

AustralianSuper Select for ServiceStream

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 full time and permanent part time employees (who are working 15 hours or more each week) of Service Stream Holdings Pty Ltd and its entities¹, as the contributing employers (referred to as ServiceStream 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 ServiceStream, please refer to the relevant Product Disclosure Statement for your plan.

If you're a permanent employee who is working less than 15 hours a week, or if you're a casual or contract employee, you're not eligible to join AustralianSuper Select. Please speak to your employer to discuss your options.



Types of insurance cover

AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848. AustralianSuper offers the following types of insurance cover:

Death	Can help ease financial stress by paying a lump sum to your beneficiaries if you die.
Total & Permanent Disablement (TPD)	Can provide a lump sum if you become totally and permanently disabled and can no longer work.
Income Protection	Can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work.

If you have Death or TPD cover you're also covered for terminal illness. This can help ease some of the financial stress if you're suffering from a terminal medical condition.

Your insurance cover

Your super account comes with basic insurance cover which is arranged by your employer (see the Basic cover section). This cover provides a basic level of protection if you die or become ill or injured.

Basic cover will start automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after you meet both age and balance requirements (other conditions apply). You'll also need to have enough money in your super account to cover the cost of the first month of insurance.

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

Important information



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

¹ Comdain Corporate Pty Ltd, Comdain Gas (Aust) Pty Ltd, Comdain Services Pty Ltd, Connectsydney Pty Limited, Radhaz Consulting Pty Limited, Service Stream Customer Care Pty Ltd, Service Stream Energy & Water Pty Ltd, Service Stream Fixed Communications Pty Ltd, Service Stream Holdings Pty Ltd, Service Stream Maintenance Pty Ltd, Service Stream Mobile Communications Pty Ltd, Techsafe Management Pty Ltd, Westlink (Services) Pty Limited

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 full time and permanent part time employees (who are working 15 hours or more each week) 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).

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.

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

Cover type	Death	TPD	Income Protection
Basic cover design	15% x your salary ¹ x future service ² to age 65 or \$1.5M (whichever is lower).	15% x your salary ¹ x future service ² to age 65 or \$1.5M (whichever is lower).	75% of monthly salary ¹ or \$14,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 30-day waiting period.
Age basic cover ends ³	Cover ends at age 65.	Cover ends at age 65.	Cover ends at age 70.

¹ 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.

² 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.

³ Cover can stop for many reasons. For a list of events that can make cover stop, see the *Insurance in your super* guide for AustralianSuper Select members.

When your basic cover changes in line with your salary

Your employer will tell us if there's a change to your salary. When your basic cover is salary based, the amount and cost of it will increase or decrease automatically in line with your salary. It can increase up to the automatic limit(s) shown in the table below without you having to provide detailed health information:

Automatic limit(s)	
Death and TPD cover	Income Protection
\$1.5M	\$14,000 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. You may need to provide detailed health information for the Insurer to consider.

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

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



About work ratings

As a member of AustralianSuper Select, you have both an **individual** work rating and a **category** work rating. These work ratings are used to calculate the cost of your cover.

Your category work rating is unique to your AustralianSuper Select employer and only applies while you're their employee. You can't change your category work rating because it's arranged by your employer.

If your category and individual work ratings are different, we'll apply the less expensive work rating to calculate the cost of your cover. This is your **applied** work rating. Check your applied work rating by logging into your account.

You'll need to know your applied work rating to calculate the cost of your cover. See pages 4 and 6 to learn how.

Individual work rating	Category work rating
<p>Your individual work rating is Blue Collar unless you're eligible to change to White Collar or Professional and your application is approved by the Insurer.</p> <p>Insurance cover with a Blue Collar work rating is the most expensive.</p>	<p>Your category work rating is Blue Collar and applies only while you're an employee of ServiceStream.</p>

Changing your individual work rating

If you think you might be eligible for an individual work rating that's White Collar or Professional, you can apply for either of these work ratings. If you're eligible, you could pay less for your cover:

- while you're in AustralianSuper Select if the individual work rating that applies to you is the less expensive work rating than your category work rating, and
- if you leave ServiceStream and keep your cover when you move from AustralianSuper Select to AustralianSuper plan.

