

AustralianSuper Select for Sparke Helmore

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 Sparke Helmore Lawyers and Spamil Pty Ltd, as the contributing employers (referred to as Sparke Helmore 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 Sparke Helmore, please refer to the relevant Product Disclosure Statement for your plan.

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/sparke 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 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 and your length of service to age 65.

Cover type	Death	TPD
Basic cover design	15% x your salary ¹ x future service ² to age 65 or \$1.25M (whichever is lower).	15% x your salary ¹ x future service ² to age 65 or \$1.25M (whichever is lower).
Age basic cover ends ³	Cover ends at age 65.	Cover ends at age 65.

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.

Basic Income Protection is not provided with your AustralianSuper Select account. It may be 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 5.

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
\$1.25M

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 7 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 White Collar and applies only while you're an employee of Sparke Helmore.</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 Sparke Helmore 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 Sparke Helmore 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/sparke



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							
	Male				Female			
	White Collar	Professional	White Collar	Professional	White Collar	Professional	White Collar	Professional
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
16	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
17	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
18	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
19	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
20	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
21	0.032	0.020	0.029	0.018	0.021	0.020	0.019	0.018
22	0.032	0.020	0.029	0.018	0.022	0.020	0.019	0.018
23	0.033	0.020	0.029	0.018	0.022	0.020	0.020	0.018
24	0.033	0.020	0.030	0.018	0.022	0.020	0.020	0.018
25	0.034	0.018	0.031	0.016	0.023	0.018	0.021	0.016
26	0.035	0.019	0.031	0.017	0.023	0.019	0.021	0.017
27	0.036	0.020	0.032	0.018	0.024	0.020	0.022	0.018
28	0.037	0.021	0.033	0.019	0.025	0.021	0.022	0.019
29	0.039	0.024	0.035	0.021	0.026	0.024	0.023	0.021
30	0.040	0.026	0.036	0.023	0.026	0.026	0.024	0.023
31	0.041	0.028	0.037	0.025	0.027	0.028	0.025	0.025
32	0.043	0.031	0.039	0.028	0.029	0.031	0.026	0.028
33	0.045	0.034	0.040	0.031	0.030	0.034	0.027	0.031
34	0.047	0.038	0.042	0.035	0.031	0.038	0.028	0.035
35	0.049	0.042	0.044	0.038	0.033	0.042	0.030	0.038
36	0.052	0.047	0.047	0.043	0.035	0.047	0.031	0.043
37	0.055	0.052	0.049	0.047	0.037	0.052	0.033	0.047
38	0.058	0.058	0.053	0.052	0.039	0.058	0.035	0.052
39	0.062	0.065	0.056	0.058	0.041	0.065	0.037	0.058
40	0.066	0.071	0.060	0.064	0.044	0.071	0.040	0.064
41	0.070	0.079	0.063	0.071	0.047	0.079	0.042	0.071
42	0.075	0.088	0.068	0.079	0.050	0.088	0.045	0.079
43	0.081	0.098	0.073	0.088	0.054	0.098	0.048	0.088
44	0.087	0.109	0.079	0.098	0.058	0.109	0.052	0.098
45	0.094	0.120	0.085	0.108	0.063	0.120	0.056	0.108
46	0.102	0.134	0.091	0.120	0.068	0.134	0.061	0.120
47	0.111	0.149	0.100	0.134	0.074	0.149	0.066	0.134
48	0.120	0.165	0.108	0.148	0.080	0.165	0.072	0.148
49	0.131	0.183	0.118	0.165	0.087	0.183	0.079	0.165
50	0.144	0.204	0.129	0.183	0.096	0.204	0.086	0.183
51	0.157	0.226	0.142	0.203	0.105	0.226	0.094	0.203
52	0.174	0.251	0.156	0.226	0.115	0.251	0.104	0.226
53	0.191	0.281	0.172	0.253	0.127	0.281	0.115	0.253
54	0.212	0.317	0.191	0.286	0.141	0.317	0.127	0.286
55	0.235	0.361	0.211	0.325	0.156	0.361	0.140	0.325
56	0.261	0.414	0.235	0.373	0.173	0.414	0.156	0.373
57	0.291	0.475	0.262	0.427	0.193	0.475	0.174	0.427
58	0.325	0.541	0.293	0.487	0.216	0.541	0.195	0.487
59	0.365	0.624	0.328	0.562	0.242	0.624	0.218	0.562
60	0.410	0.657	0.369	0.591	0.272	0.657	0.245	0.591
61	0.462	0.794	0.416	0.715	0.307	0.794	0.276	0.715
62	0.521	0.942	0.469	0.848	0.346	0.942	0.312	0.848
63	0.569	1.081	0.512	0.973	0.378	1.081	0.340	0.973
64	0.592	1.239	0.533	1.115	0.393	1.239	0.354	1.115
65	0.615 ¹	n/a	0.554 ¹	n/a	0.408 ¹	n/a	0.368 ¹	n/a
66	0.638 ¹	n/a	0.574 ¹	n/a	0.423 ¹	n/a	0.381 ¹	n/a
67	0.661 ¹	n/a	0.595 ¹	n/a	0.439 ¹	n/a	0.395 ¹	n/a
68	0.684 ¹	n/a	0.616 ¹	n/a	0.454 ¹	n/a	0.409 ¹	n/a
69	0.707 ¹	n/a	0.636 ¹	n/a	0.469 ¹	n/a	0.422 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 (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:

$$\frac{500,000}{10,000} \times 0.027 = 1.350$$

The cost of Sally's Death cover is \$1.35 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.028 = 1.400$$

The cost of Sally's TPD cover is \$1.40 a week.



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	0.025	0.008	0.061	0.042	0.167	0.122
16	0.025	0.008	0.061	0.042	0.167	0.122
17	0.025	0.008	0.061	0.042	0.167	0.122
18	0.025	0.008	0.061	0.042	0.167	0.122
19	0.025	0.008	0.061	0.042	0.167	0.122
20	0.025	0.008	0.061	0.042	0.167	0.122
21	0.025	0.010	0.062	0.043	0.171	0.125
22	0.025	0.011	0.063	0.044	0.176	0.128
23	0.026	0.012	0.064	0.044	0.180	0.131
24	0.026	0.014	0.065	0.045	0.185	0.135
25	0.027	0.015	0.067	0.046	0.191	0.139
26	0.028	0.016	0.067	0.047	0.194	0.141
27	0.030	0.018	0.068	0.047	0.199	0.144
28	0.031	0.019	0.070	0.048	0.204	0.146
29	0.032	0.021	0.071	0.049	0.209	0.149
30	0.034	0.024	0.073	0.050	0.216	0.153
31	0.036	0.026	0.076	0.051	0.225	0.158
32	0.037	0.028	0.078	0.053	0.234	0.164
33	0.040	0.031	0.082	0.055	0.244	0.170
34	0.042	0.033	0.086	0.058	0.257	0.179
35	0.044	0.036	0.090	0.060	0.271	0.188
36	0.047	0.039	0.095	0.064	0.285	0.198
37	0.050	0.042	0.100	0.068	0.300	0.209
38	0.053	0.045	0.106	0.072	0.316	0.221
39	0.056	0.048	0.113	0.077	0.333	0.234
40	0.059	0.051	0.120	0.083	0.351	0.249
41	0.063	0.055	0.128	0.090	0.369	0.265
42	0.067	0.059	0.137	0.097	0.389	0.281
43	0.072	0.063	0.147	0.105	0.409	0.299
44	0.076	0.067	0.157	0.114	0.429	0.318
45	0.082	0.072	0.169	0.125	0.450	0.338
46	0.087	0.077	0.182	0.136	0.471	0.358
47	0.093	0.082	0.196	0.148	0.493	0.378
48	0.100	0.088	0.212	0.162	0.514	0.400
49	0.107	0.094	0.228	0.177	0.535	0.420
50	0.114	0.100	0.247	0.194	0.554	0.439
51	0.123	0.107	0.267	0.212	0.573	0.458
52	0.132	0.114	0.290	0.232	0.589	0.474
53	0.141	0.122	0.314	0.253	0.603	0.488
54	0.151	0.131	0.340	0.276	0.614	0.499
55	0.163	0.139	0.369	0.301	0.620	0.505
56	0.175	0.148	0.401	0.327	0.621	0.506
57	0.188	0.158	0.435	0.356	0.616	0.501
58	0.202	0.169	0.474	0.388	0.604	0.490
59	0.218	0.180	0.516	0.422	0.583	0.470
60	0.234	0.192	0.539	0.431	0.550	0.440
61	0.253	0.205	0.493	0.390	0.504	0.398
62	0.272	0.218	0.431	0.335	0.440	0.342
63	0.294	0.232	0.345	0.261	0.352	0.266
64	0.317	0.247	0.219	0.156	0.224	0.159
65	0.342	0.263	n/a	n/a	n/a	n/a
66	0.369	0.280	n/a	n/a	n/a	n/a
67	0.399	0.297	n/a	n/a	n/a	n/a
68	0.403	0.300	n/a	n/a	n/a	n/a
