

AustralianSuper Select for Path Transit employees

Effective 1 February 2023

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 employees working 15 hours or more a week of Path Transit Pty Ltd as the contributing employer (referred to as Path Transit in this booklet). 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 Path Transit employees, please refer to the relevant Product Disclosure Statement for your plan.

If you're a permanent employee working less than 15 hours a week or 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.

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.

Any basic cover you pay for 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 your super balance first reaches \$6,000 (age limits and other conditions apply).

You can apply to start your basic cover earlier, without providing detailed health information, by completing the *Start your basic cover* form you received with your welcome letter (conditions apply).

See the *Insurance in your super* guide for Select members at australiansuper.com/pathtransit 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/pathtransit 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.

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

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. This is 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 working 15 hours or more a week will receive a basic level of insurance cover with either a Blue Collar or White Collar category work rating depending on the category you're in. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply).

Your basic Death and TPD cover amounts will change from month to month depending on your salary and your length of service to age 65.

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.

Use the Path Transit Select insurance calculator to work out how much basic cover you could get and the cost of it at australiansuper.com/pathtransit

Insurance category	Category 1	Category 2
Category description	Permanent Management and Administration employees working 15 hours or more a week	Permanent Drivers and Trade Certified employees working 15 hours or more a week
Category work rating	White Collar	Blue Collar
Basic Death and TPD cover design	For all categories: 15% x your salary* x future service [†] to age 65 or \$1M (whichever is lower).	
Age basic Death and TPD cover ends [‡]	Cover ends at age 65.	
Basic Income Protection design	For all categories: 75% of monthly salary* or \$10,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 90-day waiting period.	
Age basic Income Protection ends [‡]	Cover ends at age 70.	

* Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more details see the *Insurance in your super* guide for Select members at australiansuper.com/pathtransit

[†] Future service is defined as the number of complete years and months until you turn 65. A partial month is rounded up to the nearest whole month.

[‡] 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/pathtransit

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	
Death and TPD cover	Income Protection
\$1M	\$10,000 a month

We'll write to you about your options if your basic cover has reached the automatic limit(s). To increase your basic cover in line with your salary above the automatic 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.

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/pathtransit



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 **White Collar** if you're in Category 1 or **Blue Collar** if you're in Category 2 and applies only while you're an employee of Path Transit.

What happens if you leave your Select employer

If you leave Path Transit 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). Your Income Protection waiting period will change to 60 days.

You'll pay the cost of your total cover which will be deducted monthly from your super account.

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 Path Transit 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/pathtransit



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/pathtransit



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

The cost of basic Death and TPD cover for Path Transit employees in Select is based on age and a White Collar category work rating if you're in Category 1 and a Blue Collar category work rating if you're in Category 2.

