AustralianSuper

AustralianSuper Select for Sims Limited

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 of Sims Limited and its entities[1], as the contributing employers (referred to as Sims Limited 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 Sims Limited, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or contractor 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/sims** 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.

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[1] Sims E-Recycling Pty Limited, Sims Group Australia Holdings Limited and Sims Metal 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 employees 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.

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

	Category 1	Category 2	Category 3
Category description	Permanent non-office employees	Permanent non-office employees who have Income Protection outside super arranged by Sims Limited	Permanent office-based employees
Category work rating	Blue Collar		White Collar
Basic Death and TPD cover	**For all categories:** 15% x your salary[1] x future service[2] to age 65 or $1M (whichever is lower).		
Age basic Death and TPD cover ends[3]	**For all categories:** Basic Death and TPD cover ends at age 65.		
Basic Income Protection	75% of monthly salary[1] 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.	N/A	75% of monthly salary[1] 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.
Age basic Income Protection ends[3]	Basic Income Protection ends at age 70.	N/A	Basic Income Protection 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.

If you're in Category 2, basic Income Protection is not provided with your AustralianSuper Select account. It is currently provided under a separate insurance policy held by your employer. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. For the cost of Income Protection, please see page 6 to 8.

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 (all categories)	**Income Protection (categories 1 and 3)**
$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** 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 5 and 9 to learn how.

Individual work rating	Category 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.**	Your category work rating is **Blue Collar** if you're in Categories 1 or 2 or **White Collar** if you're in Category 3. This applies only while you're an employee of Sims Limited.

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 Sims Limited 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 Sims Limited 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[1] 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/sims**

