

# AustralianSuper Select for Sparke Helmore employees

## About this employee booklet

The information in this employee booklet forms part of the Product Disclosure Statement for AustralianSuper Select prepared on 3 September 2022.

It's specific to permanent employees of Sparke Helmore Lawyers and Spamil Pty Ltd, as the contributing employers (referred to as Sparke Helmore in this booklet). Information about fees and costs paid as a member of AustralianSuper Select, including how and when they're paid, have been published in the *AustralianSuper Select Product Disclosure Statement*.

If you're an existing AustralianSuper member and not in AustralianSuper Select for Sparke Helmore employees, 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 provides the following types of insurance cover\*:

Types of insurance cover	
<b>Death</b>	Can help ease financial stress by paying a lump sum to your beneficiaries if something happens to you.
<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 temporarily.

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

## Your insurance cover

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

Any basic cover you pay for will start automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000 (age limits and other conditions apply).

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

See the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](https://australiansuper.com/sparke) for details and examples of when cover starts.

### Important information



There are many circumstances that may affect your insurance cover. See the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](https://australiansuper.com/sparke) for more information about your AustralianSuper Select insurance.

It details terms and conditions about insurance including your eligibility for cover, how much you can apply for, when it starts and stops, active employment, limited cover and exclusions, your insurance options, and what happens if you leave your Select employer.

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

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

## Cost of your cover

You pay the cost of your cover which is deducted monthly from your super account. Your first payment may be higher than your ongoing monthly payments. This is because it includes insurance costs from the date your cover started to the date of your first payment deduction (which may be for a period that's longer than a month).

Insurance costs include stamp duty charges and costs incurred by the Trustee for administering insurance arrangements.

## Basic cover

Eligible permanent employees 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 and TPD
Basic cover design	15% x your salary* x future service† to age 65 or \$1.25M (whichever is lower).
Age basic cover ends‡	Cover ends at age 65.

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

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

‡ Cover can stop for many reasons. For a list of events that may make cover stop, see the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](https://australiansuper.com/sparke)

Income Protection may be provided under a separate insurance policy maintained and paid for 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, 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 shown in the table below without you having to provide additional health information:

Automatic limit
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, 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)

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

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



## About work ratings

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

Your category work rating is unique to your Select employer and only applies while you're their employee.

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

Check your applied work rating by logging into your account. Apply to change your individual work rating by completing the *Change my individual work rating* form available at [australiansuper.com/select](https://australiansuper.com/select)

### Individual work rating

Your individual work rating is **Blue Collar** unless you're eligible to change to White Collar or Professional and your application is approved by the Insurer.

Insurance cover with a Blue Collar work rating is the most expensive.

### Category work rating

Your category work rating is **White Collar** and applies only while you're an employee of Sparke Helmore.

## What happens if you leave your Select employer

If you leave Sparke Helmore your account will move from Select to AustralianSuper Plan. You'll keep the same amount of cover you already have when you move to AustralianSuper Plan and it will become fixed cover (if eligible). You'll pay the cost of your total cover which will be deducted monthly from your super account.

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

## Changing your individual work rating

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

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

You can't change your category work rating because it's arranged by your employer.

To learn more, see the *Changing jobs? Take AustralianSuper with you* section in the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](https://australiansuper.com/sparke)



To learn more about checking your eligibility and applying to change your individual work rating, see the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](https://australiansuper.com/sparke)



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

The cost of basic Death and TPD cover for Sparke Helmore employees in Select is based on age, gender and a White Collar category work rating.

