

# AustralianSuper Select for REA Group

## 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 on a contract of 12 months or more) of realestate.com.au Pty Limited, as the contributing employer (referred to as REA Group 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 REA Group, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or a fixed term contractor (engaged on a contract of less than 12 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:

<b>Death</b>	Can help ease financial stress by paying a lump sum to your beneficiaries if you die.
<b>Total &amp; Permanent Disablement (TPD)</b>	Can provide a lump sum if you become totally and permanently disabled and can no longer work.
<b>Income Protection</b>	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/rea](https://australiansuper.com/rea) 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 on a contract of 12 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).

Your basic Death and TPD cover amounts will change from month to month depending on your salary (as well as your length of service to age 65 if you're in Category 1).

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.

Category 2 is closed to new members.

To work out how much basic cover you could get and the cost of it, you can use the REA Group AustralianSuper Select insurance calculator at [australiansuper.com/rea](https://australiansuper.com/rea)

	Category 1 (Open)		Category 2 (Closed)	
<b>Category description</b>	Permanent employees and fixed-term contractors (on contracts of 12 months or more)		Permanent employees and fixed-term contractors (on contracts of 12 months or more) who were Colonial First State Mortgage Choice super fund members on 31 March 2023.	
<b>Basic cover type</b>	<b>Death and TPD</b>	<b>Income Protection</b>	<b>Death and TPD<sup>1</sup></b>	<b>Income Protection</b>
<b>Basic cover design</b>	15% x your salary <sup>2</sup> x future service <sup>3</sup> to age 65 or \$1M (whichever is lower).	75% of monthly salary <sup>2</sup> or \$12,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 60-day waiting period.	4 x your salary <sup>2</sup> or \$1M (whichever is lower).	85% of monthly salary <sup>2</sup> or \$12,000 a month (whichever is lower). Up to 75% is paid to you and up to 10% to your super. Your Income Protection has a benefit payment period up to two years and a 30-day waiting period.
<b>Age basic cover ends<sup>4</sup></b>	Death and TPD cover ends at age 65. Income Protection ends at age 70.		TPD cover ends at age 65. Death and Income Protection cover ends at age 70.	

<sup>1</sup> From age 60, basic TPD cover in Category 2 will reduce each year until you turn 65 when it reaches zero.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

## 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)	
<b>Death and TPD cover</b>	<b>Income Protection</b>
\$1M	\$12,000 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 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](https://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](https://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

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** and applies only while you're an employee of REA Group.

## 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 REA Group 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](https://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 REA Group or you've had a change in employment type (which isn't eligible for AustralianSuper Select - see page 1).

In AustralianSuper plan you'll pay for the cost of your total cover which will be deducted monthly from your super account.

Your AustralianSuper Select category work rating will no longer apply, and the cost of your cover will be based on your age, level of cover and your individual work rating. We'll write to you if this happens.

### If you have a cover type in AustralianSuper Select:

you'll keep the same amount of cover when you move to AustralianSuper plan and it will become fixed cover (if eligible). There may be circumstances where you'll need to opt in to keep your cover. We'll write to you if this happens.

### If you don't have a cover type<sup>1</sup> 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/rea](https://australiansuper.com/rea)



