

AustralianSuper Select for Komatsu employees

About this employee booklet

The information in this employee booklet forms part of the Product Disclosure Statement for AustralianSuper Select prepared on 3 September 2022.

It's specific to permanent and fixed-term employees of Komatsu Australia Pty Ltd, and its associated company*, as the contributing employers (Komatsu). Information about fees and costs paid as a member of AustralianSuper Select, including how and when they're paid, have been published in the *AustralianSuper Select Product Disclosure Statement*.

If you're an existing AustralianSuper member and not in AustralianSuper Select for Komatsu employees, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee you're not eligible to join AustralianSuper Select. Please speak to your employer to discuss your options.



Types of insurance cover

AustralianSuper provides the following types of insurance cover†:

Types of insurance cover	
Death	Can help ease financial stress by paying a lump sum to your beneficiaries if something happens to you.
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 temporarily.

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.

The basic cover your employer pays for will start once you've received an employer contribution from them, regardless of your super balance.

See the *Insurance in your super* guide for Select members at australiansuper.com/komatsu for details and examples of when cover starts.

Important information



There are many circumstances that may affect your insurance cover. See the *Insurance in your super* guide for Select members at australiansuper.com/komatsu for more information about your AustralianSuper Select insurance. It details terms and conditions 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 Select employer.

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

* Komatsu Australia Corporate Finance Pty Ltd.

† AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

Cost of your cover

Komatsu pays the cost of your basic insurance cover in AustralianSuper Select and the \$1.00 a week Flat administration fee for your super account (you'll still pay the Asset-based administration fee for your super account).

The fees and insurance costs paid by Komatsu are counted towards your before-tax (concessional) contribution cap for each financial year. This may affect your ability to make, or the amount you are able to contribute as, additional before-tax contributions.

Insurance costs include stamp duty charges and costs incurred by the Trustee for administering insurance arrangements.

Basic cover

Eligible permanent and fixed-term* employees will receive a basic level of insurance cover with a Blue Collar category work rating. Basic cover is salary-based and your employer informs us of your salary to calculate your cover (age limits apply). See below for the definition of salary.

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

Insurance category	Your employment	Basic cover provided
Category 1	Permanent or fixed-term* employees who are working 15 hours or more each week AND not under a Komatsu Enterprise Agreement (EA) that provides Income Protection to employees.	Basic Death, TPD and Income Protection cover, paid by your employer.
Category 2	Permanent or fixed-term* employees working less than 15 hours each week.	Basic Death cover only, paid by your employer.
Category 3	Permanent or fixed-term* employees who are working 15 hours or more each week AND are under a Komatsu Enterprise Agreement (EA) that provides Income Protection to employees†.	Basic Death and TPD cover, paid by your employer.

* Fixed-term contracts must be for at least one year.

† Income Protection is currently provided under a separate insurance policy maintained and paid for 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, see pages 7 to 13.

Your basic Death and TPD cover amounts will be calculated as shown in the table below or \$1.1M (whichever is lower).

Age	Category 1			Category 2	Category 3	
	Death	TPD	Income Protection	Death only	Death	TPD
15-44	4 x salary	4 x salary	75% of your monthly salary† or \$16,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 90 day waiting period.	4 x salary	4 x salary	4 x salary
45-55	3 x salary	3 x salary		3 x salary	3 x salary	3 x salary
56-64	2 x salary	2 x salary		2 x salary	2 x salary	2 x salary
65-69	2 x salary	n/a		2 x salary	2 x salary	n/a
Age basic cover ends§	At age 70	At age 65	At age 70	At age 70	At age 70	At age 65

† If you have basic Income Protection and make a claim, the maximum benefit payment you may receive is based on 75% of the monthly salary that Komatsu pays you.

§ Cover can stop for many reasons. For a list of events that may make cover stop, see the *Insurance in your super* guide for Select members at australiansuper.com/komatsu

Definition of salary

Your annual (before-tax) salary which you receive from your employer includes the following amounts:

- cash salary
- performance related commission[^]
- performance related bonuses[^]
- excludes employer super contributions.

[^] Averaged over the previous three years, or since you started your current occupation if less.

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 limits shown in the table below without you having to provide additional health information:

Automatic limits			
Category	Death cover	TPD cover	Income Protection
1	\$1.1M	\$1.1M	\$16,000 a month
2	\$1.1M	n/a	n/a
3	\$1.1M	\$1.1M	n/a

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 limits, 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

The cost of any additional cover you apply for will be paid by you and deducted monthly from your super account.

If you change your cover, you'll have to pay for some or all of the cost yourself, even if your employer paid for your basic cover before.

For more information about changing or cancelling your cover, see the *AustralianSuper Select Product Disclosure Statement* at australiansuper.com/select and the *Insurance in your super* guide for Select members at australiansuper.com/komatsu



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 Select employer and only applies while you're their employee.

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. Apply to change your individual work rating by completing the *Change my individual work rating* form available at australiansuper.com/select

Individual 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.

Insurance cover with a Blue Collar work rating is the most expensive.

Category work rating

Your category work rating is **Blue Collar** and applies only while you're an employee of Komatsu.



What happens if you leave your Select employer

If you leave Komatsu your account will move from Select to AustralianSuper Plan. You'll keep the same amount of cover you already have when you move to AustralianSuper Plan and it will become fixed cover (if eligible). You'll pay the cost of your total cover and all the administration fees for your super account which will be deducted monthly from your super account. And if you're in Category 1, your Income Protection waiting period will change to 60 days.

Your 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.

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 to change it. If you're eligible, you could pay less for your cover:

- while you're in 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 Komatsu and keep your cover when you move from Select to AustralianSuper Plan.

You can't change your category work rating because it's arranged by your employer.

