

# AustralianSuper Select for Thomson Geer 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 eligible employees of Thomson Geer as the contributing employer. 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 Thomson Geer employees, please refer to the relevant Product Disclosure Statement for your plan.



## 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<sup>†</sup>, 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) 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.

† Age-based cover will start when you turn 25 (if you're eligible).

## 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 employees will receive a basic level of insurance cover with a White Collar category work rating.

If you're a permanent employee in Category 1 or 2, your 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.

If you're a casual employee in Category 3, your basic cover is age-based cover, see page 4 for your cover amounts. The type of basic cover you're eligible for depends on your employment and insurance category as shown in the table below. The insurance category you're in is determined by your employer. If you're not sure which category you're in, please ask your employer.

|   | Category 1  | Category 2  |   | Category 3  |  |
|---|---|---|---|---|--|
| <b>Category description</b>             | Permanent employees with Income Protection outside of AustralianSuper                         | Permanent employees   |   | Casual employees  |  |
| <b>Cover type</b>                       | <b>Death and TPD</b>  | <b>Death and TPD</b>  | <b>Income Protection</b>  | <b>Death and TPD</b>  | <b>Income Protection</b>   |
| <b>Basic cover design</b>               | 15% x your salary* x future service <sup>†</sup> to age 65 or \$800,000 (whichever is lower). | 15% x your salary* x future service <sup>†</sup> to age 65 or \$800,000 (whichever is lower). | 85% of your monthly salary or \$10,000 a month (whichever is lower). Up to 75% is paid to you and up to 10% to your super. Your Income Protection has a benefit payment period up to two years and a 60 day waiting period. | Age-based cover. See page 4 for amounts of cover based on your age. | Age-based cover. See page 4 for amounts of cover based on your age. Your Income Protection has a benefit payment period up to two years and a 60 day waiting period. |
| <b>Age basic cover ends<sup>‡</sup></b> | Cover ends at age 65.   | Cover ends at age 65.   | Cover ends at age 70.   | Death cover ends at age 70 and TPD cover ends at age 65.            | Cover ends at age 70.  |

\* 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/ThomsonGeer](http://australiansuper.com/ThomsonGeer)

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

<sup>‡</sup> 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/ThomsonGeer](http://australiansuper.com/ThomsonGeer)

If you're in Category 1, Income Protection is currently 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 6 and 7.

## When your basic cover changes in line with your salary

If you're a permanent employee in Categories 1 or 2, your basic cover is salary-based. 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 limits shown in the table below without you having to provide additional health information:

| Automatic limits   |                     |                   |
|--------------------|---------------------|-------------------|
| Insurance Category | Death and TPD cover | Income Protection |
| 1                  | \$800,000           | n/a               |
| 2                  | \$800,000           | \$10,000 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 limits, 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer)



## 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 Thomson Geer.

## What happens if you leave your Select employer

If you leave Thomson Geer 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 Thomson Geer 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer)



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



## Amount of basic age-based Death, TPD and Income Protection cover for Category 3 members (casual employees)

Your basic Death, TPD and Income Protection cover is age-based and your cover amount and the cost of it will change as you get older.