<sup>1</sup> 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	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
16	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
17	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
18	0.044	0.027	0.039	0.024	0.029	0.027	0.026	0.024
19	0.044	0.027	0.040	0.024	0.029	0.027	0.027	0.024
20	0.044	0.027	0.040	0.024	0.029	0.027	0.027	0.024
21	0.045	0.027	0.040	0.025	0.030	0.027	0.027	0.025
22	0.045	0.027	0.041	0.025	0.030	0.027	0.027	0.025
23	0.046	0.027	0.041	0.025	0.030	0.027	0.027	0.025
24	0.047	0.028	0.042	0.025	0.031	0.028	0.028	0.025
25	0.048	0.025	0.043	0.023	0.032	0.025	0.029	0.023
26	0.049	0.027	0.044	0.024	0.033	0.027	0.029	0.024
27	0.050	0.028	0.045	0.025	0.034	0.028	0.030	0.025
28	0.052	0.030	0.047	0.027	0.035	0.030	0.031	0.027
29	0.054	0.033	0.049	0.030	0.036	0.033	0.033	0.030
30	0.056	0.036	0.050	0.032	0.037	0.036	0.033	0.032
31	0.058	0.039	0.052	0.035	0.039	0.039	0.035	0.035
32	0.060	0.044	0.054	0.039	0.040	0.044	0.036	0.039
33	0.063	0.048	0.057	0.044	0.042	0.048	0.038	0.044
34	0.066	0.054	0.059	0.049	0.044	0.054	0.039	0.049
35	0.069	0.060	0.062	0.054	0.046	0.060	0.042	0.054
36	0.073	0.067	0.066	0.060	0.049	0.067	0.044	0.060
37	0.077	0.074	0.070	0.066	0.051	0.074	0.046	0.066
38	0.082	0.081	0.074	0.073	0.055	0.081	0.049	0.073
39	0.087	0.091	0.078	0.082	0.058	0.091	0.052	0.082
40	0.093	0.100	0.084	0.090	0.062	0.100	0.056	0.090
41	0.099	0.112	0.089	0.101	0.066	0.112	0.059	0.101
42	0.106	0.124	0.095	0.111	0.070	0.124	0.063	0.111
43	0.113	0.138	0.102	0.124	0.075	0.138	0.068	0.124
44	0.123	0.153	0.111	0.138	0.082	0.153	0.074	0.138
45	0.132	0.169	0.119	0.152	0.088	0.169	0.079	0.152
46	0.143	0.188	0.129	0.170	0.095	0.188	0.086	0.170
47	0.156	0.209	0.140	0.188	0.103	0.209	0.093	0.188
48	0.169	0.232	0.152	0.209	0.112	0.232	0.101	0.209
49	0.185	0.258	0.166	0.232	0.123	0.258	0.111	0.232
50	0.202	0.287	0.182	0.258	0.134	0.287	0.121	0.258
51	0.222	0.318	0.200	0.286	0.147	0.318	0.133	0.286
52	0.244	0.353	0.220	0.318	0.162	0.353	0.146	0.318
53	0.270	0.396	0.243	0.356	0.179	0.396	0.161	0.356
54	0.298	0.447	0.269	0.402	0.198	0.447	0.178	0.402
55	0.330	0.509	0.297	0.458	0.220	0.509	0.198	0.458
56	0.367	0.583	0.331	0.525	0.244	0.583	0.220	0.525
57	0.410	0.669	0.369	0.602	0.272	0.669	0.245	0.602
58	0.458	0.762	0.412	0.686	0.304	0.762	0.274	0.686
59	0.514	0.879	0.463	0.791	0.341	0.879	0.307	0.791
60	0.577	0.925	0.519	0.832	0.383	0.925	0.345	0.832
61	0.650	1.119	0.585	1.007	0.432	1.119	0.389	1.007
62	0.735	1.327	0.661	1.194	0.488	1.327	0.439	1.194
63	0.802	1.522	0.722	1.370	0.532	1.522	0.479	1.370
64	0.834	1.746	0.751	1.572	0.554	1.746	0.498	1.572
65	0.866 <sup>1</sup>	n/a	0.780 <sup>1</sup>	n/a	0.575 <sup>1</sup>	n/a	0.518 <sup>1</sup>	n/a
66	0.898 <sup>1</sup>	n/a	0.809 <sup>1</sup>	n/a	0.597 <sup>1</sup>	n/a	0.537 <sup>1</sup>	n/a
67	0.931 <sup>1</sup>	n/a	0.838 <sup>1</sup>	n/a	0.618 <sup>1</sup>	n/a	0.556 <sup>1</sup>	n/a
68	0.964 <sup>1</sup>	n/a	0.867 <sup>1</sup>	n/a	0.640 <sup>1</sup>	n/a	0.576 <sup>1</sup>	n/a
69	0.996 <sup>1</sup>	n/a	0.896 <sup>1</sup>	n/a	0.661 <sup>1</sup>	n/a	0.595 <sup>1</sup>	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, gender and applied work rating.