To learn more, see the *Changing jobs? Take AustralianSuper with you* section in the *Insurance in your super* guide for Select members at australiansuper.com/komatsu



To learn more about checking your eligibility and applying to change your individual work rating, see the *Insurance in your super* guide for Select members at australiansuper.com/komatsu



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

The cost of basic Death and TPD cover for Komatsu employees in Select is based on age, gender and a Blue Collar category work rating. Basic TPD cover isn't provided if you're in Category 2.

Work rating												
Age	Male — Blue Collar		Female — Blue Collar		Male — White Collar		Female — White Collar		Male — Professional		Female — Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.087	0.063	0.059	0.063	0.044	0.032	0.030	0.032	0.039	0.028	0.026	0.028
16	0.083	0.063	0.056	0.063	0.042	0.032	0.029	0.032	0.038	0.028	0.025	0.028
17	0.083	0.063	0.056	0.063	0.042	0.032	0.029	0.032	0.038	0.028	0.025	0.028
18	0.083	0.063	0.056	0.063	0.042	0.032	0.029	0.032	0.038	0.028	0.025	0.028
19	0.087	0.063	0.059	0.063	0.044	0.032	0.030	0.032	0.039	0.028	0.026	0.028
20	0.087	0.063	0.059	0.063	0.044	0.032	0.030	0.032	0.039	0.028	0.026	0.028
21	0.087	0.066	0.059	0.066	0.044	0.034	0.030	0.034	0.039	0.030	0.026	0.030
22	0.090	0.066	0.060	0.066	0.046	0.034	0.030	0.034	0.040	0.030	0.028	0.030
23	0.091	0.066	0.061	0.066	0.046	0.034	0.031	0.034	0.042	0.030	0.028	0.030
24	0.092	0.067	0.062	0.067	0.047	0.034	0.031	0.034	0.042	0.031	0.029	0.031
25	0.095	0.067	0.062	0.067	0.048	0.034	0.031	0.034	0.043	0.031	0.029	0.031
26	0.096	0.068	0.064	0.068	0.048	0.035	0.033	0.035	0.043	0.031	0.029	0.031
27	0.097	0.068	0.065	0.068	0.050	0.035	0.033	0.035	0.044	0.031	0.030	0.031
28	0.101	0.070	0.068	0.070	0.051	0.035	0.034	0.035	0.046	0.031	0.030	0.031
29	0.106	0.072	0.071	0.072	0.053	0.036	0.037	0.036	0.048	0.032	0.033	0.032
30	0.110	0.074	0.074	0.074	0.056	0.038	0.038	0.038	0.050	0.034	0.034	0.034
31	0.114	0.076	0.077	0.076	0.057	0.039	0.039	0.039	0.052	0.035	0.035	0.035
32	0.118	0.082	0.078	0.082	0.060	0.042	0.039	0.042	0.053	0.036	0.035	0.036
33	0.124	0.091	0.083	0.091	0.062	0.046	0.042	0.046	0.056	0.042	0.038	0.042
34	0.129	0.099	0.087	0.099	0.065	0.050	0.044	0.050	0.059	0.044	0.039	0.044
35	0.135	0.111	0.091	0.111	0.068	0.056	0.046	0.056	0.061	0.050	0.042	0.050
36	0.144	0.123	0.096	0.123	0.073	0.062	0.048	0.062	0.065	0.055	0.043	0.055
37	0.151	0.136	0.101	0.136	0.077	0.068	0.051	0.068	0.069	0.062	0.046	0.062
38	0.159	0.151	0.106	0.151	0.080	0.076	0.053	0.076	0.071	0.068	0.048	0.068
39	0.171	0.168	0.114	0.168	0.086	0.084	0.057	0.084	0.077	0.076	0.052	0.076
40	0.182	0.187	0.122	0.187	0.092	0.094	0.061	0.094	0.082	0.084	0.055	0.084
41	0.194	0.208	0.129	0.208	0.097	0.104	0.065	0.104	0.088	0.094	0.059	0.094
42	0.208	0.231	0.139	0.231	0.105	0.116	0.070	0.116	0.093	0.104	0.062	0.104
43	0.224	0.255	0.149	0.255	0.113	0.128	0.075	0.128	0.101	0.115	0.068	0.115
44	0.242	0.284	0.160	0.284	0.122	0.143	0.080	0.143	0.109	0.128	0.073	0.128
45	0.258	0.313	0.173	0.313	0.129	0.157	0.087	0.157	0.117	0.141	0.078	0.141
46	0.280	0.350	0.188	0.350	0.141	0.176	0.095	0.176	0.127	0.157	0.084	0.157
47	0.305	0.388	0.203	0.388	0.153	0.195	0.102	0.195	0.137	0.175	0.092	0.175
48	0.329	0.429	0.220	0.429	0.166	0.215	0.110	0.215	0.149	0.193	0.100	0.193
49	0.362	0.470	0.242	0.470	0.181	0.236	0.122	0.236	0.163	0.212	0.109	0.212
50	0.397	0.518	0.265	0.518	0.199	0.260	0.133	0.260	0.179	0.233	0.119	0.233
51	0.434	0.562	0.289	0.562	0.217	0.281	0.145	0.281	0.195	0.253	0.131	0.253
52	0.478	0.615	0.319	0.615	0.239	0.308	0.160	0.308	0.216	0.277	0.144	0.277
53	0.528	0.676	0.353	0.676	0.265	0.338	0.177	0.338	0.238	0.305	0.159	0.305
54	0.585	0.752	0.390	0.752	0.293	0.377	0.195	0.377	0.264	0.338	0.176	0.338
55	0.647	0.845	0.431	0.845	0.324	0.423	0.216	0.423	0.291	0.381	0.194	0.381
56	0.719	0.958	0.479	0.958	0.360	0.479	0.240	0.479	0.324	0.431	0.216	0.431
57	0.804	1.094	0.536	1.094	0.403	0.547	0.269	0.547	0.362	0.493	0.242	0.493
58	0.898	1.271	0.599	1.271	0.449	0.636	0.300	0.636	0.404	0.572	0.270	0.572
59	1.005	1.505	0.671	1.505	0.504	0.753	0.336	0.753	0.453	0.677	0.302	0.677
60	1.129	1.759	0.754	1.759	0.566	0.880	0.377	0.880	0.509	0.792	0.340	0.792
61	1.274	2.134	0.849	2.134	0.638	1.067	0.425	1.067	0.573	0.961	0.382	0.961
62	1.419	2.456	0.947	2.456	0.710	1.228	0.474	1.228	0.639	1.106	0.426	1.106
63	1.475	2.816	0.983	2.816	0.738	1.409	0.492	1.409	0.664	1.268	0.443	1.268
64	1.529	3.662	1.020	3.662	0.765	1.832	0.510	1.832	0.688	1.648	0.460	1.648
65	1.604	n/a	1.070	n/a	0.803	n/a	0.536	n/a	0.722	n/a	0.482	n/a
66	1.657	n/a	1.105	n/a	0.829	n/a	0.553	n/a	0.746	n/a	0.497	n/a
67	1.712	n/a	1.142	n/a	0.857	n/a	0.572	n/a	0.771	n/a	0.514	n/a
68	1.767	n/a	1.178	n/a	0.884	n/a	0.590	n/a	0.795	n/a	0.531	n/a
69	1.819	n/a	1.213	n/a	0.910	n/a	0.607	n/a	0.820	n/a	0.546	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