| Age   | Death (\$) | TPD (\$) | Income Protection (\$)* |
|-------|------------|----------|-------------------------|
| 15-24 | 0          | 0        | 0                       |
| 25    | 116,000    | 48,000   | 1,900                   |
| 26    | 132,000    | 52,000   | 2,000                   |
| 27    | 147,000    | 56,000   | 2,200                   |
| 28    | 161,000    | 58,000   | 2,300                   |
| 29    | 175,000    | 61,000   | 2,400                   |
| 30    | 178,000    | 61,000   | 2,500                   |
| 31    | 182,000    | 60,000   | 2,600                   |
| 32    | 183,000    | 59,000   | 2,700                   |
| 33    | 183,000    | 57,000   | 2,800                   |
| 34    | 183,000    | 56,000   | 2,900                   |
| 35    | 180,000    | 53,000   | 3,000                   |
| 36    | 178,000    | 51,000   | 3,000                   |
| 37    | 174,000    | 49,000   | 3,000                   |
| 38    | 171,000    | 47,000   | 3,100                   |
| 39    | 166,000    | 45,000   | 3,100                   |
| 40    | 160,000    | 43,000   | 3,100                   |
| 41    | 154,000    | 40,000   | 3,100                   |
| 42    | 146,000    | 37,000   | 3,100                   |
| 43    | 140,000    | 34,000   | 3,100                   |
| 44    | 131,000    | 32,000   | 3,100                   |
| 45    | 124,000    | 29,000   | 3,100                   |
| 46    | 115,000    | 27,000   | 3,100                   |
| 47    | 107,000    | 23,000   | 3,000                   |
| 48    | 98,000     | 21,000   | 3,000                   |
| 49    | 90,000     | 19,000   | 3,000                   |
| 50    | 80,000     | 17,000   | 3,000                   |
| 51    | 72,000     | 15,000   | 3,000                   |
| 52    | 63,000     | 13,000   | 2,900                   |
| 53    | 54,000     | 11,000   | 2,900                   |
| 54    | 46,000     | 10,000   | 2,900                   |
| 55    | 37,000     | 9,000    | 2,800                   |
| 56    | 30,000     | 7,000    | 2,800                   |
| 57    | 22,000     | 6,000    | 2,800                   |
| 58    | 15,000     | 6,000    | 2,800                   |
| 59    | 9,000      | 6,000    | 2,700                   |
| 60    | 9,000      | 5,000    | 2,700                   |
| 61-63 | 9,000      | 5,000    | 2,600                   |
| 64    | 9,000      | 5,000    | 2,500                   |
| 65-66 | 9,000      | n/a      | 2,400                   |
| 67    | 9,000      | n/a      | 2,300                   |
| 68-69 | 9,000      | n/a      | 2,200                   |

## Were you born on or between 4 September 1997 and 26 October 1998?

If you were a member on 26 October 2018 with age-based cover, and you still have age-based cover, below are the amounts†.

| Age | Death (\$) | TPD (\$) |
|-----|------------|----------|
| 23  | 82,000     | 38,000   |
| 24  | 100,000    | 44,000   |



\* Your Income Protection payments can't be greater than 85% of your monthly salary (up to 75% is paid to you and up to 10% to your super).

Salary is generally your annual (before-tax) salary, excluding employer super contributions. See the *Insurance in your super* guide for Select members at [australiansuper.com/ThomsonGeer](http://australiansuper.com/ThomsonGeer) for more information.

† As long as you haven't changed your cover or it hasn't stopped since 26 October 2018.