[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

	Work rating											
	Male						Female					
Age	Blue Collar		White Collar		Professional		Blue Collar		White Collar		Professional	
	Death ($)	TPD ($)	Death ($)	TPD ($)	Death ($)	TPD ($)	Death ($)	TPD ($)	Death ($)	TPD ($)	Death ($)	TPD ($)
15	0.081	0.050	0.041	0.025	0.037	0.023	0.054	0.050	0.027	0.025	0.025	0.023
16	0.081	0.050	0.041	0.025	0.037	0.023	0.054	0.050	0.027	0.025	0.025	0.023
17	0.081	0.050	0.041	0.025	0.037	0.023	0.054	0.050	0.027	0.025	0.025	0.023
18	0.081	0.050	0.041	0.025	0.037	0.023	0.054	0.050	0.027	0.025	0.025	0.023
19	0.082	0.050	0.041	0.025	0.037	0.023	0.055	0.050	0.028	0.025	0.025	0.023
20	0.082	0.050	0.041	0.025	0.037	0.023	0.055	0.050	0.028	0.025	0.025	0.023
21	0.083	0.051	0.042	0.026	0.038	0.023	0.055	0.051	0.028	0.026	0.025	0.023
22	0.084	0.051	0.042	0.026	0.038	0.023	0.056	0.051	0.028	0.026	0.025	0.023
23	0.085	0.051	0.043	0.026	0.039	0.023	0.057	0.051	0.029	0.026	0.026	0.023
24	0.087	0.052	0.044	0.026	0.039	0.024	0.058	0.052	0.029	0.026	0.026	0.024
25	0.089	0.047	0.045	0.024	0.040	0.021	0.059	0.047	0.030	0.024	0.027	0.021
26	0.091	0.049	0.046	0.025	0.041	0.022	0.061	0.049	0.031	0.025	0.028	0.022
27	0.094	0.052	0.047	0.026	0.043	0.024	0.062	0.052	0.031	0.026	0.028	0.024
28	0.097	0.055	0.049	0.028	0.044	0.025	0.064	0.055	0.032	0.028	0.029	0.025
29	0.101	0.061	0.051	0.031	0.046	0.028	0.067	0.061	0.034	0.031	0.030	0.028
30	0.104	0.067	0.052	0.034	0.047	0.030	0.069	0.067	0.035	0.034	0.031	0.030
31	0.108	0.073	0.054	0.037	0.049	0.033	0.072	0.073	0.036	0.037	0.033	0.033
32	0.113	0.081	0.057	0.041	0.051	0.037	0.075	0.081	0.038	0.041	0.034	0.037
33	0.117	0.090	0.059	0.045	0.053	0.041	0.078	0.090	0.039	0.045	0.035	0.041
34	0.122	0.101	0.061	0.051	0.055	0.046	0.081	0.101	0.041	0.051	0.037	0.046
35	0.129	0.111	0.065	0.056	0.058	0.050	0.086	0.111	0.043	0.056	0.039	0.050
36	0.136	0.124	0.068	0.062	0.062	0.056	0.091	0.124	0.046	0.062	0.041	0.056
37	0.144	0.137	0.072	0.069	0.065	0.062	0.096	0.137	0.048	0.069	0.043	0.062
38	0.153	0.152	0.077	0.076	0.069	0.069	0.102	0.152	0.051	0.076	0.046	0.069
39	0.162	0.169	0.081	0.085	0.073	0.076	0.108	0.169	0.054	0.085	0.049	0.076
40	0.174	0.188	0.087	0.094	0.078	0.085	0.115	0.188	0.058	0.094	0.052	0.085
41	0.184	0.208	0.092	0.104	0.083	0.094	0.123	0.208	0.062	0.104	0.055	0.094
42	0.197	0.231	0.099	0.116	0.089	0.104	0.131	0.231	0.066	0.116	0.059	0.104
43	0.212	0.257	0.106	0.129	0.096	0.116	0.141	0.257	0.071	0.129	0.064	0.116
44	0.230	0.286	0.115	0.143	0.104	0.129	0.153	0.286	0.077	0.143	0.069	0.129
45	0.247	0.316	0.124	0.158	0.112	0.143	0.164	0.316	0.082	0.158	0.074	0.143
46	0.267	0.352	0.134	0.176	0.120	0.159	0.177	0.352	0.089	0.176	0.080	0.159
47	0.291	0.391	0.146	0.196	0.131	0.176	0.193	0.391	0.097	0.196	0.087	0.176
48	0.316	0.434	0.158	0.217	0.143	0.195	0.210	0.434	0.105	0.217	0.095	0.195
49	0.346	0.482	0.173	0.241	0.156	0.217	0.230	0.482	0.115	0.241	0.104	0.217
50	0.378	0.536	0.189	0.268	0.170	0.242	0.251	0.536	0.126	0.268	0.113	0.242
51	0.414	0.595	0.207	0.298	0.187	0.268	0.275	0.595	0.138	0.298	0.124	0.268
52	0.457	0.661	0.229	0.331	0.206	0.298	0.303	0.661	0.152	0.331	0.137	0.298
53	0.504	0.740	0.252	0.370	0.227	0.333	0.335	0.740	0.168	0.370	0.151	0.333
54	0.558	0.836	0.279	0.418	0.251	0.376	0.370	0.836	0.185	0.418	0.167	0.376
55	0.618	0.951	0.309	0.476	0.278	0.428	0.410	0.951	0.205	0.476	0.185	0.428
56	0.687	1.091	0.344	0.546	0.309	0.491	0.456	1.091	0.228	0.546	0.205	0.491
57	0.766	1.251	0.383	0.626	0.345	0.563	0.509	1.251	0.255	0.626	0.229	0.563
58	0.857	1.426	0.429	0.713	0.386	0.642	0.569	1.426	0.285	0.713	0.256	0.642
59	0.961	1.645	0.481	0.823	0.433	0.740	0.638	1.645	0.319	0.823	0.287	0.740
60	1.079	1.730	0.540	0.865	0.486	0.779	0.716	1.730	0.358	0.865	0.323	0.779
61	1.217	2.094	0.609	1.047	0.548	0.942	0.808	2.094	0.404	1.047	0.364	0.942
62	1.374	2.483	0.687	1.242	0.619	1.117	0.912	2.483	0.456	1.242	0.411	1.117
63	1.500	2.848	0.750	1.424	0.675	1.282	0.996	2.848	0.498	1.424	0.448	1.282
64	1.560	3.266	0.780	1.633	0.702	1.470	1.035	3.266	0.518	1.633	0.466	1.470
65	1.621[1]	n/a	0.811[1]	n/a	0.730[1]	n/a	1.076[1]	n/a	0.538[1]	n/a	0.484[1]	n/a
66	1.681[1]	n/a	0.841[1]	n/a	0.757[1]	n/a	1.116[1]	n/a	0.558[1]	n/a	0.502[1]	n/a
67	1.742[1]	n/a	0.871[1]	n/a	0.784[1]	n/a	1.156[1]	n/a	0.578[1]	n/a	0.521[1]	n/a
68	1.803[1]	n/a	0.902[1]	n/a	0.811[1]	n/a	1.197[1]	n/a	0.599[1]	n/a	0.539[1]	n/a
69	1.862[1]	n/a	0.931[1]	n/a	0.838[1]	n/a	1.236[1]	n/a	0.618[1]	n/a	0.557[1]	n/a