#### Example (White Collar work rating):

Sally is 31, female 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:

$$\frac{500,000}{10,000} \times 0.039 = 1.950$$

**The cost of Sally's Death cover is \$1.95 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.039 = 1.950$$

**The cost of Sally's TPD cover is \$1.95 a week.**



<sup>1</sup> Cost for fixed Death cover and multiple of salary Death cover (Category 2) only. Salary-based Death cover for Category 1 ends at age 65. See the *Insurance in your super* guide for AustralianSuper Select members for more information.

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

## Weekly cost for \$100 a month of Income Protection

Age	Male - White Collar work rating					
	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	0.033	0.011	0.083	0.057	0.227	0.166
16	0.033	0.011	0.083	0.057	0.227	0.166
17	0.033	0.011	0.083	0.057	0.227	0.166
18	0.033	0.011	0.082	0.057	0.227	0.166
19	0.033	0.011	0.082	0.057	0.227	0.166
20	0.033	0.011	0.082	0.057	0.227	0.166
21	0.033	0.013	0.084	0.058	0.232	0.170
22	0.034	0.015	0.085	0.059	0.239	0.174
23	0.035	0.016	0.087	0.060	0.245	0.178
24	0.036	0.018	0.088	0.061	0.251	0.183
25	0.037	0.020	0.091	0.063	0.259	0.189
26	0.038	0.022	0.092	0.063	0.264	0.192
27	0.040	0.024	0.093	0.064	0.270	0.195
28	0.042	0.026	0.095	0.065	0.277	0.199
29	0.044	0.028	0.097	0.066	0.285	0.203
30	0.046	0.032	0.099	0.068	0.294	0.208
31	0.049	0.035	0.103	0.070	0.305	0.215
32	0.051	0.038	0.107	0.072	0.318	0.222
33	0.054	0.042	0.111	0.075	0.333	0.232
34	0.057	0.045	0.117	0.078	0.350	0.243
35	0.060	0.049	0.123	0.082	0.369	0.255
36	0.064	0.053	0.129	0.087	0.388	0.269
37	0.067	0.056	0.136	0.092	0.409	0.284
38	0.071	0.060	0.145	0.098	0.431	0.301
39	0.076	0.065	0.154	0.105	0.454	0.319
40	0.081	0.070	0.163	0.113	0.478	0.339
41	0.086	0.074	0.174	0.122	0.503	0.360
42	0.092	0.080	0.186	0.132	0.529	0.383
43	0.098	0.086	0.200	0.143	0.556	0.407
44	0.104	0.091	0.214	0.156	0.584	0.433
45	0.111	0.098	0.230	0.169	0.613	0.460
46	0.119	0.105	0.248	0.185	0.642	0.487
47	0.127	0.112	0.267	0.202	0.671	0.515
48	0.136	0.119	0.288	0.221	0.700	0.544
49	0.145	0.128	0.311	0.241	0.728	0.572
50	0.156	0.136	0.336	0.264	0.754	0.598
51	0.167	0.146	0.364	0.289	0.780	0.623
52	0.179	0.156	0.394	0.315	0.802	0.646
53	0.192	0.166	0.427	0.344	0.821	0.665
54	0.206	0.178	0.463	0.376	0.835	0.679
55	0.222	0.190	0.502	0.409	0.844	0.687
56	0.238	0.202	0.545	0.445	0.845	0.689
57	0.256	0.216	0.592	0.485	0.838	0.682
58	0.275	0.230	0.645	0.528	0.822	0.666
59	0.296	0.245	0.703	0.574	0.793	0.639
60	0.319	0.261	0.734	0.586	0.749	0.599
61	0.344	0.278	0.671	0.530	0.686	0.541
62	0.371	0.296	0.587	0.455	0.599	0.465
63	0.400	0.315	0.470	0.355	0.479	0.362
64	0.431	0.336	0.298	0.212	0.304	0.216