Work rating								
Age	Male				Female			
	White Collar		Professional		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15-18	0.037	0.023	0.033	0.021	0.024	0.023	0.022	0.021
19-20	0.037	0.023	0.033	0.021	0.025	0.023	0.022	0.021
21	0.038	0.023	0.034	0.021	0.025	0.023	0.023	0.021
22	0.038	0.023	0.034	0.021	0.025	0.023	0.023	0.021
23	0.038	0.023	0.035	0.021	0.026	0.023	0.023	0.021
24	0.039	0.024	0.035	0.021	0.026	0.024	0.024	0.021
25	0.040	0.021	0.036	0.019	0.027	0.021	0.024	0.019
26	0.041	0.022	0.037	0.020	0.027	0.022	0.025	0.020
27	0.042	0.024	0.038	0.021	0.028	0.024	0.026	0.021
28	0.044	0.025	0.039	0.023	0.029	0.025	0.026	0.023
29	0.045	0.028	0.041	0.025	0.030	0.028	0.027	0.025
30	0.047	0.030	0.042	0.027	0.031	0.030	0.028	0.027
31	0.049	0.033	0.044	0.030	0.032	0.033	0.029	0.030
32	0.051	0.037	0.046	0.033	0.034	0.037	0.031	0.033
33	0.053	0.041	0.048	0.037	0.035	0.041	0.032	0.037
34	0.055	0.045	0.050	0.041	0.037	0.045	0.033	0.041
35	0.058	0.050	0.052	0.045	0.039	0.050	0.035	0.045
36	0.061	0.056	0.055	0.050	0.041	0.056	0.037	0.050
37	0.065	0.062	0.058	0.056	0.043	0.062	0.039	0.056
38	0.069	0.068	0.062	0.062	0.046	0.068	0.041	0.062
39	0.073	0.076	0.066	0.069	0.048	0.076	0.044	0.069
40	0.078	0.084	0.070	0.076	0.052	0.084	0.047	0.076
41	0.083	0.094	0.075	0.084	0.055	0.094	0.050	0.084
42	0.089	0.104	0.080	0.094	0.059	0.104	0.053	0.094
43	0.095	0.116	0.086	0.104	0.063	0.116	0.057	0.104
44	0.103	0.128	0.093	0.116	0.069	0.128	0.062	0.116
45	0.111	0.142	0.100	0.128	0.074	0.142	0.067	0.128
46	0.120	0.158	0.108	0.142	0.080	0.158	0.072	0.142
47	0.131	0.176	0.118	0.158	0.087	0.176	0.078	0.158
48	0.142	0.195	0.128	0.175	0.094	0.195	0.085	0.175
49	0.155	0.217	0.140	0.195	0.103	0.217	0.093	0.195
50	0.170	0.241	0.153	0.217	0.113	0.241	0.102	0.217
51	0.186	0.267	0.167	0.240	0.124	0.267	0.111	0.240
52	0.205	0.297	0.185	0.267	0.136	0.297	0.123	0.267
53	0.226	0.332	0.204	0.299	0.150	0.332	0.135	0.299
54	0.250	0.375	0.225	0.337	0.166	0.375	0.150	0.337
55	0.277	0.427	0.250	0.384	0.184	0.427	0.166	0.384
56	0.308	0.489	0.277	0.440	0.205	0.489	0.184	0.440
57	0.344	0.561	0.309	0.505	0.228	0.561	0.206	0.505
58	0.384	0.639	0.346	0.575	0.255	0.639	0.230	0.575
59	0.431	0.738	0.388	0.664	0.286	0.738	0.258	0.664
60	0.484	0.776	0.436	0.698	0.321	0.776	0.289	0.698
61	0.546	0.939	0.491	0.845	0.362	0.939	0.326	0.845
62	0.616	1.113	0.555	1.002	0.409	1.113	0.368	1.002
63	0.673	1.277	0.605	1.149	0.447	1.277	0.402	1.149
64	0.699	1.465	0.630	1.318	0.464	1.465	0.418	1.318
65	0.727*	n/a	0.654*	n/a	0.483*	n/a	0.434*	n/a
66	0.754*	n/a	0.678*	n/a	0.500*	n/a	0.450*	n/a
67	0.781*	n/a	0.703*	n/a	0.519*	n/a	0.467*	n/a
68	0.808*	n/a	0.728*	n/a	0.537*	n/a	0.483*	n/a
69	0.835*	n/a	0.752*	n/a	0.554*	n/a	0.499*	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 your 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:

$$\frac{500,000}{10,000} \times 0.032 = 1.60$$

**The cost of Sally's Death cover is \$1.60 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.033 = 1.65$$

**The cost of Sally's TPD cover is \$1.65 a week.**



\* Cost for fixed Death cover only. Salary-based Death cover ends at age 65. See the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](http://australiansuper.com/sparke) for more information.

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

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

Income Protection may be provided under a separate insurance policy, maintained and paid for by your employer. Speak to your employer before applying for Income Protection with AustralianSuper. If you apply for Income Protection the cost of it will be based on your age, gender, benefit payment period, waiting period and a White Collar category work rating.