[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.

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 (Blue Collar work rating):

Sally is 31, female 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:

$$\frac{500,000}{10,000} \quad X \quad 0.072 \quad = \quad 3.600$$

The cost of Sally's Death cover is $3.60 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \quad X \quad 0.073 \quad = \quad 3.650$$

The cost of Sally's TPD cover is $3.65 a week.

Weekly cost for $100 a month of Income Protection

Age	Male - Blue Collar work rating						Age	Female - Blue Collar work rating					
	Benefit payment period							**Benefit payment period**					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	Waiting period							**Waiting period**					
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.055	0.018	0.138	0.095	0.336	0.246	15	0.089	0.029	0.222	0.153	0.544	0.397
16	0.055	0.018	0.138	0.095	0.336	0.246	16	0.089	0.029	0.222	0.153	0.544	0.397
17	0.055	0.018	0.138	0.095	0.336	0.246	17	0.089	0.029	0.222	0.153	0.544	0.397
18	0.055	0.018	0.137	0.095	0.336	0.246	18	0.089	0.029	0.221	0.153	0.544	0.397
19	0.055	0.018	0.137	0.095	0.336	0.246	19	0.089	0.029	0.221	0.153	0.544	0.397
20	0.055	0.018	0.137	0.095	0.336	0.246	20	0.089	0.029	0.221	0.153	0.544	0.397
21	0.055	0.021	0.139	0.096	0.345	0.252	21	0.089	0.034	0.225	0.156	0.557	0.407
22	0.056	0.024	0.141	0.098	0.355	0.259	22	0.090	0.039	0.228	0.158	0.573	0.418
23	0.058	0.026	0.144	0.099	0.364	0.265	23	0.093	0.042	0.233	0.161	0.588	0.428
24	0.059	0.030	0.147	0.101	0.373	0.272	24	0.095	0.049	0.237	0.163	0.603	0.439
25	0.061	0.032	0.150	0.104	0.385	0.281	25	0.099	0.052	0.243	0.168	0.622	0.454
26	0.064	0.036	0.152	0.105	0.393	0.285	26	0.103	0.058	0.246	0.169	0.635	0.461
27	0.067	0.039	0.154	0.106	0.401	0.290	27	0.108	0.063	0.249	0.172	0.648	0.468
28	0.070	0.043	0.157	0.108	0.412	0.295	28	0.113	0.069	0.254	0.174	0.665	0.477
29	0.073	0.047	0.160	0.110	0.423	0.301	29	0.117	0.076	0.259	0.178	0.684	0.487
30	0.077	0.053	0.165	0.112	0.436	0.309	30	0.124	0.085	0.266	0.182	0.705	0.499
31	0.080	0.058	0.171	0.115	0.454	0.319	31	0.130	0.093	0.276	0.186	0.733	0.515
32	0.084	0.064	0.177	0.119	0.473	0.330	32	0.136	0.103	0.286	0.193	0.764	0.534
33	0.090	0.069	0.185	0.124	0.494	0.344	33	0.145	0.111	0.298	0.200	0.798	0.556
34	0.094	0.075	0.194	0.130	0.520	0.361	34	0.152	0.121	0.313	0.210	0.840	0.583
35	0.099	0.081	0.204	0.136	0.547	0.379	35	0.161	0.131	0.329	0.220	0.885	0.613
36	0.106	0.087	0.214	0.144	0.576	0.399	36	0.170	0.141	0.347	0.232	0.931	0.646
37	0.112	0.093	0.227	0.153	0.607	0.422	37	0.180	0.151	0.366	0.247	0.981	0.683
38	0.119	0.100	0.240	0.163	0.639	0.447	38	0.191	0.162	0.388	0.263	1.034	0.722
39	0.126	0.107	0.256	0.174	0.674	0.473	39	0.204	0.173	0.413	0.281	1.089	0.765
40	0.134	0.115	0.272	0.188	0.709	0.503	40	0.216	0.186	0.439	0.303	1.147	0.813