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



What happens if you're no longer eligible for AustralianSuper Select

We'll move your super account from AustralianSuper Select to AustralianSuper plan if you're no longer eligible. You won't be eligible for AustralianSuper Select if you leave ServiceStream or you've had a change in employment type (which isn't eligible for AustralianSuper Select – see page 1).

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

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

If you have a cover type in AustralianSuper Select:

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

If you don't have a cover type¹ in AustralianSuper Select:

you won't receive that cover type in AustralianSuper plan. If your AustralianSuper Select basic cover hasn't started because you're under 25 and/or your account balance hasn't reached \$6,000, you may receive basic cover for AustralianSuper plan once you're eligible.

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



¹ You may not have a cover type in AustralianSuper Select because: you weren't eligible to receive it automatically, it's not included in your AustralianSuper Select basic cover (arranged by your employer), or you've cancelled or opted out of that cover type.

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

Age	Work rating					
	Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.115	0.080	0.058	0.040	0.052	0.036
16	0.115	0.080	0.058	0.040	0.052	0.036
17	0.115	0.080	0.058	0.040	0.052	0.036
18	0.115	0.080	0.058	0.040	0.052	0.036
19	0.117	0.080	0.059	0.040	0.053	0.036
20	0.117	0.080	0.059	0.040	0.053	0.036
21	0.118	0.082	0.059	0.041	0.053	0.037
22	0.119	0.082	0.060	0.041	0.054	0.037
23	0.121	0.082	0.061	0.041	0.055	0.037
24	0.124	0.083	0.062	0.042	0.056	0.038
25	0.126	0.075	0.063	0.038	0.057	0.034
26	0.129	0.079	0.065	0.040	0.058	0.036
27	0.133	0.083	0.067	0.042	0.060	0.038
28	0.138	0.089	0.069	0.045	0.062	0.040
29	0.143	0.098	0.072	0.049	0.065	0.045
30	0.147	0.107	0.074	0.054	0.067	0.048
31	0.153	0.117	0.077	0.059	0.069	0.053
32	0.160	0.131	0.080	0.066	0.072	0.059
33	0.167	0.145	0.084	0.073	0.075	0.065
34	0.174	0.161	0.087	0.081	0.079	0.073
35	0.184	0.178	0.092	0.089	0.083	0.081
36	0.194	0.199	0.097	0.100	0.087	0.090
37	0.205	0.220	0.103	0.110	0.092	0.099
38	0.217	0.244	0.109	0.122	0.098	0.110
39	0.230	0.272	0.115	0.136	0.104	0.123
40	0.247	0.301	0.124	0.151	0.111	0.136
41	0.262	0.335	0.131	0.168	0.118	0.151
42	0.280	0.371	0.140	0.186	0.126	0.167
43	0.301	0.413	0.151	0.207	0.136	0.186
44	0.327	0.460	0.164	0.230	0.147	0.207
45	0.352	0.509	0.176	0.255	0.159	0.229
46	0.380	0.566	0.190	0.283	0.171	0.255
47	0.413	0.629	0.207	0.315	0.186	0.283
48	0.450	0.698	0.225	0.349	0.203	0.314
49	0.492	0.776	0.246	0.388	0.222	0.350
50	0.538	0.863	0.269	0.432	0.242	0.389
51	0.590	0.957	0.295	0.479	0.266	0.431
52	0.650	1.063	0.325	0.532	0.293	0.479
53	0.717	1.190	0.359	0.595	0.323	0.536
54	0.794	1.344	0.397	0.672	0.358	0.605
55	0.880	1.531	0.440	0.766	0.396	0.689
56	0.978	1.755	0.489	0.878	0.440	0.790
57	1.091	2.012	0.546	1.006	0.491	0.906
58	1.220	2.294	0.610	1.147	0.549	1.032
59	1.368	2.646	0.684	1.323	0.616	1.191
60	1.536	2.784	0.768	1.392	0.692	1.253
61	1.732	3.369	0.866	1.685	0.780	1.516
62	1.956	3.995	0.978	1.998	0.881	1.798
63	2.135	4.583	1.068	2.292	0.961	2.062
64	2.221	5.256	1.111	2.628	1.000	2.366
65	2.308 ¹	n/a	1.154 ¹	n/a	1.039 ¹	n/a
66	2.393 ¹	n/a	1.197 ¹	n/a	1.077 ¹	n/a
67	2.480 ¹	n/a	1.240 ¹	n/a	1.116 ¹	n/a
68	2.567 ¹	n/a	1.284 ¹	n/a	1.155 ¹	n/a
69	2.652 ¹	n/a	1.326 ¹	n/a	1.194 ¹	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 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:

$$\frac{500,000}{10,000} \times 0.153 = 7.650$$

The cost of Sally's Death cover is \$7.65 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.117 = 5.850$$

The cost of Sally's TPD cover is \$5.85 a week.