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

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 gender, age and your applied work rating.

Example (Blue Collar work rating):

Sally is 31, female, and has a Blue Collar work rating.

She has \$400,000 of Death cover and \$400,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{400,000}{10,000} \times 0.077 = 3.08$$

The cost of Sally's Death cover is \$3.08 a week.

To work out the weekly cost of her TPD cover:

$$\frac{400,000}{10,000} \times 0.076 = 3.04$$

The cost of Sally's TPD cover is \$3.04 a week.



Weekly cost for \$100 a month of Income Protection

The cost of basic Income Protection for members in Category 1 of AustralianSuper Select for Komatsu employees is based on age, gender, a Blue Collar category work rating, a 90 day waiting period and a benefit payment period up to two years. Basic Income Protection isn't provided if you're in Categories 2 or 3. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper.

Male — Blue Collar work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
16	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
17	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
18	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
19	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
20	0.114	0.032	0.015	0.240	0.165	0.137	0.590	0.431	0.382
21	0.114	0.038	0.020	0.245	0.169	0.141	0.606	0.441	0.392
22	0.116	0.043	0.022	0.248	0.172	0.142	0.621	0.453	0.401
23	0.119	0.050	0.025	0.253	0.174	0.144	0.637	0.464	0.411
24	0.121	0.057	0.029	0.256	0.177	0.147	0.654	0.476	0.421
25	0.126	0.068	0.033	0.263	0.182	0.151	0.675	0.492	0.436
26	0.131	0.068	0.033	0.266	0.184	0.152	0.689	0.500	0.443
27	0.136	0.075	0.037	0.269	0.185	0.154	0.703	0.509	0.451
28	0.144	0.081	0.040	0.274	0.189	0.157	0.722	0.519	0.459
29	0.149	0.088	0.043	0.281	0.192	0.159	0.741	0.528	0.469
30	0.156	0.096	0.047	0.289	0.197	0.162	0.764	0.542	0.479
31	0.165	0.106	0.053	0.299	0.202	0.167	0.796	0.560	0.495
32	0.174	0.116	0.058	0.311	0.208	0.174	0.829	0.580	0.514
33	0.184	0.128	0.063	0.324	0.217	0.180	0.867	0.603	0.535
34	0.194	0.141	0.070	0.339	0.227	0.189	0.911	0.632	0.560
35	0.207	0.152	0.075	0.357	0.238	0.198	0.961	0.665	0.590
36	0.217	0.162	0.080	0.375	0.251	0.208	1.010	0.700	0.621
37	0.230	0.172	0.086	0.396	0.268	0.222	1.065	0.740	0.656
38	0.245	0.184	0.091	0.421	0.286	0.236	1.122	0.784	0.695
39	0.260	0.197	0.098	0.448	0.306	0.253	1.182	0.830	0.736
40	0.276	0.212	0.104	0.476	0.329	0.273	1.246	0.882	0.783
41	0.294	0.230	0.113	0.509	0.355	0.294	1.311	0.938	0.832
42	0.312	0.243	0.121	0.543	0.383	0.319	1.380	0.997	0.885
43	0.332	0.261	0.129	0.581	0.416	0.345	1.449	1.060	0.941
44	0.355	0.283	0.139	0.624	0.453	0.375	1.523	1.127	0.999
45	0.380	0.299	0.149	0.670	0.492	0.410	1.598	1.197	1.061
46	0.405	0.321	0.159	0.722	0.538	0.446	1.672	1.269	1.124
47	0.434	0.342	0.169	0.778	0.588	0.487	1.748	1.342	1.190
48	0.466	0.367	0.182	0.839	0.642	0.533	1.824	1.416	1.254
49	0.497	0.392	0.194	0.906	0.703	0.583	1.896	1.489	1.320
50	0.533	0.461	0.228	0.981	0.769	0.639	1.967	1.558	1.382
51	0.571	0.472	0.233	1.061	0.842	0.698	2.033	1.624	1.439
52	0.611	0.482	0.238	1.149	0.920	0.763	2.091	1.682	1.492
53	0.656	0.510	0.253	1.245	1.004	0.832	2.141	1.731	1.535
54	0.707	0.545	0.269	1.350	1.094	0.908	2.177	1.769	1.568
55	0.759	0.585	0.289	1.464	1.193	0.989	2.200	1.791	1.588
56	0.814	0.619	0.306	1.589	1.299	1.078	2.203	1.794	1.591
57	0.877	0.662	0.327	1.726	1.413	1.172	2.183	1.776	1.575
58	0.943	0.708	0.350	1.880	1.538	1.276	2.142	1.736	1.540
59	1.015	0.753	0.372	2.050	1.674	1.388	2.068	1.667	1.477
60	1.093	0.802	0.396	2.139	1.710	1.418	1.952	1.560	1.383
61	1.179	0.855	0.423	1.959	1.547	1.283	1.787	1.411	1.251
62	1.271	0.911	0.451	1.712	1.327	1.101	1.561	1.212	1.075
63	1.370	0.995	0.492	1.368	1.033	0.858	1.250	0.943	0.837
64	1.477	1.032	0.510	0.870	0.618	0.512	0.794	0.563	0.499
65	1.596	1.126	0.557	n/a	n/a	n/a	n/a	n/a	n/a
66	1.725	1.169	0.578	n/a	n/a	n/a	n/a	n/a	n/a
67	1.862	1.246	0.616	n/a	n/a	n/a	n/a	n/a	n/a
68	1.880	1.256	0.621	n/a	n/a	n/a	n/a	n/a	n/a
69	1.221	1.035	0.512	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