41	0.143	0.123	0.290	0.202	0.747	0.535	41	0.231	0.199	0.468	0.327	1.207	0.865
42	0.152	0.132	0.310	0.219	0.786	0.569	42	0.246	0.214	0.500	0.354	1.271	0.919
43	0.162	0.142	0.332	0.237	0.826	0.604	43	0.262	0.230	0.536	0.383	1.335	0.977
44	0.173	0.151	0.356	0.259	0.868	0.642	44	0.279	0.244	0.576	0.418	1.403	1.039
45	0.184	0.162	0.382	0.281	0.910	0.683	45	0.297	0.262	0.617	0.455	1.471	1.104
46	0.197	0.174	0.412	0.307	0.953	0.723	46	0.318	0.281	0.665	0.497	1.541	1.169
47	0.211	0.186	0.444	0.336	0.996	0.765	47	0.340	0.300	0.717	0.542	1.611	1.237
48	0.225	0.198	0.479	0.367	1.039	0.808	48	0.364	0.319	0.774	0.593	1.680	1.306
49	0.241	0.212	0.517	0.401	1.081	0.849	49	0.390	0.343	0.835	0.648	1.748	1.372
50	0.259	0.226	0.559	0.439	1.121	0.888	50	0.418	0.365	0.904	0.710	1.812	1.436
51	0.277	0.242	0.605	0.480	1.158	0.926	51	0.447	0.391	0.978	0.776	1.872	1.497
52	0.297	0.259	0.655	0.524	1.191	0.959	52	0.481	0.418	1.060	0.848	1.926	1.551
53	0.319	0.276	0.710	0.572	1.220	0.987	53	0.515	0.446	1.148	0.925	1.972	1.596
54	0.342	0.295	0.770	0.625	1.241	1.008	54	0.553	0.477	1.245	1.010	2.006	1.630
55	0.368	0.315	0.835	0.680	1.253	1.021	55	0.595	0.509	1.350	1.100	2.026	1.651
56	0.396	0.336	0.907	0.741	1.255	1.023	56	0.640	0.542	1.466	1.197	2.030	1.654
57	0.425	0.358	0.984	0.806	1.245	1.012	57	0.688	0.579	1.591	1.303	2.013	1.637
58	0.457	0.382	1.073	0.878	1.221	0.990	58	0.739	0.617	1.734	1.419	1.974	1.600
59	0.492	0.407	1.168	0.955	1.178	0.949	59	0.796	0.658	1.889	1.543	1.905	1.535
60	0.530	0.434	1.220	0.975	1.112	0.889	60	0.858	0.701	1.973	1.577	1.798	1.438
61	0.572	0.463	1.117	0.882	1.018	0.804	61	0.924	0.748	1.806	1.426	1.647	1.300
62	0.616	0.492	0.976	0.757	0.890	0.690	62	0.997	0.796	1.578	1.225	1.439	1.116
63	0.664	0.524	0.781	0.590	0.712	0.538	63	1.074	0.848	1.263	0.954	1.151	0.870
64	0.717	0.559	0.496	0.352	0.452	0.321	64	1.159	0.903	0.802	0.569	0.731	0.519
65	0.774	0.594	n/a	n/a	n/a	n/a	65	1.252	0.961	n/a	n/a	n/a	n/a
66	0.836	0.632	n/a	n/a	n/a	n/a	66	1.351	1.023	n/a	n/a	n/a	n/a
67	0.903	0.673	n/a	n/a	n/a	n/a	67	1.460	1.088	n/a	n/a	n/a	n/a
68	0.912	0.680	n/a	n/a	n/a	n/a	68	1.474	1.099	n/a	n/a	n/a	n/a
69	0.593	0.442	n/a	n/a	n/a	n/a	69	0.959	0.715	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 - White Collar work rating						Age	Female - White Collar work rating					
	Benefit payment period							Benefit payment period					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	Waiting period							Waiting period					
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.028	0.009	0.069	0.048	0.189	0.138	15	0.045	0.015	0.111	0.077	0.305	0.223
16	0.028	0.009	0.069	0.048	0.189	0.138	16	0.045	0.015	0.111	0.077	0.305	0.223
17	0.028	0.009	0.069	0.048	0.189	0.138	17	0.045	0.015	0.111	0.077	0.305	0.223
18	0.028	0.009	0.069	0.048	0.189	0.138	18	0.045	0.015	0.111	0.077	0.305	0.223