65	0.465	0.357	n/a	n/a	n/a	n/a
66	0.503	0.380	n/a	n/a	n/a	n/a
67	0.543	0.405	n/a	n/a	n/a	n/a
68	0.548	0.409	n/a	n/a	n/a	n/a
69	0.357	0.266	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	0.054	0.018	0.134	0.092	0.366	0.267
16	0.054	0.018	0.134	0.092	0.366	0.267
17	0.054	0.018	0.134	0.092	0.366	0.267
18	0.054	0.018	0.133	0.092	0.366	0.267
19	0.054	0.018	0.133	0.092	0.366	0.267
20	0.054	0.018	0.133	0.092	0.366	0.267
21	0.054	0.020	0.135	0.094	0.375	0.274
22	0.055	0.023	0.137	0.095	0.386	0.282
23	0.056	0.026	0.140	0.097	0.396	0.288
24	0.057	0.029	0.143	0.098	0.406	0.296
25	0.060	0.032	0.146	0.101	0.419	0.306
26	0.062	0.035	0.148	0.102	0.427	0.311
27	0.065	0.038	0.150	0.103	0.437	0.316
28	0.068	0.042	0.153	0.105	0.448	0.321
29	0.071	0.046	0.156	0.107	0.461	0.328
30	0.075	0.052	0.160	0.109	0.475	0.336
31	0.078	0.056	0.166	0.112	0.494	0.347
32	0.082	0.062	0.172	0.116	0.514	0.359
33	0.087	0.067	0.180	0.120	0.538	0.374
34	0.092	0.073	0.188	0.126	0.566	0.393
35	0.097	0.079	0.198	0.132	0.596	0.412
36	0.103	0.085	0.208	0.140	0.627	0.435
37	0.109	0.091	0.220	0.149	0.660	0.460
38	0.115	0.097	0.234	0.158	0.696	0.486
39	0.123	0.104	0.248	0.169	0.733	0.515
40	0.130	0.112	0.264	0.183	0.772	0.548
41	0.139	0.120	0.282	0.197	0.813	0.582
42	0.148	0.129	0.301	0.213	0.856	0.619
43	0.157	0.138	0.322	0.231	0.899	0.658
44	0.168	0.147	0.346	0.251	0.945	0.699
45	0.179	0.157	0.371	0.274	0.990	0.743
46	0.191	0.169	0.400	0.299	1.038	0.787
47	0.205	0.180	0.431	0.326	1.085	0.833
48	0.219	0.192	0.465	0.357	1.131	0.879
49	0.234	0.206	0.502	0.390	1.177	0.924
50	0.251	0.220	0.544	0.427	1.220	0.967
51	0.269	0.235	0.588	0.467	1.261	1.008
52	0.289	0.251	0.637	0.510	1.297	1.044
53	0.310	0.268	0.690	0.556	1.328	1.075
54	0.333	0.287	0.749	0.607	1.351	1.097
55	0.358	0.306	0.812	0.661	1.364	1.111
56	0.385	0.326	0.881	0.720	1.367	1.114
57	0.414	0.348	0.957	0.784	1.355	1.102
58	0.445	0.371	1.043	0.853	1.329	1.077
59	0.479	0.396	1.136	0.928	1.283	1.033
60	0.516	0.422	1.186	0.948	1.211	0.968
61	0.556	0.450	1.086	0.858	1.109	0.875
62	0.599	0.479	0.949	0.736	0.969	0.752
63	0.646	0.510	0.759	0.573	0.775	0.586
64	0.697	0.543	0.482	0.342	0.492	0.349
65	0.752	0.578	n/a	n/a	n/a	n/a
66	0.812	0.615	n/a	n/a	n/a	n/a
67	0.878	0.654	n/a	n/a	n/a	n/a
68	0.886	0.661	n/a	n/a	n/a	n/a
69	0.576	0.430	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	0.030	0.010	0.075	0.052	0.202	0.148
16	0.030	0.010	0.075	0.052	0.202	0.148
17	0.030	0.010	0.075	0.052	0.202	0.148
18	0.030	0.010	0.074	0.052	0.202	0.148
19	0.030	0.010	0.074	0.052	0.202	0.148
20	0.030	0.010	0.074	0.052	0.202	0.148
21	0.030	0.012	0.075	0.052	0.207	0.152
22	0.031	0.013	0.077	0.053	0.213	0.156
23	0.031	0.015	0.078	0.054	0.219	0.159
24	0.032	0.017	0.080	0.055	0.224	0.163