Female — Blue Collar work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.184	0.052	0.025	0.390	0.269	0.223	0.956	0.698	0.619
16	0.184	0.052	0.025	0.390	0.269	0.223	0.956	0.698	0.619
17	0.184	0.052	0.025	0.390	0.269	0.223	0.956	0.698	0.619
18	0.184	0.052	0.025	0.388	0.269	0.223	0.956	0.698	0.619
19	0.184	0.052	0.025	0.388	0.269	0.223	0.956	0.698	0.619
20	0.184	0.052	0.025	0.388	0.268	0.223	0.956	0.698	0.619
21	0.184	0.063	0.032	0.395	0.273	0.227	0.981	0.715	0.634
22	0.189	0.068	0.033	0.401	0.278	0.230	1.007	0.733	0.651
23	0.192	0.080	0.040	0.408	0.283	0.235	1.033	0.753	0.667
24	0.195	0.091	0.045	0.416	0.288	0.238	1.060	0.771	0.684
25	0.203	0.109	0.053	0.426	0.294	0.245	1.094	0.797	0.707
26	0.212	0.109	0.053	0.431	0.297	0.246	1.116	0.809	0.718
27	0.220	0.121	0.060	0.438	0.301	0.250	1.141	0.824	0.731
28	0.233	0.131	0.065	0.446	0.306	0.253	1.169	0.840	0.745
29	0.241	0.142	0.071	0.456	0.311	0.258	1.203	0.857	0.759
30	0.253	0.154	0.076	0.469	0.317	0.264	1.240	0.877	0.778
31	0.269	0.172	0.085	0.484	0.327	0.271	1.289	0.906	0.802
32	0.281	0.189	0.093	0.502	0.337	0.281	1.344	0.938	0.832
33	0.297	0.205	0.101	0.524	0.350	0.291	1.405	0.977	0.865
34	0.314	0.228	0.113	0.550	0.367	0.304	1.477	1.023	0.908
35	0.334	0.246	0.121	0.578	0.387	0.321	1.556	1.078	0.956
36	0.350	0.263	0.131	0.609	0.408	0.339	1.639	1.136	1.007
37	0.372	0.279	0.139	0.644	0.433	0.360	1.726	1.200	1.063
38	0.395	0.297	0.147	0.682	0.462	0.383	1.819	1.269	1.126
39	0.420	0.321	0.159	0.725	0.495	0.411	1.916	1.347	1.193
40	0.448	0.342	0.169	0.771	0.532	0.441	2.018	1.429	1.268
41	0.477	0.372	0.184	0.824	0.575	0.476	2.124	1.520	1.349
42	0.505	0.393	0.195	0.880	0.621	0.515	2.236	1.617	1.433
43	0.538	0.423	0.208	0.943	0.674	0.560	2.350	1.718	1.523
44	0.575	0.456	0.227	1.010	0.733	0.608	2.467	1.827	1.619
45	0.616	0.486	0.240	1.086	0.799	0.662	2.588	1.939	1.720
46	0.656	0.519	0.256	1.169	0.872	0.723	2.710	2.056	1.822
47	0.705	0.553	0.274	1.259	0.953	0.791	2.834	2.175	1.928
48	0.755	0.593	0.294	1.358	1.042	0.863	2.956	2.294	2.035
49	0.807	0.634	0.312	1.469	1.139	0.946	3.074	2.413	2.139
50	0.863	0.748	0.370	1.588	1.246	1.033	3.188	2.527	2.240
51	0.924	0.764	0.378	1.720	1.363	1.131	3.294	2.632	2.334
52	0.990	0.781	0.387	1.862	1.489	1.236	3.390	2.726	2.418
53	1.063	0.827	0.410	2.017	1.626	1.349	3.469	2.807	2.489
54	1.144	0.885	0.438	2.187	1.774	1.472	3.528	2.867	2.541
55	1.230	0.948	0.467	2.373	1.933	1.604	3.564	2.901	2.573
56	1.320	1.004	0.495	2.576	2.104	1.746	3.571	2.908	2.578
57	1.421	1.073	0.530	2.797	2.289	1.898	3.540	2.880	2.551
58	1.527	1.147	0.566	3.048	2.492	2.068	3.472	2.814	2.494
59	1.646	1.220	0.603	3.322	2.711	2.249	3.352	2.700	2.393
60	1.773	1.301	0.642	3.467	2.769	2.297	3.164	2.528	2.241
61	1.910	1.386	0.685	3.173	2.505	2.079	2.896	2.286	2.027
62	2.061	1.477	0.730	2.774	2.152	1.786	2.532	1.964	1.741
63	2.220	1.614	0.797	2.218	1.675	1.390	2.023	1.528	1.355
64	2.395	1.670	0.825	1.410	1.000	0.829	1.286	0.913	0.809
65	2.586	1.825	0.901	n/a	n/a	n/a	n/a	n/a	n/a
66	2.794	1.893	0.936	n/a	n/a	n/a	n/a	n/a	n/a
67	3.018	2.018	0.997	n/a	n/a	n/a	n/a	n/a	n/a
68	3.046	2.037	1.005	n/a	n/a	n/a	n/a	n/a	n/a
69	1.979	1.677	0.829	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