19	0.028	0.009	0.069	0.048	0.189	0.138	19	0.045	0.015	0.111	0.077	0.305	0.223
20	0.028	0.009	0.069	0.048	0.189	0.138	20	0.045	0.015	0.111	0.077	0.305	0.223
21	0.028	0.011	0.070	0.048	0.193	0.141	21	0.045	0.017	0.113	0.078	0.312	0.228
22	0.028	0.012	0.071	0.049	0.199	0.145	22	0.045	0.020	0.114	0.079	0.321	0.234
23	0.029	0.013	0.072	0.050	0.204	0.148	23	0.047	0.021	0.117	0.081	0.329	0.240
24	0.030	0.015	0.074	0.051	0.209	0.152	24	0.048	0.025	0.119	0.082	0.338	0.246
25	0.031	0.016	0.075	0.052	0.216	0.157	25	0.050	0.026	0.122	0.084	0.349	0.254
26	0.032	0.018	0.076	0.053	0.220	0.160	26	0.052	0.029	0.123	0.085	0.356	0.258
27	0.034	0.020	0.077	0.053	0.225	0.163	27	0.054	0.032	0.125	0.086	0.363	0.263
28	0.035	0.022	0.079	0.054	0.231	0.166	28	0.057	0.035	0.127	0.087	0.373	0.267
29	0.037	0.024	0.080	0.055	0.237	0.169	29	0.059	0.038	0.130	0.089	0.383	0.273
30	0.039	0.027	0.083	0.056	0.244	0.173	30	0.062	0.043	0.133	0.091	0.395	0.280
31	0.040	0.029	0.086	0.058	0.254	0.179	31	0.065	0.047	0.138	0.093	0.411	0.289
32	0.042	0.032	0.089	0.060	0.265	0.185	32	0.068	0.052	0.143	0.097	0.428	0.299
33	0.045	0.035	0.093	0.062	0.277	0.193	33	0.073	0.056	0.149	0.100	0.447	0.312
34	0.047	0.038	0.097	0.065	0.291	0.202	34	0.076	0.061	0.157	0.105	0.471	0.327
35	0.050	0.041	0.102	0.068	0.307	0.212	35	0.081	0.066	0.165	0.110	0.496	0.343
36	0.053	0.044	0.107	0.072	0.323	0.224	36	0.085	0.071	0.174	0.116	0.522	0.362
37	0.056	0.047	0.114	0.077	0.340	0.237	37	0.090	0.076	0.183	0.124	0.549	0.383
38	0.060	0.050	0.120	0.082	0.358	0.250	38	0.096	0.081	0.194	0.132	0.579	0.405
39	0.063	0.054	0.128	0.087	0.377	0.265	39	0.102	0.087	0.207	0.141	0.610	0.429
40	0.067	0.058	0.136	0.094	0.397	0.282	40	0.108	0.093	0.220	0.152	0.643	0.456
41	0.072	0.062	0.145	0.101	0.418	0.300	41	0.116	0.100	0.234	0.164	0.676	0.485
42	0.076	0.066	0.155	0.110	0.441	0.319	42	0.123	0.107	0.250	0.177	0.712	0.515
43	0.081	0.071	0.166	0.119	0.463	0.339	43	0.131	0.115	0.268	0.192	0.748	0.547
44	0.087	0.076	0.178	0.130	0.486	0.360	44	0.140	0.122	0.288	0.209	0.786	0.582
45	0.092	0.081	0.191	0.141	0.510	0.383	45	0.149	0.131	0.309	0.228	0.824	0.618
46	0.099	0.087	0.206	0.154	0.534	0.405	46	0.159	0.141	0.333	0.249	0.863	0.655
47	0.106	0.093	0.222	0.168	0.558	0.429	47	0.170	0.150	0.359	0.271	0.902	0.693
48	0.113	0.099	0.240	0.184	0.582	0.452	48	0.182	0.160	0.387	0.297	0.941	0.731
49	0.121	0.106	0.259	0.201	0.606	0.475	49	0.195	0.172	0.418	0.324	0.979	0.769
50	0.130	0.113	0.280	0.220	0.628	0.498	50	0.209	0.183	0.452	0.355	1.015	0.805
51	0.139	0.121	0.303	0.240	0.649	0.519	51	0.224	0.196	0.489	0.388	1.049	0.838
52	0.149	0.130	0.328	0.262	0.667	0.537	52	0.241	0.209	0.530	0.424	1.079	0.869
53	0.160	0.138	0.355	0.286	0.683	0.553	53	0.258	0.223	0.574	0.463	1.105	0.894
54	0.171	0.148	0.385	0.313	0.695	0.565	54	0.277	0.239	0.623	0.505	1.124	0.913
55	0.184	0.158	0.418	0.340	0.702	0.572	55	0.298	0.255	0.675	0.550	1.135	0.925