Age	Work rating					
	Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.068	0.047	0.034	0.024	0.031	0.022
16	0.068	0.047	0.034	0.024	0.031	0.022
17	0.068	0.047	0.034	0.024	0.031	0.022
18	0.068	0.047	0.034	0.024	0.031	0.022
19	0.069	0.047	0.035	0.024	0.031	0.022
20	0.069	0.047	0.035	0.024	0.031	0.022
21	0.069	0.048	0.035	0.024	0.031	0.022
22	0.070	0.048	0.035	0.024	0.032	0.022
23	0.071	0.048	0.036	0.024	0.032	0.022
24	0.073	0.049	0.037	0.025	0.033	0.022
25	0.074	0.044	0.037	0.022	0.034	0.020
26	0.076	0.046	0.038	0.023	0.034	0.021
27	0.078	0.049	0.039	0.025	0.036	0.022
28	0.081	0.052	0.041	0.026	0.037	0.024
29	0.084	0.058	0.042	0.029	0.038	0.026
30	0.087	0.063	0.044	0.032	0.039	0.029
31	0.090	0.069	0.045	0.035	0.041	0.031
32	0.094	0.077	0.047	0.039	0.043	0.035
33	0.098	0.085	0.049	0.043	0.044	0.039
34	0.102	0.095	0.051	0.048	0.046	0.043
35	0.108	0.105	0.054	0.053	0.049	0.047
36	0.114	0.117	0.057	0.059	0.051	0.053
37	0.120	0.129	0.060	0.065	0.054	0.058
38	0.128	0.143	0.064	0.072	0.058	0.065
39	0.135	0.160	0.068	0.080	0.061	0.072
40	0.145	0.177	0.073	0.089	0.065	0.080
41	0.154	0.196	0.077	0.098	0.070	0.089
42	0.164	0.218	0.082	0.109	0.074	0.098
43	0.177	0.242	0.089	0.121	0.080	0.109
44	0.192	0.269	0.096	0.135	0.086	0.122
45	0.206	0.298	0.103	0.149	0.093	0.134
46	0.223	0.332	0.112	0.166	0.100	0.150
47	0.242	0.369	0.121	0.185	0.109	0.166
48	0.264	0.409	0.132	0.205	0.119	0.184
49	0.288	0.455	0.144	0.228	0.130	0.205
50	0.315	0.506	0.158	0.253	0.142	0.228
51	0.346	0.561	0.173	0.281	0.156	0.253
52	0.381	0.623	0.191	0.312	0.172	0.281
53	0.420	0.697	0.210	0.349	0.189	0.314
54	0.465	0.788	0.233	0.394	0.210	0.355
55	0.515	0.897	0.258	0.449	0.232	0.404
56	0.573	1.028	0.287	0.514	0.258	0.463
57	0.639	1.179	0.320	0.590	0.288	0.531
58	0.715	1.344	0.358	0.672	0.322	0.605
59	0.802	1.550	0.401	0.775	0.361	0.698
60	0.900	1.631	0.450	0.816	0.405	0.734
61	1.015	1.973	0.508	0.987	0.457	0.888
62	1.146	2.340	0.573	1.170	0.516	1.053
63	1.251	2.684	0.626	1.342	0.563	1.208
64	1.301	3.079	0.651	1.540	0.586	1.386
65	1.352*	n/a	0.676*	n/a	0.609*	n/a
66	1.402*	n/a	0.701*	n/a	0.631*	n/a
67	1.453*	n/a	0.727*	n/a	0.654*	n/a
68	1.504*	n/a	0.752*	n/a	0.677*	n/a
69	1.554*	n/a	0.777*	n/a	0.699*	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 (Blue Collar work rating):

Sally is 31, in Category 2 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:

$$\frac{500,000}{10,000} \times 0.090 = 4.50$$

The cost of Sally's Death cover is \$4.50 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.069 = 3.45$$

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



*Cost for fixed Death cover only. Salary-based Death cover ends at age 65. See the *Insurance in your super* guide for Select members at australiansuper.com/pathtransit for more information.

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 Path Transit employees in Select is based on age, a White Collar category work rating if you're in Category 1 or a Blue Collar category work rating if you're in Category 2, a 90-day waiting period and a benefit payment period up to two years.