69	0.262	0.195	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	0.040	0.013	0.098	0.068	0.269	0.197
16	0.040	0.013	0.098	0.068	0.269	0.197
17	0.040	0.013	0.098	0.068	0.269	0.197
18	0.040	0.013	0.098	0.068	0.269	0.197
19	0.040	0.013	0.098	0.068	0.269	0.197
20	0.040	0.013	0.098	0.068	0.269	0.197
21	0.040	0.015	0.099	0.069	0.276	0.201
22	0.040	0.017	0.101	0.070	0.284	0.207
23	0.041	0.019	0.103	0.071	0.291	0.212
24	0.042	0.022	0.105	0.072	0.298	0.217
25	0.044	0.023	0.108	0.074	0.308	0.225
26	0.046	0.026	0.109	0.075	0.314	0.228
27	0.048	0.028	0.110	0.076	0.321	0.232
28	0.050	0.031	0.112	0.077	0.329	0.236
29	0.052	0.034	0.115	0.079	0.338	0.241
30	0.055	0.038	0.118	0.080	0.349	0.247
31	0.058	0.041	0.122	0.083	0.363	0.255
32	0.060	0.046	0.127	0.085	0.378	0.264
33	0.064	0.049	0.132	0.089	0.395	0.275
34	0.067	0.054	0.139	0.093	0.416	0.289
35	0.071	0.058	0.146	0.097	0.438	0.303
36	0.076	0.062	0.153	0.103	0.461	0.320
37	0.080	0.067	0.162	0.109	0.485	0.338
38	0.085	0.072	0.172	0.116	0.511	0.357
39	0.090	0.077	0.183	0.124	0.539	0.379
40	0.096	0.083	0.194	0.134	0.567	0.402
41	0.102	0.088	0.207	0.145	0.597	0.428
42	0.109	0.095	0.221	0.157	0.629	0.455
43	0.116	0.102	0.237	0.170	0.661	0.483
44	0.123	0.108	0.254	0.185	0.694	0.514
45	0.132	0.116	0.273	0.201	0.728	0.546
46	0.141	0.124	0.294	0.220	0.762	0.578
47	0.151	0.133	0.317	0.240	0.797	0.612
48	0.161	0.141	0.342	0.262	0.831	0.646
49	0.172	0.152	0.369	0.286	0.865	0.679
50	0.185	0.161	0.400	0.314	0.896	0.710
51	0.198	0.173	0.432	0.343	0.926	0.740
52	0.213	0.185	0.468	0.375	0.953	0.767
53	0.228	0.197	0.507	0.409	0.975	0.790
54	0.245	0.211	0.550	0.446	0.992	0.806
55	0.263	0.225	0.596	0.486	1.002	0.816
56	0.283	0.240	0.647	0.529	1.004	0.818
57	0.304	0.256	0.703	0.576	0.995	0.810
58	0.327	0.273	0.766	0.627	0.977	0.791
59	0.352	0.291	0.834	0.682	0.942	0.759
60	0.379	0.310	0.871	0.696	0.889	0.711
61	0.408	0.330	0.797	0.630	0.815	0.643
62	0.440	0.352	0.697	0.541	0.712	0.552
63	0.475	0.375	0.558	0.421	0.569	0.430
64	0.512	0.399	0.354	0.252	0.362	0.257
65	0.553	0.425	n/a	n/a	n/a	n/a
66	0.597	0.452	n/a	n/a	n/a	n/a
67	0.645	0.481	n/a	n/a	n/a	n/a
68	0.651	0.485	n/a	n/a	n/a	n/a
69	0.423	0.316	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	0.022	0.007	0.055	0.038	0.149	0.109
16	0.022	0.007	0.055	0.038	0.149	0.109
17	0.022	0.007	0.055	0.038	0.149	0.109
18	0.022	0.007	0.055	0.038	0.149	0.109
19	0.022	0.007	0.055	0.038	0.149	0.109