White Collar work rating - Male						
Age	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 (\$)
15-20	0.029	0.010	0.072	0.050	0.197	0.144
21	0.029	0.011	0.073	0.051	0.201	0.147
22	0.029	0.013	0.074	0.051	0.207	0.151
23	0.030	0.014	0.076	0.052	0.213	0.155
24	0.031	0.016	0.077	0.053	0.218	0.159
25	0.032	0.017	0.079	0.054	0.225	0.164
26	0.033	0.019	0.079	0.055	0.229	0.167
27	0.035	0.021	0.081	0.056	0.234	0.169
28	0.037	0.023	0.082	0.056	0.241	0.173
29	0.038	0.025	0.084	0.058	0.247	0.176
30	0.040	0.028	0.086	0.059	0.255	0.181
31	0.042	0.030	0.089	0.060	0.265	0.186
32	0.044	0.033	0.093	0.062	0.276	0.193
33	0.047	0.036	0.097	0.065	0.289	0.201
34	0.049	0.039	0.101	0.068	0.304	0.211
35	0.052	0.043	0.106	0.071	0.320	0.221
36	0.055	0.046	0.112	0.075	0.337	0.233
37	0.058	0.049	0.118	0.080	0.354	0.247
38	0.062	0.052	0.126	0.085	0.373	0.261
39	0.066	0.056	0.133	0.091	0.393	0.277
40	0.070	0.060	0.142	0.098	0.414	0.294
41	0.075	0.064	0.151	0.106	0.436	0.313
42	0.079	0.069	0.162	0.114	0.459	0.332
43	0.085	0.074	0.173	0.124	0.482	0.353
44	0.090	0.079	0.186	0.135	0.507	0.375
45	0.096	0.085	0.199	0.147	0.531	0.399
46	0.103	0.091	0.215	0.160	0.557	0.422
47	0.110	0.097	0.231	0.175	0.582	0.447
48	0.118	0.103	0.250	0.191	0.607	0.472
49	0.126	0.111	0.270	0.209	0.631	0.496
50	0.135	0.118	0.292	0.229	0.654	0.519
51	0.145	0.126	0.316	0.251	0.676	0.541
52	0.155	0.135	0.342	0.274	0.696	0.560
53	0.166	0.144	0.370	0.299	0.712	0.577
54	0.179	0.154	0.402	0.326	0.725	0.589
55	0.192	0.164	0.436	0.355	0.732	0.596
56	0.206	0.175	0.473	0.386	0.733	0.598
57	0.222	0.187	0.513	0.420	0.727	0.591
58	0.239	0.199	0.559	0.458	0.713	0.578
59	0.257	0.212	0.609	0.498	0.688	0.554
60	0.277	0.226	0.636	0.509	0.650	0.519
61	0.298	0.241	0.582	0.460	0.595	0.469
62	0.322	0.257	0.509	0.395	0.520	0.403
63	0.347	0.274	0.407	0.308	0.416	0.314
64	0.374	0.291	0.259	0.184	0.264	0.188
65	0.404	0.310	n/a	n/a	n/a	n/a
66	0.436	0.330	n/a	n/a	n/a	n/a
67	0.471	0.351	n/a	n/a	n/a	n/a
68	0.476	0.355	n/a	n/a	n/a	n/a
69	0.309	0.231	n/a	n/a	n/a	n/a

White Collar work rating - Female						
Age	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 (\$)
15-17	0.047	0.015	0.116	0.080	0.318	0.232
18-20	0.047	0.015	0.115	0.080	0.318	0.232
21	0.047	0.018	0.117	0.081	0.325	0.238
22	0.047	0.020	0.119	0.083	0.335	0.244
23	0.049	0.022	0.122	0.084	0.343	0.250
24	0.050	0.026	0.124	0.085	0.352	0.256
25	0.052	0.027	0.127	0.088	0.364	0.265
26	0.054	0.031	0.128	0.088	0.371	0.269
27	0.056	0.033	0.130	0.090	0.379	0.274
28	0.059	0.036	0.133	0.091	0.389	0.279
29	0.061	0.040	0.135	0.093	0.400	0.284
30	0.065	0.045	0.139	0.095	0.412	0.292
31	0.068	0.049	0.144	0.097	0.428	0.301
32	0.071	0.054	0.149	0.101	0.446	0.312
33	0.076	0.058	0.156	0.104	0.466	0.325
34	0.079	0.063	0.164	0.110	0.491	0.341
35	0.084	0.069	0.172	0.115	0.517	0.358
36	0.089	0.074	0.181	0.121	0.544	0.377
37	0.094	0.079	0.191	0.129	0.573	0.399
38	0.100	0.085	0.203	0.137	0.604	0.422
39	0.106	0.090	0.216	0.147	0.636	0.447
40	0.113	0.097	0.229	0.158	0.670	0.475
41	0.121	0.104	0.244	0.171	0.705	0.505
42	0.128	0.112	0.261	0.185	0.742	0.537
43	0.137	0.120	0.280	0.200	0.780	0.571
44	0.146	0.128	0.300	0.218	0.819	0.607
45	0.155	0.137	0.322	0.237	0.859	0.645
46	0.166	0.147	0.347	0.259	0.900	0.683
47	0.178	0.156	0.374	0.283	0.941	0.722
48	0.190	0.167	0.404	0.309	0.981	0.763
49	0.203	0.179	0.436	0.338	1.021	0.801
50	0.218	0.191	0.472	0.370	1.058	0.839
51	0.234	0.204	0.510	0.405	1.093	0.874
52	0.251	0.218	0.553	0.442	1.125	0.906
53	0.269	0.233	0.599	0.483	1.152	0.932
54	0.289	0.249	0.649	0.527	1.172	0.952
55	0.311	0.266	0.704	0.574	1.183	0.964
56	0.334	0.283	0.764	0.624	1.185	0.966
57	0.359	0.302	0.830	0.680	1.175	0.956
58	0.386	0.322	0.904	0.740	1.153	0.934
59	0.415	0.343	0.985	0.805	1.113	0.896
60	0.447	0.366	1.029	0.822	1.050	0.839
61	0.482	0.390	0.942	0.744	0.962	0.759
62	0.520	0.415	0.823	0.639	0.840	0.652
63	0.560	0.442	0.658	0.497	0.672	0.508
64	0.605	0.471	0.418	0.297	0.427	0.303
65	0.653	0.501	n/a	n/a	n/a	n/a
66	0.705	0.533	n/a	n/a	n/a	n/a
67	0.761	0.567	n/a	n/a	n/a	n/a
68	0.769	0.573	n/a	n/a	n/a	n/a
69	0.500	0.373	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