Blue Collar work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.067	0.022	0.018	0.168	0.116	0.096	0.411	0.300	0.266
16	0.067	0.022	0.018	0.168	0.116	0.096	0.411	0.300	0.266
17	0.067	0.022	0.018	0.168	0.116	0.096	0.411	0.300	0.266
18	0.067	0.022	0.018	0.167	0.116	0.096	0.411	0.300	0.266
19	0.067	0.022	0.018	0.167	0.116	0.096	0.411	0.300	0.266
20	0.067	0.022	0.018	0.167	0.116	0.096	0.411	0.300	0.266
21	0.067	0.026	0.022	0.170	0.118	0.097	0.421	0.307	0.272
22	0.068	0.029	0.024	0.173	0.120	0.099	0.433	0.316	0.279
23	0.070	0.032	0.027	0.176	0.121	0.101	0.444	0.323	0.287
24	0.072	0.037	0.031	0.179	0.123	0.103	0.455	0.332	0.293
25	0.075	0.040	0.038	0.184	0.127	0.106	0.470	0.343	0.304
26	0.078	0.044	0.038	0.186	0.128	0.107	0.479	0.348	0.308
27	0.081	0.048	0.041	0.188	0.130	0.107	0.490	0.354	0.314
28	0.085	0.053	0.045	0.192	0.132	0.109	0.503	0.360	0.320
29	0.089	0.057	0.049	0.196	0.134	0.111	0.517	0.368	0.327
30	0.093	0.065	0.053	0.201	0.137	0.114	0.532	0.377	0.334
31	0.098	0.070	0.058	0.209	0.141	0.117	0.554	0.389	0.346
32	0.103	0.078	0.065	0.216	0.146	0.120	0.577	0.403	0.358
33	0.109	0.084	0.070	0.226	0.151	0.125	0.603	0.420	0.372
34	0.115	0.092	0.078	0.237	0.159	0.132	0.635	0.440	0.390
35	0.121	0.099	0.084	0.249	0.166	0.138	0.668	0.463	0.411
36	0.129	0.107	0.090	0.262	0.175	0.146	0.704	0.488	0.432
37	0.136	0.114	0.095	0.277	0.186	0.155	0.741	0.516	0.457
38	0.145	0.122	0.101	0.293	0.199	0.165	0.781	0.545	0.484
39	0.154	0.131	0.109	0.312	0.213	0.177	0.823	0.578	0.513
40	0.163	0.141	0.117	0.332	0.229	0.190	0.866	0.614	0.545
41	0.174	0.150	0.126	0.354	0.247	0.205	0.912	0.653	0.579
42	0.186	0.161	0.134	0.378	0.267	0.222	0.960	0.694	0.616
43	0.198	0.173	0.144	0.405	0.290	0.240	1.009	0.738	0.654
44	0.211	0.185	0.156	0.435	0.316	0.262	1.060	0.784	0.695
45	0.225	0.198	0.165	0.466	0.344	0.285	1.111	0.834	0.739
46	0.240	0.213	0.176	0.503	0.375	0.311	1.164	0.883	0.783
47	0.257	0.226	0.188	0.542	0.410	0.340	1.217	0.934	0.828
48	0.275	0.241	0.202	0.585	0.448	0.372	1.269	0.986	0.874
49	0.294	0.259	0.215	0.631	0.490	0.407	1.320	1.037	0.918
50	0.316	0.276	0.254	0.683	0.536	0.445	1.369	1.085	0.962
51	0.338	0.295	0.260	0.739	0.586	0.487	1.414	1.130	1.002
52	0.363	0.316	0.266	0.800	0.640	0.532	1.455	1.171	1.038
53	0.389	0.337	0.281	0.867	0.699	0.580	1.489	1.206	1.068
54	0.418	0.360	0.301	0.941	0.763	0.633	1.515	1.231	1.091
55	0.450	0.385	0.322	1.020	0.831	0.690	1.530	1.247	1.105
56	0.483	0.410	0.341	1.107	0.904	0.751	1.533	1.249	1.107
57	0.519	0.438	0.364	1.202	0.984	0.816	1.520	1.236	1.096
58	0.558	0.466	0.389	1.310	1.072	0.890	1.491	1.209	1.071
59	0.601	0.497	0.415	1.427	1.166	0.968	1.439	1.159	1.028
60	0.648	0.530	0.442	1.490	1.191	0.988	1.358	1.086	0.962
61	0.698	0.565	0.471	1.364	1.077	0.894	1.244	0.982	0.871
62	0.753	0.601	0.502	1.192	0.925	0.768	1.087	0.843	0.747
63	0.811	0.640	0.548	0.954	0.720	0.598	0.869	0.657	0.582
64	0.876	0.682	0.568	0.606	0.430	0.357	0.552	0.392	0.347
65	0.945	0.726	0.620	n/a	n/a	n/a	n/a	n/a	n/a
66	1.021	0.772	0.643	n/a	n/a	n/a	n/a	n/a	n/a
67	1.103	0.822	0.686	n/a	n/a	n/a	n/a	n/a	n/a
68	1.114	0.830	0.691	n/a	n/a	n/a	n/a	n/a	n/a
69	0.724	0.540	0.570	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