20	0.022	0.007	0.055	0.038	0.149	0.109
21	0.022	0.009	0.056	0.039	0.152	0.111
22	0.023	0.010	0.056	0.039	0.157	0.114
23	0.023	0.011	0.058	0.040	0.161	0.117
24	0.024	0.012	0.059	0.040	0.165	0.120
25	0.025	0.013	0.060	0.042	0.170	0.124
26	0.026	0.015	0.061	0.042	0.174	0.126
27	0.027	0.016	0.062	0.043	0.177	0.128
28	0.028	0.017	0.063	0.043	0.182	0.131
29	0.029	0.019	0.064	0.044	0.187	0.133
30	0.031	0.021	0.066	0.045	0.193	0.137
31	0.032	0.023	0.068	0.046	0.201	0.141
32	0.034	0.026	0.071	0.048	0.209	0.146
33	0.036	0.028	0.074	0.050	0.218	0.152
34	0.038	0.030	0.077	0.052	0.230	0.159
35	0.040	0.033	0.081	0.054	0.242	0.168
36	0.042	0.035	0.086	0.057	0.255	0.177
37	0.045	0.037	0.090	0.061	0.268	0.187
38	0.047	0.040	0.096	0.065	0.283	0.197
39	0.050	0.043	0.102	0.069	0.298	0.209
40	0.053	0.046	0.108	0.075	0.313	0.222
41	0.057	0.049	0.115	0.081	0.330	0.236
42	0.061	0.053	0.123	0.087	0.347	0.251
43	0.065	0.057	0.132	0.095	0.365	0.267
44	0.069	0.060	0.142	0.103	0.383	0.284
45	0.073	0.065	0.152	0.112	0.402	0.302
46	0.079	0.069	0.164	0.122	0.421	0.320
47	0.084	0.074	0.177	0.134	0.440	0.338
48	0.090	0.079	0.190	0.146	0.459	0.357
49	0.096	0.085	0.206	0.160	0.477	0.375
50	0.103	0.090	0.223	0.175	0.495	0.392
51	0.110	0.096	0.241	0.191	0.511	0.409
52	0.118	0.103	0.261	0.209	0.526	0.424
53	0.127	0.110	0.282	0.228	0.539	0.436
54	0.136	0.118	0.306	0.249	0.548	0.445
55	0.147	0.125	0.332	0.271	0.553	0.451
56	0.158	0.134	0.361	0.295	0.554	0.452
57	0.169	0.143	0.391	0.321	0.550	0.447
58	0.182	0.152	0.426	0.349	0.539	0.437
59	0.196	0.162	0.465	0.380	0.521	0.419
60	0.211	0.173	0.485	0.388	0.491	0.393
61	0.227	0.184	0.444	0.351	0.450	0.355
62	0.245	0.196	0.388	0.301	0.393	0.305
63	0.264	0.209	0.311	0.235	0.314	0.238
64	0.285	0.222	0.197	0.140	0.200	0.142
65	0.308	0.236	n/a	n/a	n/a	n/a
66	0.332	0.252	n/a	n/a	n/a	n/a
67	0.359	0.268	n/a	n/a	n/a	n/a
68	0.363	0.270	n/a	n/a	n/a	n/a
69	0.236	0.176	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	0.036	0.012	0.089	0.061	0.240	0.176
16	0.036	0.012	0.089	0.061	0.240	0.176
17	0.036	0.012	0.089	0.061	0.240	0.176
18	0.036	0.012	0.088	0.061	0.240	0.176
19	0.036	0.012	0.088	0.061	0.240	0.176
20	0.036	0.012	0.088	0.061	0.240	0.176
21	0.036	0.014	0.090	0.062	0.246	0.180
22	0.036	0.016	0.091	0.063	0.253	0.185
23	0.037	0.017	0.093	0.064	0.260	0.189
24	0.038	0.020	0.094	0.065	0.266	0.194