## Calculating the weekly cost of Income Protection



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

### Example (White Collar work rating):

Sally is 31 and female. She has \$6,200 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:

$$\frac{6,200}{100} \times 0.049 = 3.038$$

**The cost of Sally's Income Protection is \$3.04 a week.**

3. If your applied work rating is Professional: you also need to multiply the White Collar weekly cost of your Income Protection by the relevant Income Protection benefit payment period factor shown in the table below.

Work rating	Income Protection benefit payment period factor		
	Up to two years	Up to five years	Up to age 65
Professional	0.90	0.90	0.89

### Example (Professional work rating):

To work out the weekly cost of Sally's Income Protection with a Professional work rating:

$$\frac{6,200}{100} \times 0.049 \times 0.90 = 2.7342$$

**The cost of Sally's Income Protection is \$2.73 a week.**



# Useful things you should know

## Limited cover and full cover

Limited cover means you don't have full cover and you won't be covered for any pre-existing illnesses or injuries you had before you got your cover. Limited cover may last for different lengths of time and applies to all cover types, including Death cover. You'll be covered for an illness that becomes apparent, or an injury that occurs on or after the date that your cover starts, restarts or increases.

Full cover means your cover is not limited cover. You're covered for both pre-existing and new illnesses or injuries, unless exclusions apply.

To learn more and understand other circumstances for limited cover see the *Limited cover* section in the *Insurance in your super* guide for Select members at [australiansuper.com/sparke](http://australiansuper.com/sparke)



## Claiming on your cover

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

	Death	TPD	Income Protection*	Terminal Illness
When making a claim, does it matter whether I'm employed or unemployed at the date of death, injury or illness?	✗	✓	✓	✗
Is basic cover provided if I've previously made a claim for TPD or terminal illness?	✓ Limited cover <sup>†</sup> will apply	✓ Limited cover <sup>†</sup> will apply	✗ You don't get basic Income Protection <sup>‡</sup> with your AustralianSuper Select account.	✓ Limited cover <sup>†</sup> will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ You don't get basic Income Protection <sup>‡</sup> 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 <sup>†</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 Select members at [australiansuper.com/sparke](http://australiansuper.com/sparke) for examples.

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

‡ Income Protection may be provided under a separate insurance policy maintained and paid for by your employer.



### How to claim

We're here to help guide you (and the beneficiaries of members who've passed away), through the process of making a claim.

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



### Can I nominate beneficiaries?

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

To make a binding nomination complete a valid *Binding death nomination* form available at [australiansuper.com/forms](http://australiansuper.com/forms)



### What if I change my super fund?

To find out if you have insurance with another fund, log into your account and go to *Consolidate and find your super*.

It's important to know that if you want to transfer insurance cover to AustralianSuper, you'll need to do this before you combine your super. That's because combining your super into your AustralianSuper account doesn't automatically transfer any insurance you have with your other super fund/s. See the *Applying for an insurance transfer* fact sheet at [australiansuper.com/select](http://australiansuper.com/select) for step-by-step instructions on how to apply.

## Contact us

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

Email [as.select@australiansuper.com](mailto:as.select@australiansuper.com)

Web [australiansuper.com/select](http://australiansuper.com/select)

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