25	0.033	0.018	0.082	0.057	0.232	0.169
26	0.035	0.020	0.082	0.057	0.236	0.172
27	0.036	0.022	0.084	0.058	0.241	0.174
28	0.038	0.024	0.085	0.059	0.248	0.178
29	0.040	0.026	0.087	0.060	0.254	0.181
30	0.042	0.029	0.089	0.061	0.262	0.186
31	0.044	0.031	0.093	0.063	0.273	0.192
32	0.046	0.035	0.096	0.065	0.284	0.199
33	0.049	0.038	0.100	0.067	0.297	0.207
34	0.051	0.041	0.105	0.071	0.313	0.217
35	0.054	0.044	0.110	0.074	0.329	0.228
36	0.057	0.047	0.116	0.078	0.346	0.240
37	0.061	0.051	0.123	0.083	0.365	0.254
38	0.064	0.054	0.130	0.088	0.384	0.269
39	0.068	0.058	0.138	0.094	0.405	0.285
40	0.073	0.063	0.147	0.102	0.427	0.303
41	0.078	0.067	0.157	0.110	0.449	0.322
42	0.082	0.072	0.168	0.119	0.473	0.342
43	0.088	0.077	0.180	0.129	0.497	0.363
44	0.094	0.082	0.193	0.140	0.522	0.386
45	0.100	0.088	0.207	0.152	0.547	0.411
46	0.107	0.094	0.223	0.166	0.573	0.435
47	0.114	0.101	0.240	0.182	0.599	0.460
48	0.122	0.107	0.259	0.199	0.625	0.486
49	0.131	0.115	0.280	0.217	0.650	0.510
50	0.140	0.122	0.303	0.238	0.674	0.534
51	0.150	0.131	0.328	0.260	0.696	0.557
52	0.161	0.140	0.355	0.284	0.716	0.577
53	0.173	0.150	0.384	0.310	0.733	0.594
54	0.185	0.160	0.417	0.338	0.746	0.606
55	0.199	0.171	0.452	0.368	0.753	0.614
56	0.214	0.182	0.491	0.401	0.755	0.615
57	0.230	0.194	0.533	0.436	0.748	0.609
58	0.248	0.207	0.580	0.475	0.734	0.595
59	0.267	0.220	0.632	0.517	0.708	0.571
60	0.287	0.235	0.660	0.528	0.669	0.535
61	0.309	0.251	0.604	0.477	0.612	0.483
62	0.334	0.267	0.528	0.410	0.535	0.415
63	0.360	0.284	0.423	0.319	0.428	0.324
64	0.388	0.302	0.269	0.191	0.272	0.193
65	0.419	0.322	n/a	n/a	n/a	n/a
66	0.452	0.342	n/a	n/a	n/a	n/a
67	0.489	0.364	n/a	n/a	n/a	n/a
68	0.494	0.368	n/a	n/a	n/a	n/a
69	0.321	0.239	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	0.048	0.016	0.120	0.083	0.327	0.239
16	0.048	0.016	0.120	0.083	0.327	0.239
17	0.048	0.016	0.120	0.083	0.327	0.239
18	0.048	0.016	0.120	0.083	0.327	0.239
19	0.048	0.016	0.120	0.083	0.327	0.239
20	0.048	0.016	0.120	0.083	0.327	0.239
21	0.048	0.018	0.122	0.084	0.335	0.245
22	0.049	0.021	0.124	0.086	0.345	0.251
23	0.050	0.023	0.126	0.087	0.354	0.257
24	0.052	0.026	0.128	0.088	0.362	0.264
25	0.054	0.028	0.132	0.091	0.374	0.273
26	0.056	0.032	0.133	0.092	0.382	0.277
27	0.058	0.034	0.135	0.093	0.390	0.282
28	0.061	0.038	0.138	0.094	0.400	0.287
29	0.064	0.041	0.140	0.096	0.411	0.293
30	0.067	0.046	0.144	0.098	0.424	0.300
31	0.070	0.050	0.150	0.101	0.441	0.310
32	0.074	0.056	0.155	0.104	0.459	0.321
33	0.078	0.060	0.162	0.108	0.480	0.334
34	0.082	0.066	0.170	0.114	0.505	0.351
35	0.087	0.071	0.178	0.119	0.532	0.368
36	0.092	0.076	0.188	0.126	0.560	0.388
37	0.098	0.082	0.198	0.134	0.590	0.411
38	0.104	0.088	0.210	0.142	0.621	0.434
39	0.110	0.094	0.224	0.152	0.655	0.460
