24	0.022	0.012	0.055	0.038	0.155	0.113
25	0.023	0.012	0.057	0.039	0.160	0.117
26	0.024	0.014	0.057	0.039	0.163	0.119
27	0.025	0.015	0.058	0.040	0.167	0.121
28	0.026	0.016	0.059	0.041	0.171	0.123
29	0.028	0.018	0.060	0.041	0.176	0.125
30	0.029	0.020	0.062	0.042	0.181	0.128
31	0.030	0.022	0.064	0.043	0.188	0.133
32	0.032	0.024	0.066	0.045	0.196	0.137
33	0.034	0.026	0.069	0.047	0.205	0.143
34	0.035	0.028	0.073	0.049	0.216	0.150
35	0.037	0.031	0.076	0.051	0.227	0.158
36	0.040	0.033	0.080	0.054	0.239	0.166
37	0.042	0.035	0.085	0.057	0.252	0.176
38	0.045	0.038	0.090	0.061	0.266	0.186
39	0.047	0.040	0.096	0.065	0.280	0.197
40	0.050	0.043	0.102	0.070	0.295	0.209
41	0.054	0.046	0.109	0.076	0.310	0.222
42	0.057	0.050	0.116	0.082	0.327	0.236
43	0.061	0.053	0.124	0.089	0.343	0.251
44	0.065	0.057	0.133	0.097	0.360	0.267
45	0.069	0.061	0.143	0.105	0.378	0.284
46	0.074	0.065	0.154	0.115	0.396	0.300
47	0.079	0.070	0.166	0.126	0.414	0.318
48	0.084	0.074	0.179	0.137	0.431	0.335
49	0.090	0.080	0.193	0.150	0.449	0.352
50	0.097	0.085	0.209	0.164	0.465	0.369
51	0.104	0.091	0.226	0.180	0.481	0.384
52	0.111	0.097	0.245	0.196	0.495	0.398
53	0.119	0.103	0.265	0.214	0.506	0.410
54	0.128	0.111	0.288	0.234	0.515	0.418
55	0.138	0.118	0.312	0.254	0.520	0.424
56	0.148	0.126	0.339	0.277	0.521	0.425
57	0.159	0.134	0.368	0.301	0.517	0.420
58	0.171	0.143	0.401	0.328	0.507	0.411
59	0.184	0.152	0.437	0.357	0.489	0.394
60	0.198	0.162	0.456	0.364	0.462	0.369
61	0.214	0.173	0.417	0.330	0.423	0.334
62	0.231	0.184	0.365	0.283	0.369	0.287
63	0.248	0.196	0.292	0.221	0.296	0.224
64	0.268	0.209	0.186	0.132	0.188	0.133
65	0.289	0.222	n/a	n/a	n/a	n/a
66	0.312	0.236	n/a	n/a	n/a	n/a
67	0.337	0.252	n/a	n/a	n/a	n/a
68	0.341	0.254	n/a	n/a	n/a	n/a
69	0.222	0.165	n/a	n/a	n/a	n/a

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 (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.034	0.011	0.083	0.058	0.226	0.165
16	0.034	0.011	0.083	0.058	0.226	0.165
17	0.034	0.011	0.083	0.058	0.226	0.165
18	0.034	0.011	0.083	0.058	0.226	0.165
19	0.034	0.011	0.083	0.058	0.226	0.165
20	0.034	0.011	0.083	0.058	0.226	0.165
21	0.034	0.013	0.084	0.058	0.231	0.169
22	0.034	0.015	0.086	0.059	0.238	0.174
23	0.035	0.016	0.087	0.060	0.244	0.178
24	0.036	0.018	0.089	0.061	0.250	0.182
25	0.037	0.020	0.091	0.063	0.259	0.189
26	0.039	0.022	0.092	0.063	0.264	0.192
27	0.041	0.024	0.093	0.064	0.269	0.195
28	0.042	0.026	0.095	0.065	0.276	0.198
29	0.044	0.029	0.097	0.067	0.284	0.202
30	0.046	0.032	0.100	0.068	0.293	0.207
31	0.049	0.035	0.103	0.070	0.304	0.214
32	0.051	0.039	0.107	0.072	0.317	0.222
33	0.054	0.042	0.112	0.075	0.332	0.231
34	0.057	0.046	0.117	0.079	0.349	0.242
35	0.060	0.049	0.123	0.082	0.367	0.254
36	0.064	0.053	0.130	0.087	0.387	0.268
37	0.068	0.057	0.137	0.092	0.407	0.284
38	0.072	0.061	0.145	0.098	0.429	0.300
39	0.076	0.065	0.155	0.105	0.452	0.318
40	0.081	0.070	0.164	0.114	0.476	0.338
41	0.086	0.075	0.175	0.122	0.501	0.359
42	0.092	0.080	0.187	0.132	0.528	0.382
43	0.098	0.086	0.201	0.144	0.554	0.406
44	0.104	0.092	0.215	0.156	0.582	0.431
45	0.111	0.098	0.231	0.170	0.611	0.458
46	0.119	0.105	0.249	0.186	0.640	0.485
47	0.127	0.112	0.268	0.203	0.669	0.513
48	0.136	0.120	0.289	0.222	0.697	0.542
49	0.146	0.128	0.312	0.242	0.725	0.570
50	0.156	0.137	0.338	0.265	0.752	0.596
51	0.167	0.146	0.366	0.290	0.777	0.621
52	0.180	0.156	0.396	0.317	0.800	0.644
53	0.193	0.167	0.429	0.346	0.818	0.663
54	0.207	0.178	0.465	0.378	0.833	0.676
55	0.223	0.190	0.504	0.411	0.841	0.685
56	0.239	0.203	0.548	0.447	0.842	0.687
57	0.257	0.217	0.595	0.487	0.835	0.679
58	0.276	0.231	0.648	0.530	0.819	0.664
59	0.298	0.246	0.706	0.577	0.791	0.637
60	0.321	0.262	0.737	0.589	0.746	0.597
61	0.345	0.280	0.675	0.533	0.684	0.539
62	0.372	0.298	0.590	0.458	0.597	0.463
63	0.401	0.317	0.472	0.356	0.478	0.361
64	0.433	0.338	0.300	0.213	0.303	0.216
65	0.468	0.359	n/a	n/a	n/a	n/a
66	0.505	0.382	n/a	n/a	n/a	n/a
67	0.545	0.407	n/a	n/a	n/a	n/a
68	0.551	0.411	n/a	n/a	n/a	n/a
69	0.358	0.267	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:

$$\frac{6,300}{100} \times 0.039 = 2.457$$

The cost of Sally's Income Protection is \$2.46 a week.



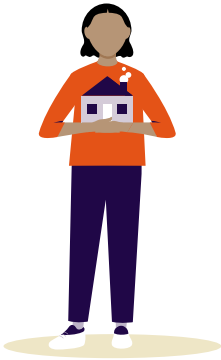
Useful things you should know

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/iress



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/iress 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)

Email

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