White Collar work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
16	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
17	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
18	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
19	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
20	0.034	0.011	0.009	0.084	0.058	0.048	0.230	0.168	0.149
21	0.034	0.013	0.011	0.085	0.059	0.049	0.236	0.172	0.153
22	0.034	0.015	0.012	0.087	0.060	0.050	0.243	0.177	0.157
23	0.035	0.016	0.014	0.088	0.061	0.051	0.249	0.181	0.161
24	0.036	0.019	0.016	0.090	0.062	0.052	0.255	0.186	0.165
25	0.038	0.020	0.019	0.092	0.064	0.053	0.264	0.192	0.170
26	0.039	0.022	0.019	0.093	0.064	0.054	0.269	0.195	0.173
27	0.041	0.024	0.021	0.094	0.065	0.054	0.274	0.198	0.176
28	0.043	0.027	0.023	0.096	0.066	0.055	0.282	0.202	0.180
29	0.045	0.029	0.025	0.098	0.067	0.056	0.290	0.206	0.183
30	0.047	0.033	0.027	0.101	0.069	0.057	0.298	0.211	0.187
31	0.049	0.035	0.029	0.105	0.071	0.059	0.310	0.218	0.194
32	0.052	0.039	0.033	0.108	0.073	0.060	0.323	0.226	0.200
33	0.055	0.042	0.035	0.113	0.076	0.063	0.338	0.235	0.208
34	0.058	0.046	0.039	0.119	0.080	0.066	0.356	0.247	0.219
35	0.061	0.050	0.042	0.125	0.083	0.069	0.374	0.259	0.230
36	0.065	0.054	0.045	0.131	0.088	0.073	0.394	0.273	0.242
37	0.068	0.057	0.048	0.139	0.093	0.078	0.415	0.289	0.256
38	0.073	0.061	0.051	0.147	0.100	0.083	0.437	0.306	0.271
39	0.077	0.066	0.055	0.156	0.107	0.089	0.461	0.324	0.287
40	0.082	0.071	0.059	0.166	0.115	0.095	0.485	0.344	0.305
41	0.087	0.075	0.063	0.177	0.124	0.103	0.511	0.366	0.324
42	0.093	0.081	0.067	0.189	0.134	0.111	0.538	0.389	0.345
43	0.099	0.087	0.072	0.203	0.145	0.120	0.565	0.413	0.367
44	0.106	0.093	0.078	0.218	0.158	0.131	0.594	0.440	0.390
45	0.113	0.099	0.083	0.233	0.172	0.143	0.622	0.467	0.414
46	0.120	0.107	0.088	0.252	0.188	0.156	0.652	0.495	0.438
47	0.129	0.113	0.094	0.271	0.205	0.170	0.682	0.523	0.464
48	0.138	0.121	0.101	0.293	0.224	0.186	0.711	0.553	0.490
49	0.147	0.130	0.108	0.316	0.245	0.204	0.740	0.581	0.515
50	0.158	0.138	0.127	0.342	0.268	0.223	0.767	0.608	0.539
51	0.169	0.148	0.130	0.370	0.293	0.244	0.792	0.633	0.561
52	0.182	0.158	0.133	0.400	0.320	0.266	0.815	0.656	0.582
53	0.195	0.169	0.141	0.434	0.350	0.290	0.834	0.675	0.598
54	0.209	0.180	0.151	0.471	0.382	0.317	0.849	0.690	0.611
55	0.225	0.193	0.161	0.510	0.416	0.345	0.857	0.698	0.619
56	0.242	0.205	0.171	0.554	0.452	0.376	0.859	0.700	0.620
57	0.260	0.219	0.182	0.601	0.492	0.408	0.851	0.693	0.614
58	0.279	0.233	0.195	0.655	0.536	0.445	0.835	0.677	0.600
59	0.301	0.249	0.208	0.714	0.583	0.484	0.806	0.649	0.576
60	0.324	0.265	0.221	0.745	0.596	0.494	0.761	0.608	0.539
61	0.349	0.283	0.236	0.682	0.539	0.447	0.697	0.550	0.488
62	0.377	0.301	0.251	0.596	0.463	0.384	0.609	0.472	0.419
63	0.406	0.320	0.274	0.477	0.360	0.299	0.487	0.368	0.326
64	0.438	0.341	0.284	0.303	0.215	0.179	0.309	0.220	0.195
65	0.473	0.363	0.310	n/a	n/a	n/a	n/a	n/a	n/a
66	0.511	0.386	0.322	n/a	n/a	n/a	n/a	n/a	n/a
67	0.552	0.411	0.343	n/a	n/a	n/a	n/a	n/a	n/a
68	0.557	0.415	0.346	n/a	n/a	n/a	n/a	n/a	n/a
69	0.362	0.270	0.285	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