40	0.117	0.101	0.238	0.164	0.690	0.489
41	0.125	0.108	0.254	0.177	0.726	0.520
42	0.133	0.116	0.271	0.192	0.764	0.553
43	0.142	0.124	0.290	0.208	0.803	0.587
44	0.151	0.132	0.312	0.226	0.844	0.624
45	0.161	0.142	0.334	0.246	0.884	0.664
46	0.172	0.152	0.360	0.269	0.926	0.703
47	0.184	0.162	0.388	0.294	0.969	0.744
48	0.197	0.173	0.419	0.321	1.010	0.785
49	0.211	0.186	0.452	0.351	1.051	0.825
50	0.226	0.198	0.489	0.384	1.089	0.864
51	0.242	0.212	0.529	0.420	1.126	0.900
52	0.260	0.226	0.573	0.459	1.158	0.932
53	0.279	0.242	0.621	0.501	1.185	0.960
54	0.300	0.258	0.674	0.547	1.206	0.980
55	0.322	0.276	0.731	0.595	1.218	0.992
56	0.346	0.294	0.793	0.648	1.220	0.995
57	0.372	0.314	0.861	0.705	1.210	0.984
58	0.400	0.334	0.938	0.768	1.187	0.962
59	0.431	0.356	1.022	0.835	1.146	0.923
60	0.464	0.380	1.068	0.853	1.081	0.864
61	0.500	0.405	0.977	0.772	0.990	0.781
62	0.539	0.431	0.854	0.663	0.865	0.671
63	0.581	0.459	0.683	0.516	0.692	0.523
64	0.627	0.489	0.434	0.308	0.439	0.312
65	0.677	0.520	n/a	n/a	n/a	n/a
66	0.731	0.553	n/a	n/a	n/a	n/a
67	0.790	0.589	n/a	n/a	n/a	n/a
68	0.798	0.595	n/a	n/a	n/a	n/a
69	0.519	0.387	n/a	n/a	n/a	n/a

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



## Calculating the weekly cost of Income Protection



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

### Example (White Collar work rating):

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

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.056 = 3.528$$

**The cost of Sally's Income Protection is \$3.53 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/rea](https://australiansuper.com/rea)




## 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 <sup>1</sup>	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 will apply	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Basic cover has a 60-day waiting period if you're in Category 1 and a 30-day waiting period if you're in Category 2.	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply)?	✓	✓	✓	✓


<sup>1</sup> 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/rea](https://australiansuper.com/rea) for examples.



**Make a claim**



**Nominate a beneficiary**



**Transfer your insurance**

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 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](https://australiansuper.com/beneficiary)

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](https://australiansuper.com/select)

### Contact us

<b>Call</b> 1300 667 387 (8.30am to 5pm AEST/AEDT weekdays)	<b>Web</b> <a href="https://australiansuper.com/select">australiansuper.com/select</a>
<b>Email</b> <a href="mailto:as.select@australiansuper.com">as.select@australiansuper.com</a>	<b>Mail</b> GPO Box 1901, MELBOURNE VIC 3001