¹ Cost for fixed Death cover only. Salary-based Death cover 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	Blue 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	0.084	0.027	0.209	0.144	0.512	0.374
16	0.084	0.027	0.209	0.144	0.512	0.374
17	0.084	0.027	0.209	0.144	0.512	0.374
18	0.084	0.027	0.208	0.144	0.512	0.374
19	0.084	0.027	0.208	0.144	0.512	0.374
20	0.084	0.027	0.208	0.144	0.512	0.374
21	0.084	0.032	0.212	0.147	0.525	0.383
22	0.085	0.036	0.215	0.149	0.540	0.394
23	0.087	0.040	0.220	0.151	0.554	0.403
24	0.090	0.046	0.223	0.154	0.568	0.413
25	0.093	0.049	0.229	0.158	0.586	0.427
26	0.097	0.055	0.231	0.159	0.598	0.434
27	0.101	0.060	0.235	0.162	0.611	0.441
28	0.106	0.065	0.239	0.164	0.627	0.449
29	0.111	0.071	0.244	0.168	0.644	0.459
30	0.116	0.081	0.251	0.171	0.664	0.470
31	0.122	0.087	0.260	0.176	0.691	0.485
32	0.128	0.097	0.270	0.181	0.720	0.503
33	0.136	0.105	0.281	0.188	0.752	0.524
34	0.143	0.114	0.295	0.198	0.792	0.549
35	0.151	0.123	0.310	0.207	0.833	0.577
36	0.161	0.133	0.326	0.219	0.877	0.608
37	0.170	0.142	0.345	0.232	0.924	0.643
38	0.180	0.152	0.366	0.248	0.974	0.680
39	0.192	0.163	0.389	0.265	1.026	0.721
40	0.203	0.176	0.413	0.286	1.080	0.766
41	0.217	0.187	0.441	0.308	1.137	0.815
42	0.231	0.201	0.471	0.333	1.198	0.866
43	0.246	0.216	0.505	0.361	1.258	0.920
44	0.263	0.230	0.542	0.394	1.322	0.978
45	0.280	0.246	0.582	0.429	1.386	1.040
46	0.300	0.265	0.627	0.468	1.452	1.101
47	0.321	0.282	0.676	0.511	1.518	1.165
48	0.343	0.301	0.729	0.558	1.583	1.230
49	0.367	0.323	0.787	0.611	1.647	1.293
50	0.394	0.344	0.852	0.669	1.707	1.353
51	0.422	0.368	0.922	0.731	1.764	1.410
52	0.453	0.394	0.998	0.799	1.815	1.461
53	0.485	0.420	1.082	0.872	1.858	1.504
54	0.521	0.449	1.173	0.952	1.890	1.535
55	0.561	0.480	1.272	1.036	1.909	1.555
56	0.603	0.511	1.381	1.128	1.912	1.558
57	0.648	0.546	1.499	1.228	1.896	1.542
58	0.696	0.582	1.634	1.337	1.860	1.507
59	0.750	0.620	1.780	1.454	1.795	1.446
60	0.808	0.661	1.859	1.485	1.694	1.354
61	0.870	0.705	1.701	1.344	1.551	1.224
62	0.939	0.750	1.486	1.154	1.355	1.051
63	1.012	0.799	1.189	0.898	1.084	0.819
64	1.092	0.851	0.756	0.536	0.688	0.489
65	1.179	0.905	n/a	n/a	n/a	n/a
66	1.273	0.963	n/a	n/a	n/a	n/a
67	1.375	1.025	n/a	n/a	n/a	n/a
68	1.389	1.035	n/a	n/a	n/a	n/a
69	0.903	0.673	n/a	n/a	n/a	n/a