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

The cost of basic Death and TPD cover for Thomson Geer 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          | 0.043        | 0.031    | 0.038        | 0.029    | 0.029        | 0.031    | 0.025        | 0.029    |
| 16          | 0.041        | 0.031    | 0.038        | 0.029    | 0.028        | 0.031    | 0.025        | 0.029    |
| 17          | 0.041        | 0.031    | 0.038        | 0.029    | 0.028        | 0.031    | 0.025        | 0.029    |
| 18          | 0.041        | 0.031    | 0.038        | 0.029    | 0.028        | 0.031    | 0.025        | 0.029    |
| 19          | 0.043        | 0.031    | 0.038        | 0.029    | 0.029        | 0.031    | 0.025        | 0.029    |
| 20          | 0.043        | 0.031    | 0.039        | 0.029    | 0.029        | 0.031    | 0.026        | 0.029    |
| 21          | 0.043        | 0.031    | 0.039        | 0.029    | 0.029        | 0.031    | 0.026        | 0.029    |
| 22          | 0.044        | 0.031    | 0.040        | 0.029    | 0.029        | 0.031    | 0.026        | 0.029    |
| 23          | 0.045        | 0.031    | 0.040        | 0.030    | 0.030        | 0.031    | 0.026        | 0.030    |
| 24          | 0.046        | 0.032    | 0.041        | 0.030    | 0.031        | 0.032    | 0.027        | 0.030    |
| 25          | 0.047        | 0.032    | 0.041        | 0.027    | 0.031        | 0.032    | 0.028        | 0.027    |
| 26          | 0.047        | 0.033    | 0.043        | 0.028    | 0.032        | 0.033    | 0.029        | 0.028    |
| 27          | 0.048        | 0.033    | 0.044        | 0.029    | 0.032        | 0.033    | 0.029        | 0.029    |
| 28          | 0.050        | 0.034    | 0.046        | 0.029    | 0.033        | 0.034    | 0.031        | 0.029    |
| 29          | 0.053        | 0.034    | 0.047        | 0.030    | 0.035        | 0.034    | 0.031        | 0.030    |
| 30          | 0.054        | 0.035    | 0.048        | 0.031    | 0.036        | 0.035    | 0.032        | 0.031    |
| 31          | 0.056        | 0.037    | 0.050        | 0.034    | 0.037        | 0.037    | 0.033        | 0.034    |
| 32          | 0.058        | 0.039    | 0.053        | 0.035    | 0.039        | 0.039    | 0.035        | 0.035    |
| 33          | 0.061        | 0.044    | 0.055        | 0.039    | 0.041        | 0.044    | 0.037        | 0.039    |
| 34          | 0.064        | 0.047    | 0.057        | 0.044    | 0.043        | 0.047    | 0.038        | 0.044    |
| 35          | 0.067        | 0.053    | 0.060        | 0.047    | 0.044        | 0.053    | 0.040        | 0.047    |
| 36          | 0.071        | 0.059    | 0.064        | 0.053    | 0.047        | 0.059    | 0.043        | 0.053    |
| 37          | 0.074        | 0.065    | 0.067        | 0.059    | 0.050        | 0.065    | 0.044        | 0.059    |
| 38          | 0.079        | 0.072    | 0.072        | 0.064    | 0.052        | 0.072    | 0.048        | 0.064    |
| 39          | 0.084        | 0.081    | 0.075        | 0.072    | 0.056        | 0.081    | 0.050        | 0.072    |
| 40          | 0.090        | 0.089    | 0.081        | 0.081    | 0.060        | 0.089    | 0.054        | 0.081    |
| 41          | 0.095        | 0.099    | 0.086        | 0.089    | 0.063        | 0.099    | 0.057        | 0.089    |
| 42          | 0.102        | 0.110    | 0.092        | 0.099    | 0.068        | 0.110    | 0.061        | 0.099    |
| 43          | 0.110        | 0.121    | 0.099        | 0.110    | 0.073        | 0.121    | 0.066        | 0.110    |
| 44          | 0.119        | 0.135    | 0.106        | 0.121    | 0.079        | 0.135    | 0.070        | 0.121    |
| 45          | 0.128        | 0.149    | 0.114        | 0.135    | 0.085        | 0.149    | 0.076        | 0.135    |
| 46          | 0.138        | 0.167    | 0.124        | 0.149    | 0.092        | 0.167    | 0.083        | 0.149    |
| 47          | 0.150        | 0.185    | 0.134        | 0.167    | 0.100        | 0.185    | 0.089        | 0.167    |
| 48          | 0.162        | 0.205    | 0.148        | 0.185    | 0.108        | 0.205    | 0.098        | 0.185    |
| 49          | 0.178        | 0.224    | 0.161        | 0.205    | 0.118        | 0.224    | 0.107        | 0.205    |
| 50          | 0.195        | 0.247    | 0.175        | 0.226    | 0.130        | 0.247    | 0.117        | 0.226    |
| 51          | 0.214        | 0.268    | 0.193        | 0.252    | 0.142        | 0.268    | 0.128        | 0.252    |
| 52          | 0.235        | 0.293    | 0.212        | 0.275    | 0.156        | 0.293    | 0.141        | 0.275    |
| 53          | 0.260        | 0.322    | 0.234        | 0.302    | 0.173        | 0.322    | 0.155        | 0.302    |
| 54          | 0.288        | 0.359    | 0.259        | 0.336    | 0.191        | 0.359    | 0.172        | 0.336    |
| 55          | 0.318        | 0.402    | 0.287        | 0.377    | 0.211        | 0.402    | 0.190        | 0.377    |
| 56          | 0.354        | 0.456    | 0.319        | 0.431    | 0.235        | 0.456    | 0.212        | 0.431    |
| 57          | 0.396        | 0.521    | 0.356        | 0.492    | 0.263        | 0.521    | 0.236        | 0.492    |
| 58          | 0.442        | 0.605    | 0.397        | 0.567    | 0.293        | 0.605    | 0.264        | 0.567    |
| 59          | 0.495        | 0.717    | 0.445        | 0.654    | 0.329        | 0.717    | 0.296        | 0.654    |
| 60          | 0.556        | 0.837    | 0.501        | 0.754    | 0.369        | 0.837    | 0.333        | 0.754    |
| 61          | 0.626        | 1.016    | 0.564        | 0.914    | 0.416        | 1.016    | 0.375        | 0.914    |
| 62          | 0.698        | 1.169    | 0.629        | 1.052    | 0.464        | 1.169    | 0.417        | 1.052    |
| 63          | 0.725        | 1.341    | 0.653        | 1.207    | 0.482        | 1.341    | 0.434        | 1.207    |
| 64          | 0.752        | 1.744    | 0.677        | 1.569    | 0.499        | 1.744    | 0.449        | 1.569    |
| 65          | 0.789*       | n/a      | 0.709*       | n/a      | 0.524*       | n/a      | 0.471*       | n/a      |
| 66          | 0.815*       | n/a      | 0.733*       | n/a      | 0.541*       | n/a      | 0.487*       | n/a      |
| 67          | 0.842*       | n/a      | 0.757*       | n/a      | 0.559*       | n/a      | 0.502*       | n/a      |
| 68          | 0.869*       | n/a      | 0.781*       | n/a      | 0.577*       | n/a      | 0.519*       | n/a      |
| 69          | 0.895*       | n/a      | 0.805*       | n/a      | 0.594*       | n/a      | 0.535*       | n/a      |