25	0.040	0.021	0.097	0.067	0.275	0.201
26	0.041	0.023	0.098	0.068	0.280	0.204
27	0.043	0.025	0.099	0.069	0.286	0.207
28	0.045	0.028	0.101	0.069	0.294	0.211
29	0.047	0.030	0.103	0.071	0.302	0.215
30	0.049	0.034	0.106	0.072	0.311	0.221
31	0.052	0.037	0.110	0.074	0.324	0.228
32	0.054	0.041	0.114	0.077	0.338	0.236
33	0.058	0.045	0.119	0.080	0.353	0.246
34	0.061	0.048	0.125	0.084	0.371	0.258
35	0.064	0.052	0.131	0.088	0.391	0.271
36	0.068	0.056	0.138	0.092	0.411	0.285
37	0.072	0.060	0.146	0.098	0.433	0.302
38	0.076	0.065	0.155	0.105	0.457	0.319
39	0.081	0.069	0.164	0.112	0.481	0.338
40	0.086	0.074	0.175	0.121	0.507	0.359
41	0.092	0.079	0.186	0.130	0.533	0.382
42	0.098	0.085	0.199	0.141	0.562	0.406
43	0.104	0.092	0.213	0.153	0.590	0.432
44	0.111	0.097	0.229	0.166	0.620	0.459
45	0.118	0.104	0.246	0.181	0.650	0.488
46	0.127	0.112	0.265	0.198	0.681	0.516
47	0.136	0.119	0.285	0.216	0.712	0.546
48	0.145	0.127	0.308	0.236	0.742	0.577
49	0.155	0.137	0.332	0.258	0.772	0.606
50	0.166	0.145	0.360	0.282	0.800	0.634
51	0.178	0.156	0.389	0.309	0.827	0.661
52	0.191	0.166	0.421	0.337	0.851	0.685
53	0.205	0.178	0.457	0.368	0.871	0.705
54	0.220	0.190	0.495	0.402	0.886	0.720
55	0.237	0.203	0.537	0.437	0.895	0.729
56	0.254	0.216	0.583	0.476	0.896	0.731
57	0.274	0.230	0.633	0.518	0.889	0.723
58	0.294	0.246	0.689	0.564	0.872	0.707
59	0.317	0.262	0.751	0.614	0.842	0.678
60	0.341	0.279	0.784	0.627	0.794	0.635
61	0.367	0.297	0.718	0.567	0.727	0.574
62	0.396	0.317	0.627	0.487	0.635	0.493
63	0.427	0.337	0.502	0.379	0.508	0.384
64	0.461	0.359	0.319	0.227	0.323	0.229
65	0.498	0.382	n/a	n/a	n/a	n/a
66	0.537	0.407	n/a	n/a	n/a	n/a
67	0.580	0.433	n/a	n/a	n/a	n/a
68	0.586	0.437	n/a	n/a	n/a	n/a
69	0.381	0.284	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:

$$\frac{6,300}{100} \times 0.041 = 2.583$$

The cost of Sally's Income Protection is \$2.58 a week.



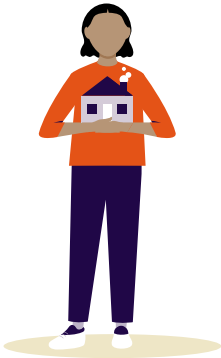
Useful things you should know

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/sparke



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	✗ 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	✓ 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/sparke for examples.
² Income Protection may be 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)

Email

as.select@australiansuper.com

Web

australiansuper.com/select

Mail

GPO Box 1901, MELBOURNE VIC 3001