Professional work rating									
Age	Benefit payment period								
	Up to two years			Up to five years			Up to age 65		
	Waiting period								
	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.031	0.010	0.008	0.076	0.052	0.044	0.206	0.150	0.133
16	0.031	0.010	0.008	0.076	0.052	0.044	0.206	0.150	0.133
17	0.031	0.010	0.008	0.076	0.052	0.044	0.206	0.150	0.133
18	0.031	0.010	0.008	0.075	0.052	0.044	0.206	0.150	0.133
19	0.031	0.010	0.008	0.075	0.052	0.044	0.206	0.150	0.133
20	0.031	0.010	0.008	0.075	0.052	0.044	0.206	0.150	0.133
21	0.031	0.012	0.010	0.077	0.053	0.044	0.211	0.154	0.136
22	0.031	0.013	0.011	0.078	0.054	0.045	0.217	0.158	0.140
23	0.032	0.015	0.013	0.080	0.055	0.046	0.222	0.162	0.144
24	0.033	0.017	0.014	0.081	0.056	0.047	0.228	0.166	0.147
25	0.034	0.018	0.017	0.083	0.057	0.048	0.235	0.172	0.152
26	0.035	0.020	0.017	0.084	0.058	0.048	0.240	0.174	0.154
27	0.037	0.022	0.019	0.085	0.059	0.049	0.245	0.177	0.157
28	0.039	0.024	0.021	0.087	0.060	0.049	0.252	0.180	0.160
29	0.040	0.026	0.022	0.088	0.061	0.050	0.259	0.184	0.164
30	0.042	0.029	0.024	0.091	0.062	0.052	0.266	0.189	0.167
31	0.044	0.032	0.026	0.094	0.064	0.053	0.277	0.195	0.173
32	0.047	0.035	0.029	0.098	0.066	0.054	0.289	0.202	0.179
33	0.049	0.038	0.032	0.102	0.068	0.057	0.302	0.210	0.186
34	0.052	0.042	0.035	0.107	0.072	0.060	0.318	0.220	0.195
35	0.055	0.045	0.038	0.112	0.075	0.062	0.334	0.232	0.206
36	0.058	0.048	0.041	0.118	0.079	0.066	0.352	0.244	0.216
37	0.062	0.052	0.043	0.125	0.084	0.070	0.371	0.258	0.229
38	0.065	0.055	0.046	0.132	0.090	0.075	0.391	0.273	0.242
39	0.070	0.059	0.049	0.141	0.096	0.080	0.412	0.289	0.257
40	0.074	0.064	0.053	0.149	0.103	0.086	0.433	0.307	0.273
41	0.079	0.068	0.057	0.160	0.111	0.093	0.456	0.327	0.290
42	0.084	0.073	0.061	0.170	0.121	0.100	0.480	0.347	0.308
43	0.089	0.078	0.065	0.183	0.131	0.108	0.505	0.369	0.327
44	0.095	0.083	0.070	0.196	0.142	0.118	0.530	0.392	0.348
45	0.101	0.089	0.075	0.210	0.155	0.129	0.556	0.417	0.370
46	0.108	0.096	0.080	0.226	0.169	0.140	0.582	0.442	0.392
47	0.116	0.102	0.085	0.244	0.185	0.153	0.609	0.467	0.414
48	0.124	0.109	0.091	0.263	0.202	0.167	0.635	0.493	0.437
49	0.133	0.117	0.097	0.284	0.221	0.183	0.660	0.519	0.459
50	0.142	0.124	0.115	0.308	0.242	0.201	0.685	0.543	0.481
51	0.152	0.133	0.117	0.333	0.264	0.219	0.707	0.565	0.501
52	0.164	0.142	0.120	0.360	0.288	0.239	0.728	0.586	0.519
53	0.175	0.152	0.127	0.391	0.315	0.261	0.745	0.603	0.534
54	0.188	0.162	0.136	0.424	0.344	0.285	0.758	0.616	0.546
55	0.203	0.173	0.145	0.459	0.374	0.311	0.765	0.624	0.553
56	0.218	0.185	0.154	0.499	0.407	0.338	0.767	0.625	0.554
57	0.234	0.197	0.164	0.541	0.443	0.368	0.760	0.618	0.548
58	0.252	0.210	0.175	0.590	0.483	0.401	0.746	0.605	0.536
59	0.271	0.224	0.187	0.642	0.525	0.436	0.720	0.580	0.514
60	0.292	0.239	0.199	0.671	0.536	0.445	0.679	0.543	0.481
61	0.314	0.255	0.212	0.614	0.485	0.403	0.622	0.491	0.436
62	0.339	0.271	0.226	0.537	0.416	0.346	0.544	0.422	0.374
63	0.365	0.288	0.247	0.429	0.324	0.269	0.435	0.329	0.291
64	0.394	0.307	0.256	0.273	0.194	0.161	0.276	0.196	0.174
65	0.426	0.327	0.279	n/a	n/a	n/a	n/a	n/a	n/a
66	0.460	0.348	0.290	n/a	n/a	n/a	n/a	n/a	n/a
67	0.496	0.370	0.309	n/a	n/a	n/a	n/a	n/a	n/a
68	0.501	0.374	0.311	n/a	n/a	n/a	n/a	n/a	n/a
69	0.326	0.243	0.257	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.