\* Cost for age-based and 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/ThomsonGeer](http://australiansuper.com/ThomsonGeer) 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 for permanent and casual\* employees

The cost of basic Income Protection for Thomson Geer employees in Select is based on age, gender, a White Collar category work rating, a 60 day waiting period and a benefit payment period of up to two years. If you're in Category 1, Income Protection is currently 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. If you apply for Income Protection the cost of it will be based on your age, benefit payment period, waiting period and a White Collar category work rating.

| Age | Male — White Collar work rating                |                       |                   |  |                       |                   | Male — Professional work rating                |                       |                   |  |                       |                   |
|-----|--|-----------------------|-------------------|--|-----------------------|-------------------|--|-----------------------|-------------------|--|-----------------------|-------------------|
|     | Benefit payment period — 60 day waiting period |                       |                   | Benefit payment period — 30 day waiting period |                       |                   | Benefit payment period — 60 day waiting period |                       |                   | Benefit payment period — 30 day waiting 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 (\$) | Up to two years (\$)                           | Up to five years (\$) | Up to age 65 (\$) | Up to two years (\$)                           | Up to five years (\$) | Up to age 65 (\$) |
| 15  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 16  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 17  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 18  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 19  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 20  | 0.013  | 0.066                 | 0.189             | 0.045  | 0.095                 | 0.258             | 0.012  | 0.059                 | 0.170             | 0.041  | 0.086                 | 0.232             |
| 21  | 0.015  | 0.067                 | 0.193             | 0.045  | 0.096                 | 0.266             | 0.014  | 0.061                 | 0.174             | 0.042  | 0.087                 | 0.238             |
| 22  | 0.017  | 0.068                 | 0.198             | 0.046  | 0.098                 | 0.272             | 0.015  | 0.062                 | 0.178             | 0.042  | 0.088                 | 0.245             |
| 23  | 0.019  | 0.069                 | 0.204             | 0.047  | 0.099                 | 0.280             | 0.015  | 0.063                 | 0.184             | 0.042  | 0.090                 | 0.251             |
| 24  | 0.023  | 0.070                 | 0.209             | 0.048  | 0.102                 | 0.287             | 0.017  | 0.064                 | 0.188             | 0.042  | 0.091                 | 0.258             |
| 25  | 0.027  | 0.072                 | 0.215             | 0.050  | 0.104                 | 0.295             | 0.023  | 0.065                 | 0.194             | 0.045  | 0.093                 | 0.266             |
| 26  | 0.027  | 0.073                 | 0.220             | 0.052  | 0.105                 | 0.302             | 0.024  | 0.066                 | 0.197             | 0.047  | 0.094                 | 0.271             |
| 27  | 0.030  | 0.073                 | 0.223             | 0.054  | 0.107                 | 0.308             | 0.024  | 0.066                 | 0.201             | 0.049  | 0.096                 | 0.277             |
| 28  | 0.032  | 0.074                 | 0.227             | 0.057  | 0.109                 | 0.316             | 0.026  | 0.067                 | 0.205             | 0.051  | 0.098                 | 0.285             |
| 29  | 0.035  | 0.076                 | 0.232             | 0.058  | 0.111                 | 0.325             | 0.026  | 0.069                 | 0.209             | 0.054  | 0.101                 | 0.292             |
| 30  | 0.038  | 0.077                 | 0.237             | 0.062  | 0.114                 | 0.335             | 0.035  | 0.070                 | 0.213             | 0.056  | 0.103                 | 0.302             |
| 31  | 0.042  | 0.079                 | 0.245             | 0.066  | 0.118                 | 0.349             | 0.038  | 0.072                 | 0.221             | 0.058  | 0.107                 | 0.313             |
| 32  | 0.046  | 0.083                 | 0.253             | 0.069  | 0.123                 | 0.363             | 0.042  | 0.074                 | 0.228             | 0.062  | 0.110                 | 0.327             |
| 33  | 0.050  | 0.086                 | 0.264             | 0.073  | 0.128                 | 0.380             | 0.046  | 0.077                 | 0.237             | 0.066  | 0.115                 | 0.342             |
| 34  | 0.056  | 0.090                 | 0.277             | 0.076  | 0.134                 | 0.400             | 0.050  | 0.081                 | 0.249             | 0.069  | 0.121                 | 0.360             |
| 35  | 0.061  | 0.094                 | 0.291             | 0.082  | 0.141                 | 0.421             | 0.053  | 0.085                 | 0.262             | 0.073  | 0.127                 | 0.379             |
| 36  | 0.065  | 0.099                 | 0.307             | 0.086  | 0.149                 | 0.443             | 0.057  | 0.090                 | 0.276             | 0.077  | 0.133                 | 0.399             |
| 37  | 0.068  | 0.106                 | 0.325             | 0.091  | 0.157                 | 0.467             | 0.062  | 0.095                 | 0.292             | 0.082  | 0.142                 | 0.420             |
| 38  | 0.072  | 0.113                 | 0.344             | 0.096  | 0.166                 | 0.491             | 0.066  | 0.102                 | 0.309             | 0.087  | 0.150                 | 0.443             |
| 39  | 0.078  | 0.121                 | 0.364             | 0.103  | 0.176                 | 0.518             | 0.071  | 0.109                 | 0.328             | 0.092  | 0.160                 | 0.466             |