Age	White Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.042	0.014	0.105	0.072	0.287	0.210
16	0.042	0.014	0.105	0.072	0.287	0.210
17	0.042	0.014	0.105	0.072	0.287	0.210
18	0.042	0.014	0.104	0.072	0.287	0.210
19	0.042	0.014	0.104	0.072	0.287	0.210
20	0.042	0.014	0.104	0.072	0.287	0.210
21	0.042	0.016	0.106	0.074	0.294	0.215
22	0.043	0.018	0.108	0.075	0.303	0.221
23	0.044	0.020	0.110	0.076	0.310	0.226
24	0.045	0.023	0.112	0.077	0.318	0.232
25	0.047	0.025	0.115	0.079	0.329	0.240
26	0.049	0.028	0.116	0.080	0.335	0.243
27	0.051	0.030	0.118	0.081	0.342	0.247
28	0.053	0.033	0.120	0.082	0.351	0.252
29	0.056	0.036	0.122	0.084	0.361	0.257
30	0.058	0.041	0.126	0.086	0.372	0.264
31	0.061	0.044	0.130	0.088	0.387	0.272
32	0.064	0.049	0.135	0.091	0.403	0.282
33	0.068	0.053	0.141	0.094	0.421	0.293
34	0.072	0.057	0.148	0.099	0.444	0.308
35	0.076	0.062	0.155	0.104	0.467	0.323
36	0.081	0.067	0.163	0.110	0.492	0.341
37	0.085	0.071	0.173	0.116	0.518	0.360
38	0.090	0.076	0.183	0.124	0.546	0.381
39	0.096	0.082	0.195	0.133	0.575	0.404
40	0.102	0.088	0.207	0.143	0.605	0.429
41	0.109	0.094	0.221	0.154	0.637	0.457
42	0.116	0.101	0.236	0.167	0.671	0.485
43	0.123	0.108	0.253	0.181	0.705	0.516
44	0.132	0.115	0.271	0.197	0.740	0.548
45	0.140	0.123	0.291	0.215	0.776	0.583
46	0.150	0.133	0.314	0.234	0.813	0.617
47	0.161	0.141	0.338	0.256	0.850	0.653
48	0.172	0.151	0.365	0.279	0.887	0.689
49	0.184	0.162	0.394	0.306	0.922	0.724
50	0.197	0.172	0.426	0.335	0.956	0.758
51	0.211	0.184	0.461	0.366	0.988	0.790
52	0.227	0.197	0.499	0.400	1.016	0.818
53	0.243	0.210	0.541	0.436	1.041	0.842
54	0.261	0.225	0.587	0.476	1.059	0.860
55	0.281	0.240	0.636	0.518	1.069	0.871
56	0.302	0.256	0.691	0.564	1.071	0.873
57	0.324	0.273	0.750	0.614	1.062	0.864
58	0.348	0.291	0.817	0.669	1.042	0.844
59	0.375	0.310	0.890	0.727	1.005	0.810
60	0.404	0.331	0.930	0.743	0.949	0.759
61	0.435	0.353	0.851	0.672	0.869	0.686
62	0.470	0.375	0.743	0.577	0.759	0.589
63	0.506	0.400	0.595	0.449	0.607	0.459
64	0.546	0.426	0.378	0.268	0.386	0.274
65	0.590	0.453	n/a	n/a	n/a	n/a
66	0.637	0.482	n/a	n/a	n/a	n/a
67	0.688	0.513	n/a	n/a	n/a	n/a
68	0.695	0.518	n/a	n/a	n/a	n/a
69	0.452	0.337	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	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	0.038	0.013	0.094	0.065	0.256	0.187
16	0.038	0.013	0.094	0.065	0.256	0.187
17	0.038	0.013	0.094	0.065	0.256	0.187
18	0.038	0.013	0.094	0.065	0.256	0.187
19	0.038	0.013	0.094	0.065	0.256	0.187
20	0.038	0.013	0.094	0.065	0.256	0.187
21	0.038	0.015	0.096	0.066	0.263	0.192
22	0.039	0.017	0.097	0.067	0.270	0.197
23	0.040	0.018	0.099	0.068	0.277	0.202
24	0.041	0.021	0.101	0.069	0.284	0.207
25	0.042	0.022	0.103	0.071	0.293	0.214
26	0.044	0.025	0.104	0.072	0.299	0.217
27	0.046	0.027	0.106	0.073	0.306	0.221
28	0.048	0.030	0.108	0.074	0.314	0.225
29	0.050	0.032	0.110	0.076	0.322	0.230
30	0.053	0.037	0.113	0.077	0.332	0.235
31	0.055	0.040	0.117	0.079	0.346	0.243
32	0.058	0.044	0.122	0.082	0.360	0.252
33	0.062	0.047	0.127	0.085	0.376	0.262
34	0.065	0.052	0.133	0.089	0.396	0.275