Male — White Collar work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
16	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
17	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
18	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
19	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
20	0.058	0.017	0.009	0.121	0.083	0.070	0.324	0.238	0.210
21	0.058	0.020	0.010	0.123	0.085	0.071	0.334	0.243	0.215
22	0.058	0.022	0.012	0.124	0.086	0.071	0.342	0.250	0.222
23	0.060	0.025	0.014	0.128	0.088	0.073	0.350	0.256	0.227
24	0.062	0.029	0.015	0.129	0.090	0.075	0.360	0.261	0.231
25	0.063	0.035	0.017	0.132	0.091	0.076	0.372	0.271	0.240
26	0.066	0.035	0.017	0.134	0.093	0.076	0.378	0.276	0.243
27	0.068	0.038	0.019	0.136	0.093	0.078	0.387	0.279	0.248
28	0.073	0.042	0.020	0.137	0.095	0.080	0.396	0.286	0.253
29	0.075	0.045	0.022	0.141	0.096	0.080	0.408	0.291	0.258
30	0.078	0.048	0.024	0.146	0.099	0.081	0.421	0.297	0.264
31	0.083	0.053	0.027	0.151	0.101	0.085	0.438	0.307	0.273
32	0.088	0.058	0.030	0.156	0.104	0.088	0.456	0.319	0.283
33	0.093	0.065	0.032	0.162	0.109	0.091	0.477	0.332	0.294
34	0.098	0.071	0.035	0.170	0.114	0.095	0.502	0.349	0.307
35	0.104	0.076	0.038	0.179	0.119	0.099	0.528	0.367	0.324
36	0.109	0.081	0.040	0.189	0.126	0.104	0.557	0.385	0.342
37	0.116	0.086	0.043	0.198	0.134	0.111	0.586	0.406	0.360
38	0.123	0.093	0.047	0.212	0.144	0.119	0.618	0.431	0.383
39	0.131	0.099	0.050	0.225	0.154	0.128	0.651	0.458	0.405
40	0.139	0.106	0.053	0.238	0.165	0.137	0.685	0.486	0.431
41	0.147	0.116	0.057	0.255	0.179	0.147	0.722	0.515	0.458
42	0.157	0.123	0.062	0.273	0.192	0.161	0.759	0.548	0.487
43	0.167	0.131	0.065	0.291	0.208	0.174	0.797	0.583	0.519
44	0.179	0.142	0.070	0.312	0.227	0.189	0.839	0.621	0.550
45	0.190	0.151	0.075	0.335	0.246	0.205	0.878	0.659	0.585
46	0.203	0.161	0.080	0.362	0.269	0.223	0.920	0.698	0.619
47	0.218	0.172	0.085	0.390	0.294	0.245	0.961	0.738	0.656
48	0.233	0.184	0.091	0.420	0.322	0.268	1.004	0.779	0.690
49	0.250	0.197	0.098	0.454	0.352	0.293	1.043	0.819	0.726
50	0.268	0.231	0.114	0.491	0.385	0.321	1.083	0.857	0.759
51	0.286	0.236	0.118	0.532	0.421	0.350	1.119	0.893	0.792
52	0.306	0.241	0.119	0.575	0.461	0.382	1.151	0.924	0.821
53	0.329	0.256	0.128	0.623	0.502	0.416	1.177	0.953	0.845
54	0.354	0.273	0.136	0.675	0.548	0.454	1.197	0.974	0.863
55	0.380	0.293	0.146	0.733	0.598	0.495	1.210	0.986	0.873
56	0.408	0.311	0.154	0.796	0.651	0.540	1.212	0.987	0.875
57	0.439	0.332	0.164	0.863	0.707	0.586	1.202	0.977	0.867
58	0.472	0.355	0.175	0.941	0.769	0.639	1.179	0.956	0.847
59	0.509	0.377	0.187	1.025	0.837	0.695	1.137	0.918	0.812
60	0.547	0.401	0.198	1.070	0.855	0.710	1.075	0.858	0.761
61	0.590	0.428	0.212	0.981	0.774	0.642	0.984	0.776	0.689
62	0.636	0.456	0.227	0.857	0.664	0.552	0.858	0.667	0.591
63	0.685	0.499	0.246	0.685	0.517	0.429	0.687	0.519	0.461
64	0.740	0.517	0.256	0.436	0.309	0.256	0.438	0.311	0.274
65	0.799	0.563	0.279	n/a	n/a	n/a	n/a	n/a	n/a
66	0.863	0.585	0.289	n/a	n/a	n/a	n/a	n/a	n/a
67	0.931	0.624	0.309	n/a	n/a	n/a	n/a	n/a	n/a
68	0.941	0.629	0.311	n/a	n/a	n/a	n/a	n/a	n/a
69	0.611	0.519	0.256	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