| 40  | 0.084  | 0.130                 | 0.387             | 0.109  | 0.188                 | 0.545             | 0.075  | 0.117                 | 0.348             | 0.098  | 0.169                 | 0.491             |
| 41  | 0.091  | 0.141                 | 0.411             | 0.116  | 0.201                 | 0.574             | 0.081  | 0.126                 | 0.370             | 0.105  | 0.181                 | 0.516             |
| 42  | 0.096  | 0.151                 | 0.437             | 0.124  | 0.214                 | 0.604             | 0.087  | 0.136                 | 0.393             | 0.111  | 0.193                 | 0.544             |
| 43  | 0.103  | 0.165                 | 0.465             | 0.131  | 0.230                 | 0.634             | 0.093  | 0.148                 | 0.419             | 0.118  | 0.207                 | 0.571             |
| 44  | 0.111  | 0.178                 | 0.493             | 0.141  | 0.246                 | 0.667             | 0.101  | 0.161                 | 0.445             | 0.126  | 0.222                 | 0.600             |
| 45  | 0.118  | 0.194                 | 0.524             | 0.150  | 0.265                 | 0.700             | 0.107  | 0.175                 | 0.472             | 0.135  | 0.238                 | 0.629             |
| 46  | 0.127  | 0.212                 | 0.555             | 0.160  | 0.285                 | 0.732             | 0.114  | 0.191                 | 0.501             | 0.144  | 0.256                 | 0.659             |
| 47  | 0.135  | 0.232                 | 0.588             | 0.172  | 0.307                 | 0.765             | 0.123  | 0.209                 | 0.529             | 0.154  | 0.276                 | 0.689             |
| 48  | 0.145  | 0.254                 | 0.620             | 0.184  | 0.331                 | 0.799             | 0.131  | 0.229                 | 0.559             | 0.165  | 0.297                 | 0.719             |
| 49  | 0.154  | 0.277                 | 0.652             | 0.196  | 0.357                 | 0.830             | 0.139  | 0.250                 | 0.587             | 0.176  | 0.322                 | 0.747             |
| 50  | 0.182  | 0.304                 | 0.683             | 0.210  | 0.387                 | 0.861             | 0.149  | 0.273                 | 0.614             | 0.190  | 0.348                 | 0.776             |
| 51  | 0.186  | 0.332                 | 0.711             | 0.225  | 0.419                 | 0.890             | 0.158  | 0.298                 | 0.641             | 0.203  | 0.376                 | 0.801             |
| 52  | 0.190  | 0.363                 | 0.737             | 0.241  | 0.453                 | 0.916             | 0.170  | 0.327                 | 0.663             | 0.217  | 0.408                 | 0.824             |
| 53  | 0.202  | 0.396                 | 0.759             | 0.258  | 0.491                 | 0.937             | 0.182  | 0.356                 | 0.683             | 0.233  | 0.442                 | 0.843             |
| 54  | 0.215  | 0.432                 | 0.774             | 0.278  | 0.532                 | 0.953             | 0.193  | 0.389                 | 0.698             | 0.251  | 0.480                 | 0.858             |
| 55  | 0.230  | 0.471                 | 0.784             | 0.300  | 0.578                 | 0.963             | 0.207  | 0.424                 | 0.706             | 0.269  | 0.520                 | 0.867             |
| 56  | 0.245  | 0.512                 | 0.786             | 0.322  | 0.627                 | 0.965             | 0.221  | 0.462                 | 0.707             | 0.289  | 0.565                 | 0.868             |
| 57  | 0.261  | 0.558                 | 0.778             | 0.346  | 0.681                 | 0.957             | 0.234  | 0.502                 | 0.700             | 0.311  | 0.613                 | 0.861             |
| 58  | 0.278  | 0.607                 | 0.761             | 0.371  | 0.742                 | 0.938             | 0.251  | 0.546                 | 0.685             | 0.335  | 0.668                 | 0.844             |
| 59  | 0.297  | 0.661                 | 0.729             | 0.401  | 0.808                 | 0.905             | 0.268  | 0.594                 | 0.657             | 0.361  | 0.727                 | 0.814             |
| 60  | 0.316  | 0.674                 | 0.683             | 0.431  | 0.844                 | 0.854             | 0.285  | 0.607                 | 0.614             | 0.388  | 0.760                 | 0.769             |
| 61  | 0.337  | 0.610                 | 0.618             | 0.465  | 0.772                 | 0.783             | 0.304  | 0.549                 | 0.556             | 0.419  | 0.695                 | 0.704             |
| 62  | 0.360  | 0.524                 | 0.531             | 0.502  | 0.675                 | 0.684             | 0.324  | 0.471                 | 0.478             | 0.451  | 0.608                 | 0.615             |
| 63  | 0.392  | 0.408                 | 0.413             | 0.540  | 0.540                 | 0.547             | 0.355  | 0.367                 | 0.372             | 0.486  | 0.486                 | 0.492             |
| 64  | 0.407  | 0.244                 | 0.247             | 0.583  | 0.343                 | 0.348             | 0.366  | 0.220                 | 0.222             | 0.525  | 0.309                 | 0.313             |
| 65  | 0.444  | n/a                   | n/a               | 0.629  | n/a                   | n/a               | 0.401  | n/a                   | n/a               | 0.567  | n/a                   | n/a               |
| 66  | 0.461  | n/a                   | n/a               | 0.680  | n/a                   | n/a               | 0.414  | n/a                   | n/a               | 0.611  | n/a                   | n/a               |
| 67  | 0.491  | n/a                   | n/a               | 0.733  | n/a                   | n/a               | 0.441  | n/a                   | n/a               | 0.661  | n/a                   | n/a               |
| 68  | 0.495  | n/a                   | n/a               | 0.741  | n/a                   | n/a               | 0.447  | n/a                   | n/a               | 0.667  | n/a                   | n/a               |
| 69  | 0.408  | n/a                   | n/a               | 0.482  | n/a                   | n/a               | 0.368  | n/a                   | n/a               | 0.434  | n/a                   | n/a               |