56	0.198	0.168	0.454	0.371	0.703	0.573	56	0.320	0.271	0.733	0.599	1.137	0.927
57	0.213	0.179	0.492	0.403	0.697	0.567	57	0.344	0.290	0.796	0.652	1.127	0.917
58	0.229	0.191	0.537	0.439	0.684	0.554	58	0.370	0.309	0.867	0.710	1.106	0.896
59	0.246	0.204	0.584	0.478	0.660	0.532	59	0.398	0.329	0.945	0.772	1.067	0.860
60	0.265	0.217	0.610	0.488	0.623	0.498	60	0.429	0.351	0.987	0.789	1.007	0.805
61	0.286	0.232	0.559	0.441	0.571	0.450	61	0.462	0.374	0.903	0.713	0.922	0.728
62	0.308	0.246	0.488	0.379	0.499	0.387	62	0.499	0.398	0.789	0.613	0.806	0.625
63	0.332	0.262	0.391	0.295	0.399	0.302	63	0.537	0.424	0.632	0.477	0.645	0.487
64	0.359	0.280	0.248	0.176	0.253	0.180	64	0.580	0.452	0.401	0.285	0.409	0.291
65	0.387	0.297	n/a	n/a	n/a	n/a	65	0.626	0.481	n/a	n/a	n/a	n/a
66	0.418	0.316	n/a	n/a	n/a	n/a	66	0.676	0.512	n/a	n/a	n/a	n/a
67	0.452	0.337	n/a	n/a	n/a	n/a	67	0.730	0.544	n/a	n/a	n/a	n/a
68	0.456	0.340	n/a	n/a	n/a	n/a	68	0.737	0.550	n/a	n/a	n/a	n/a
69	0.297	0.221	n/a	n/a	n/a	n/a	69	0.480	0.358	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						Age	Female - Professional work rating					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)		30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15	0.025	0.008	0.062	0.043	0.168	0.123	15	0.040	0.013	0.100	0.069	0.272	0.199
16	0.025	0.008	0.062	0.043	0.168	0.123	16	0.040	0.013	0.100	0.069	0.272	0.199
17	0.025	0.008	0.062	0.043	0.168	0.123	17	0.040	0.013	0.100	0.069	0.272	0.199
18	0.025	0.008	0.062	0.043	0.168	0.123	18	0.040	0.013	0.100	0.069	0.272	0.199
19	0.025	0.008	0.062	0.043	0.168	0.123	19	0.040	0.013	0.100	0.069	0.272	0.199
20	0.025	0.008	0.062	0.043	0.168	0.123	20	0.040	0.013	0.100	0.069	0.272	0.199
21	0.025	0.010	0.063	0.044	0.173	0.126	21	0.040	0.015	0.101	0.070	0.279	0.204
22	0.026	0.011	0.064	0.044	0.178	0.130	22	0.041	0.018	0.103	0.071	0.287	0.209
23	0.026	0.012	0.065	0.045	0.182	0.133	23	0.042	0.019	0.105	0.073	0.294	0.214
24	0.027	0.014	0.066	0.046	0.187	0.136	24	0.043	0.022	0.107	0.074	0.302	0.220
25	0.028	0.015	0.068	0.047	0.193	0.141	25	0.045	0.024	0.110	0.076	0.311	0.227
26	0.029	0.017	0.069	0.047	0.197	0.143	26	0.046	0.027	0.111	0.076	0.318	0.231
27	0.030	0.018	0.070	0.048	0.201	0.145	27	0.049	0.029	0.112	0.078	0.324	0.234
28	0.032	0.020	0.071	0.049	0.206	0.148	28	0.051	0.032	0.115	0.079	0.333	0.239
29	0.033	0.021	0.072	0.050	0.212	0.151	29	0.053	0.034	0.117	0.080	0.342	0.244
30	0.035	0.024	0.075	0.051	0.218	0.155	30	0.056	0.039	0.120	0.082	0.353	0.250
31	0.036	0.026	0.077	0.052	0.227	0.160	31	0.059	0.042	0.125	0.084	0.367	0.258
32	0.038	0.029	0.080	0.054	0.237	0.165	32	0.061	0.046	0.129	0.087	0.382	0.267
33	0.041	0.031	0.083	0.056	0.247	0.172	33	0.065	0.050	0.135	0.090	0.399	0.278
34	0.043	0.034	0.088	0.059	0.260	0.181	34	0.069	0.055	0.141	0.095	0.420	0.292