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 a Blue Collar work rating, your age, waiting period and benefit payment period.



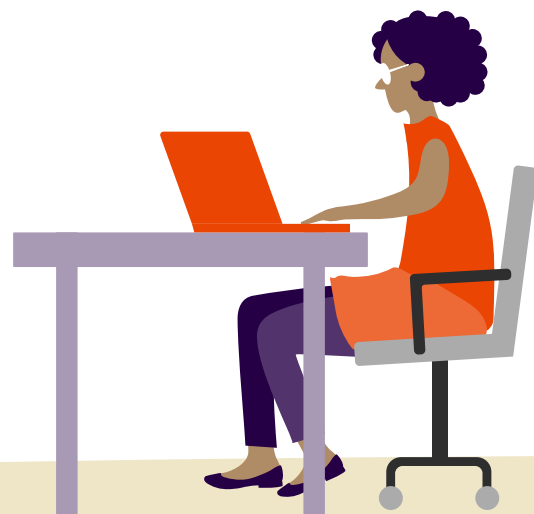
Example (Blue Collar work rating):

Sally is 31 and in Category 2. 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:

$$\frac{6,200}{100} \times 0.058 = 3.596$$

The cost of Sally's Income Protection is \$3.60 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/pathtransit



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	✓ Limited cover† may apply	✓ Limited cover† will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Basic cover has a 90-day waiting period.	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply*)?	✓	✓	✓	✓

* 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/pathtransit for examples.

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

How to claim	Can I nominate beneficiaries?	What if I change my super fund?
<p>We're here to help guide you (and the beneficiaries of members who've passed away), through the process of making a claim.</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 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.</p> <p>To make a binding nomination complete a valid <i>Binding death nomination</i> form available at australiansuper.com/forms</p>	<p>To find out if you have insurance with another fund, log into your account and go to <i>Transactions</i> then <i>Consolidate super</i>.</p> <p>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 <i>Applying for an insurance transfer</i> fact sheet at australiansuper.com/select for step-by-step instructions on how to apply.</p>

Contact us

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

Email as.select@australiansuper.com

Web australiansuper.com/select

Mail GPO Box 1901, MELBOURNE VIC 3001



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