Female — White Collar work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.093	0.027	0.014	0.195	0.136	0.113	0.525	0.385	0.340
16	0.093	0.027	0.014	0.195	0.136	0.113	0.525	0.385	0.340
17	0.093	0.027	0.014	0.195	0.136	0.113	0.525	0.385	0.340
18	0.093	0.027	0.014	0.195	0.136	0.113	0.525	0.385	0.340
19	0.093	0.027	0.014	0.195	0.136	0.113	0.525	0.385	0.340
20	0.093	0.027	0.014	0.195	0.134	0.113	0.525	0.385	0.340
21	0.093	0.032	0.017	0.198	0.137	0.114	0.540	0.393	0.349
22	0.095	0.035	0.017	0.202	0.139	0.116	0.555	0.403	0.359
23	0.096	0.040	0.020	0.205	0.142	0.118	0.568	0.415	0.367
24	0.098	0.047	0.024	0.208	0.144	0.119	0.583	0.425	0.377
25	0.103	0.055	0.027	0.213	0.147	0.123	0.603	0.439	0.388
26	0.106	0.055	0.027	0.217	0.149	0.124	0.614	0.446	0.395
27	0.111	0.062	0.030	0.220	0.151	0.126	0.627	0.453	0.403
28	0.118	0.066	0.033	0.223	0.154	0.128	0.642	0.462	0.410
29	0.121	0.071	0.037	0.228	0.156	0.129	0.662	0.471	0.418
30	0.128	0.078	0.038	0.235	0.159	0.132	0.682	0.482	0.428
31	0.136	0.086	0.043	0.243	0.164	0.136	0.710	0.499	0.441
32	0.141	0.095	0.047	0.251	0.169	0.141	0.740	0.515	0.458
33	0.149	0.103	0.052	0.263	0.175	0.146	0.773	0.538	0.476
34	0.157	0.114	0.057	0.276	0.184	0.152	0.812	0.563	0.500
35	0.167	0.124	0.062	0.289	0.194	0.161	0.857	0.593	0.525
36	0.175	0.132	0.066	0.306	0.205	0.170	0.901	0.624	0.555
37	0.187	0.141	0.070	0.322	0.217	0.180	0.949	0.660	0.585
38	0.198	0.149	0.075	0.342	0.231	0.192	1.000	0.698	0.619
39	0.210	0.161	0.080	0.363	0.248	0.207	1.055	0.741	0.657
40	0.225	0.172	0.085	0.387	0.266	0.222	1.111	0.786	0.697
41	0.240	0.187	0.093	0.413	0.288	0.238	1.169	0.837	0.741
42	0.253	0.197	0.098	0.441	0.311	0.258	1.230	0.890	0.788
43	0.269	0.212	0.104	0.472	0.337	0.281	1.292	0.946	0.839
44	0.288	0.228	0.114	0.505	0.367	0.304	1.357	1.005	0.891
45	0.309	0.243	0.121	0.543	0.400	0.332	1.423	1.066	0.946
46	0.329	0.260	0.129	0.585	0.436	0.362	1.490	1.131	1.002
47	0.354	0.278	0.137	0.631	0.477	0.396	1.558	1.197	1.060
48	0.378	0.297	0.147	0.680	0.522	0.433	1.626	1.263	1.119
49	0.405	0.317	0.157	0.735	0.570	0.474	1.692	1.327	1.177
50	0.433	0.375	0.185	0.794	0.624	0.517	1.754	1.390	1.231
51	0.462	0.383	0.190	0.860	0.682	0.566	1.812	1.448	1.284
52	0.495	0.392	0.194	0.931	0.745	0.619	1.865	1.500	1.330
53	0.532	0.415	0.205	1.009	0.814	0.675	1.908	1.545	1.368
54	0.573	0.443	0.220	1.094	0.888	0.736	1.941	1.576	1.398
55	0.616	0.474	0.235	1.187	0.967	0.802	1.961	1.596	1.415
56	0.660	0.502	0.248	1.289	1.053	0.873	1.964	1.599	1.418
57	0.712	0.537	0.266	1.400	1.146	0.949	1.947	1.584	1.403
58	0.764	0.575	0.284	1.525	1.246	1.035	1.910	1.548	1.372
59	0.824	0.611	0.302	1.662	1.357	1.126	1.844	1.485	1.317
60	0.887	0.651	0.322	1.735	1.385	1.149	1.740	1.391	1.233
61	0.956	0.693	0.344	1.588	1.253	1.040	1.593	1.258	1.114
62	1.032	0.740	0.365	1.388	1.076	0.893	1.393	1.081	0.957
63	1.111	0.807	0.400	1.109	0.839	0.695	1.113	0.840	0.746
64	1.198	0.835	0.413	0.705	0.500	0.415	0.707	0.502	0.446
65	1.294	0.913	0.451	n/a	n/a	n/a	n/a	n/a	n/a
66	1.398	0.948	0.469	n/a	n/a	n/a	n/a	n/a	n/a
67	1.510	1.010	0.499	n/a	n/a	n/a	n/a	n/a	n/a
68	1.523	1.019	0.504	n/a	n/a	n/a	n/a	n/a	n/a
69	0.990	0.839	0.415	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