35	0.068	0.056	0.140	0.093	0.417	0.289
36	0.073	0.060	0.147	0.099	0.439	0.304
37	0.077	0.064	0.156	0.105	0.462	0.322
38	0.081	0.069	0.165	0.112	0.487	0.340
39	0.087	0.074	0.175	0.120	0.513	0.361
40	0.092	0.079	0.186	0.129	0.540	0.383
41	0.098	0.085	0.199	0.139	0.569	0.408
42	0.104	0.091	0.212	0.150	0.599	0.433
43	0.111	0.098	0.228	0.163	0.629	0.460
44	0.118	0.104	0.244	0.177	0.661	0.489
45	0.126	0.111	0.262	0.193	0.693	0.520
46	0.135	0.120	0.282	0.211	0.726	0.551
47	0.145	0.127	0.304	0.230	0.759	0.583
48	0.154	0.136	0.328	0.252	0.792	0.615
49	0.165	0.146	0.354	0.275	0.824	0.647
50	0.177	0.155	0.384	0.301	0.854	0.677
51	0.190	0.166	0.415	0.329	0.882	0.705
52	0.204	0.177	0.449	0.360	0.908	0.731
53	0.219	0.189	0.487	0.393	0.929	0.752
54	0.235	0.203	0.528	0.429	0.945	0.768
55	0.253	0.216	0.573	0.467	0.955	0.778
56	0.271	0.230	0.622	0.508	0.956	0.779
57	0.292	0.246	0.675	0.553	0.948	0.771
58	0.314	0.262	0.735	0.602	0.930	0.754
59	0.338	0.279	0.801	0.655	0.898	0.723
60	0.364	0.298	0.837	0.669	0.847	0.677
61	0.392	0.317	0.766	0.605	0.776	0.612
62	0.423	0.338	0.669	0.519	0.678	0.526
63	0.456	0.360	0.536	0.405	0.542	0.410
64	0.492	0.383	0.340	0.242	0.344	0.245
65	0.531	0.408	n/a	n/a	n/a	n/a
66	0.573	0.434	n/a	n/a	n/a	n/a
67	0.619	0.461	n/a	n/a	n/a	n/a
68	0.625	0.466	n/a	n/a	n/a	n/a
69	0.407	0.303	n/a	n/a	n/a	n/a

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

Calculating the weekly cost of Income Protection



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

Example (Blue Collar work rating):

Sally is 31. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 30-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.122 = 7.686$$

The cost of Sally's Income Protection is \$7.69 a week.



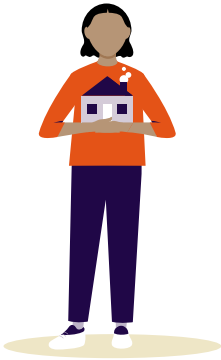
Useful things you should know

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/servicestream



Claiming on your cover

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

	Death	TPD	Income Protection ¹	Terminal illness
When making a claim, does it matter whether I'm employed or unemployed at the date of death, injury or illness?	✗	✓	✓	✗
Is basic cover provided if I've previously made a claim for TPD or terminal illness?	✓ Limited cover will apply	✓ Limited cover will apply	✓ 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 30-day waiting period.	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply)?	✓	✓	✓	✓

¹ If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/servicestream 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

If you have insurance with another super fund or insurer, you can apply to transfer it to AustralianSuper. It's important to know that if you want to transfer insurance cover to AustralianSuper, you'll need to do this before you combine your super.

To find out more, see the *Applying for an insurance transfer* fact sheet at australiansuper.com/select

Contact us

Call

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

Email

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