35	0.045	0.037	0.092	0.061	0.274	0.190	35	0.073	0.059	0.148	0.099	0.443	0.307
36	0.048	0.040	0.097	0.065	0.288	0.200	36	0.077	0.064	0.156	0.105	0.466	0.323
37	0.051	0.042	0.102	0.069	0.304	0.211	37	0.081	0.068	0.165	0.111	0.491	0.342
38	0.054	0.045	0.108	0.073	0.320	0.224	38	0.086	0.073	0.175	0.119	0.517	0.361
39	0.057	0.048	0.115	0.079	0.337	0.237	39	0.092	0.078	0.186	0.127	0.545	0.383
40	0.060	0.052	0.122	0.085	0.355	0.252	40	0.097	0.084	0.198	0.137	0.574	0.407
41	0.065	0.056	0.131	0.091	0.374	0.268	41	0.104	0.090	0.211	0.147	0.604	0.433
42	0.069	0.060	0.140	0.099	0.393	0.285	42	0.111	0.096	0.225	0.160	0.636	0.460
43	0.073	0.064	0.150	0.107	0.413	0.302	43	0.118	0.104	0.242	0.173	0.668	0.489
44	0.078	0.068	0.161	0.117	0.434	0.321	44	0.126	0.110	0.259	0.188	0.702	0.520
45	0.083	0.073	0.172	0.127	0.455	0.342	45	0.134	0.118	0.278	0.205	0.736	0.552
46	0.089	0.079	0.186	0.139	0.477	0.362	46	0.143	0.127	0.300	0.224	0.771	0.585
47	0.095	0.084	0.200	0.151	0.498	0.383	47	0.153	0.135	0.323	0.244	0.806	0.619
48	0.102	0.089	0.216	0.165	0.520	0.404	48	0.164	0.144	0.348	0.267	0.840	0.653
49	0.109	0.096	0.233	0.181	0.541	0.425	49	0.176	0.155	0.376	0.292	0.874	0.686
50	0.117	0.102	0.252	0.198	0.561	0.444	50	0.188	0.165	0.407	0.320	0.906	0.718
51	0.125	0.109	0.273	0.216	0.579	0.463	51	0.202	0.176	0.440	0.350	0.936	0.749
52	0.134	0.117	0.295	0.236	0.596	0.480	52	0.217	0.188	0.477	0.382	0.963	0.776
53	0.144	0.125	0.320	0.258	0.610	0.494	53	0.232	0.201	0.517	0.417	0.986	0.798
54	0.154	0.133	0.347	0.281	0.621	0.504	54	0.249	0.215	0.561	0.455	1.003	0.815
55	0.166	0.142	0.376	0.306	0.627	0.511	55	0.268	0.229	0.608	0.495	1.013	0.826
56	0.178	0.151	0.408	0.334	0.628	0.512	56	0.288	0.244	0.660	0.539	1.015	0.827
57	0.192	0.162	0.443	0.363	0.623	0.506	57	0.310	0.261	0.716	0.587	1.007	0.819
58	0.206	0.172	0.483	0.395	0.611	0.495	58	0.333	0.278	0.781	0.639	0.987	0.800
59	0.222	0.183	0.526	0.430	0.589	0.475	59	0.358	0.296	0.851	0.695	0.953	0.768
60	0.239	0.195	0.549	0.439	0.556	0.445	60	0.386	0.316	0.888	0.710	0.899	0.719
61	0.257	0.208	0.503	0.397	0.509	0.402	61	0.416	0.337	0.813	0.642	0.824	0.650
62	0.278	0.222	0.439	0.341	0.445	0.345	62	0.449	0.358	0.710	0.551	0.720	0.558
63	0.299	0.236	0.352	0.266	0.356	0.269	63	0.484	0.382	0.568	0.429	0.576	0.435
64	0.323	0.252	0.224	0.159	0.226	0.161	64	0.522	0.407	0.361	0.257	0.366	0.260
65	0.349	0.268	n/a	n/a	n/a	n/a	65	0.563	0.433	n/a	n/a	n/a	n/a
66	0.376	0.285	n/a	n/a	n/a	n/a	66	0.608	0.460	n/a	n/a	n/a	n/a
67	0.407	0.303	n/a	n/a	n/a	n/a	67	0.657	0.490	n/a	n/a	n/a	n/a
68	0.411	0.306	n/a	n/a	n/a	n/a	68	0.664	0.495	n/a	n/a	n/a	n/a
69	0.267	0.199	n/a	n/a	n/a	n/a	69	0.432	0.322	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 (Blue 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 Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6{,}300}{100} \quad X \quad 0.093 \quad = \quad 5.859$$