Male — Professional work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
16	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
17	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
18	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
19	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
20	0.052	0.015	0.007	0.108	0.075	0.062	0.296	0.217	0.192
21	0.052	0.017	0.009	0.111	0.076	0.063	0.304	0.222	0.197
22	0.053	0.020	0.010	0.113	0.078	0.065	0.311	0.227	0.202
23	0.053	0.024	0.012	0.114	0.078	0.065	0.319	0.233	0.207
24	0.055	0.025	0.014	0.116	0.080	0.066	0.327	0.238	0.212
25	0.057	0.030	0.015	0.119	0.083	0.068	0.339	0.246	0.218
26	0.060	0.030	0.015	0.119	0.083	0.068	0.345	0.251	0.222
27	0.062	0.033	0.017	0.121	0.083	0.070	0.352	0.255	0.227
28	0.065	0.037	0.019	0.124	0.085	0.071	0.362	0.260	0.230
29	0.068	0.040	0.020	0.128	0.086	0.071	0.372	0.264	0.235
30	0.070	0.043	0.022	0.131	0.090	0.073	0.383	0.271	0.240
31	0.075	0.048	0.024	0.134	0.091	0.075	0.398	0.281	0.248
32	0.078	0.053	0.027	0.141	0.095	0.078	0.415	0.291	0.258
33	0.083	0.058	0.029	0.146	0.098	0.081	0.434	0.302	0.268
34	0.088	0.063	0.032	0.152	0.103	0.085	0.456	0.317	0.281
35	0.093	0.068	0.033	0.161	0.108	0.090	0.481	0.334	0.296
36	0.098	0.073	0.037	0.169	0.113	0.095	0.505	0.350	0.311
37	0.104	0.078	0.038	0.179	0.121	0.099	0.533	0.370	0.329
38	0.111	0.083	0.042	0.190	0.129	0.106	0.561	0.393	0.349
39	0.118	0.090	0.045	0.202	0.137	0.114	0.591	0.416	0.368
40	0.124	0.096	0.047	0.215	0.149	0.123	0.624	0.441	0.392
41	0.132	0.104	0.052	0.230	0.161	0.132	0.656	0.469	0.416
42	0.141	0.109	0.055	0.245	0.172	0.144	0.690	0.499	0.443
43	0.149	0.118	0.058	0.261	0.187	0.156	0.725	0.530	0.471
44	0.161	0.128	0.063	0.281	0.203	0.169	0.763	0.565	0.500
45	0.172	0.134	0.068	0.302	0.222	0.185	0.799	0.599	0.532
46	0.182	0.144	0.071	0.326	0.243	0.202	0.837	0.636	0.563
47	0.195	0.154	0.076	0.350	0.264	0.220	0.875	0.672	0.596
48	0.210	0.165	0.083	0.378	0.289	0.240	0.913	0.708	0.627
49	0.223	0.177	0.088	0.408	0.317	0.263	0.949	0.745	0.660
50	0.240	0.208	0.103	0.441	0.347	0.288	0.984	0.779	0.692
51	0.258	0.213	0.104	0.477	0.380	0.314	1.017	0.812	0.720
52	0.276	0.217	0.108	0.517	0.415	0.344	1.047	0.842	0.746
53	0.296	0.230	0.114	0.560	0.453	0.375	1.071	0.867	0.768
54	0.319	0.246	0.121	0.608	0.492	0.410	1.089	0.885	0.784
55	0.342	0.263	0.131	0.659	0.537	0.446	1.101	0.896	0.794
56	0.367	0.279	0.137	0.715	0.585	0.486	1.103	0.898	0.796
57	0.395	0.297	0.147	0.778	0.636	0.528	1.093	0.888	0.788
58	0.425	0.319	0.157	0.847	0.692	0.575	1.071	0.868	0.771
59	0.458	0.339	0.167	0.923	0.753	0.624	1.035	0.834	0.740
60	0.492	0.362	0.179	0.962	0.769	0.639	0.977	0.781	0.692
61	0.530	0.385	0.190	0.882	0.697	0.578	0.895	0.707	0.626
62	0.573	0.410	0.203	0.771	0.598	0.495	0.781	0.606	0.538
63	0.618	0.448	0.222	0.616	0.466	0.387	0.626	0.472	0.420
64	0.665	0.464	0.230	0.392	0.278	0.231	0.398	0.283	0.250
65	0.718	0.507	0.251	n/a	n/a	n/a	n/a	n/a	n/a
66	0.776	0.527	0.261	n/a	n/a	n/a	n/a	n/a	n/a
67	0.839	0.561	0.278	n/a	n/a	n/a	n/a	n/a	n/a
68	0.847	0.565	0.279	n/a	n/a	n/a	n/a	n/a	n/a
69	0.550	0.466	0.231	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