The cost of Sally's Income Protection is $5.86 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/sims**
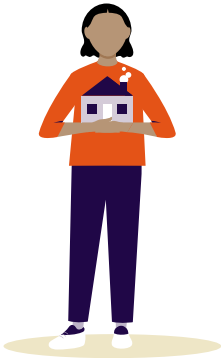
Claiming on your cover

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	✔ **Categories 1 and 3:** Limited cover will apply **Category 2:** You don't get basic Income Protection[2] with your AustralianSuper Select account.	✔ Limited cover will apply
Is there a waiting period before a claim can be paid?	✖	✔ 3 months	✔ **Categories 1 and 3:** Basic cover has a 60-day waiting period. **Category 2:** You don't get basic Income Protection[2] with your AustralianSuper Select account. If you apply for cover your selected waiting period will apply.	✖
Are pre-existing medical conditions covered (provided limited cover doesn't apply)?	✔	✔	✔	✔

[1] If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for AustralianSuper Select members at **australiansuper.com/sims** for examples.
[2] For members in Category 2, Income Protection is currently provided under a separate insurance policy held by your employer.

📱 Make a claim

If you need to make a claim we're here to help guide you (and any beneficiary nominee(s) of members who've passed away), through the process.

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

👤 Nominate a beneficiary

Nominate who'll receive your super if you pass away. This is an important decision and will tell us who you want your super account balance and insurance to be paid to.

Learn more about your beneficiary options at **australiansuper.com/beneficiary**

☂ Transfer your insurance

If you have insurance with another super fund or insurer, you can apply to transfer it to AustralianSuper.

It's important to know that if you want to transfer insurance cover to AustralianSuper, you'll need to do this before you combine your super.

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

Contact us

Call	**1300 667 387** (8.30am to 5pm AEST/AEDT weekdays)	**Web**	australiansuper.com/select
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