Female — Professional work rating									
Age	Benefit payment period up to two years			Benefit payment period up to five years			Benefit payment period up to age 65		
	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)	30 day waiting period (\$)	60 day waiting period (\$)	90 day waiting period (\$)
15	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
16	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
17	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
18	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
19	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
20	0.083	0.024	0.012	0.175	0.121	0.101	0.479	0.350	0.311
21	0.083	0.029	0.015	0.179	0.123	0.103	0.491	0.359	0.317
22	0.085	0.030	0.015	0.180	0.126	0.104	0.504	0.367	0.326
23	0.086	0.037	0.019	0.184	0.128	0.106	0.517	0.377	0.334
24	0.088	0.042	0.020	0.187	0.129	0.108	0.530	0.387	0.342
25	0.091	0.050	0.024	0.192	0.132	0.111	0.548	0.400	0.354
26	0.096	0.050	0.024	0.194	0.134	0.111	0.558	0.405	0.360
27	0.099	0.055	0.027	0.197	0.136	0.113	0.571	0.413	0.367
28	0.104	0.060	0.030	0.202	0.137	0.114	0.585	0.421	0.373
29	0.109	0.065	0.032	0.205	0.141	0.116	0.603	0.429	0.380
30	0.114	0.070	0.035	0.212	0.142	0.119	0.621	0.439	0.390
31	0.121	0.078	0.038	0.218	0.147	0.123	0.646	0.454	0.401
32	0.128	0.085	0.042	0.227	0.152	0.128	0.672	0.469	0.416
33	0.134	0.093	0.045	0.236	0.157	0.131	0.703	0.489	0.433
34	0.142	0.103	0.052	0.248	0.165	0.137	0.740	0.512	0.454
35	0.151	0.111	0.055	0.261	0.174	0.144	0.779	0.540	0.479
36	0.157	0.119	0.060	0.274	0.184	0.152	0.821	0.568	0.504
37	0.167	0.126	0.063	0.291	0.195	0.162	0.863	0.601	0.532
38	0.179	0.134	0.066	0.307	0.208	0.172	0.910	0.636	0.563
39	0.189	0.144	0.071	0.327	0.223	0.185	0.959	0.674	0.598
40	0.202	0.154	0.076	0.347	0.240	0.198	1.010	0.715	0.634
41	0.215	0.167	0.083	0.372	0.260	0.215	1.063	0.761	0.675
42	0.228	0.177	0.088	0.396	0.279	0.231	1.119	0.809	0.717
43	0.243	0.190	0.095	0.425	0.304	0.253	1.175	0.860	0.763
44	0.260	0.205	0.103	0.454	0.330	0.274	1.235	0.915	0.811
45	0.278	0.218	0.108	0.489	0.360	0.297	1.294	0.971	0.860
46	0.296	0.233	0.116	0.527	0.393	0.326	1.355	1.028	0.911
47	0.317	0.250	0.124	0.566	0.429	0.357	1.418	1.088	0.964
48	0.340	0.268	0.132	0.611	0.469	0.388	1.479	1.147	1.019
49	0.363	0.286	0.141	0.662	0.514	0.426	1.538	1.207	1.070
50	0.388	0.337	0.167	0.715	0.561	0.466	1.594	1.264	1.121
51	0.416	0.344	0.170	0.774	0.614	0.509	1.647	1.317	1.167
52	0.446	0.352	0.174	0.839	0.670	0.557	1.695	1.363	1.210
53	0.479	0.372	0.185	0.908	0.731	0.608	1.735	1.405	1.245
54	0.515	0.398	0.197	0.984	0.799	0.662	1.764	1.434	1.271
55	0.553	0.426	0.210	1.068	0.870	0.722	1.782	1.451	1.287
56	0.594	0.453	0.223	1.159	0.948	0.786	1.786	1.454	1.289
57	0.639	0.484	0.238	1.259	1.030	0.855	1.771	1.441	1.276
58	0.687	0.517	0.255	1.372	1.122	0.931	1.736	1.408	1.248
59	0.741	0.550	0.271	1.495	1.220	1.012	1.677	1.350	1.197
60	0.797	0.586	0.289	1.560	1.246	1.033	1.583	1.264	1.121
61	0.860	0.624	0.309	1.428	1.127	0.936	1.449	1.144	1.014
62	0.928	0.665	0.329	1.248	0.969	0.804	1.266	0.982	0.872
63	0.999	0.726	0.359	0.999	0.755	0.626	1.012	0.764	0.679
64	1.078	0.751	0.372	0.634	0.451	0.373	0.644	0.458	0.405
65	1.164	0.822	0.406	n/a	n/a	n/a	n/a	n/a	n/a
66	1.258	0.852	0.421	n/a	n/a	n/a	n/a	n/a	n/a
67	1.358	0.908	0.449	n/a	n/a	n/a	n/a	n/a	n/a
68	1.372	0.916	0.453	n/a	n/a	n/a	n/a	n/a	n/a
69	0.891	0.755	0.373	n/a	n/a	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

Weekly cost for \$100 a month of Income Protection

The cost of basic Income Protection for members in Category 1 of AustralianSuper Select for Komatsu employees is based on age, gender, a Blue Collar category work rating, a 90 day waiting period and a benefit payment period up to two years. If you're in Categories 2 or 3, basic Income Protection isn't provided. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. If you have Income Protection the cost of it will be based on your age, gender, benefit payment period, waiting period and a Blue Collar category work rating.

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, your gender, age, waiting period and benefit payment period.

Example (Blue Collar work rating):

Sally is 31 and female. She has \$6,200 a month of Income Protection with a benefit payment period up to two years, a 90 day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,200}{100} \times 0.085 = 5.270$$

The cost of Sally's Income Protection is \$5.27 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 Select members at australiansuper.com/komatsu



Claiming on your cover

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

	Death	TPD	Income Protection*	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	✓ Category 1: Limited cover [†] may apply. Category 2 and 3: You don't get basic Income Protection [‡] with your AustralianSuper Select account.	✓ Limited cover [†] will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Category 1: Basic cover has a 90 day waiting period. Category 2 and 3: You don't get basic Income Protection [‡] 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 [†])?	✓	✓	✓	✓

* 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 Select members at australiansuper.com/komatsu for examples.

† See the Limited cover and full cover section above to understand what this means for you.

‡ For Category 3 members, Income Protection is provided under a separate insurance policy maintained and paid for by your employer.



How to claim

We're here to help guide you (and the beneficiaries of members who've passed away), through the process of making a claim.

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



Can I nominate beneficiaries?

Nominate who will 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.

To make a binding nomination complete a valid *Binding death nomination* form available at australiansuper.com/forms



What if I change my super fund?

To find out if you have insurance with another fund, log into your account and go to *Consolidate and find your super*.

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. That's because combining your super into your AustralianSuper account doesn't automatically transfer any insurance you have with your other super fund/s. See the *Applying for an insurance transfer* fact sheet at australiansuper.com/select for step-by-step instructions on how to apply.

Contact us

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

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