\* For Category 3 members (casual employees), multiply the cost (based on your age and gender) by 0.55 to work out the weekly cost of age-based Income Protection. Refer to the age-based cover amounts on page 4.

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



## Weekly cost for \$100 a month of Income Protection for permanent and casual\* employees

| Age | Female — White Collar work rating              |                       |                   |  |                       |                   | Female — Professional work rating              |                       |                   |  |                       |                   |
|-----|--|-----------------------|-------------------|--|-----------------------|-------------------|--|-----------------------|-------------------|--|-----------------------|-------------------|
|     | Benefit payment period — 60 day waiting period |                       |                   | Benefit payment period — 30 day waiting period |                       |                   | Benefit payment period — 60 day waiting period |                       |                   | Benefit payment period — 30 day waiting 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 (\$) | Up to two years (\$)                           | Up to five years (\$) | Up to age 65 (\$) | Up to two years (\$)                           | Up to five years (\$) | Up to age 65 (\$) |
| 15  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 16  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 17  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 18  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 19  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 20  | 0.021  | 0.106                 | 0.305             | 0.072  | 0.154                 | 0.418             | 0.019  | 0.096                 | 0.275             | 0.065  | 0.138                 | 0.375             |
| 21  | 0.024  | 0.108                 | 0.312             | 0.072  | 0.155                 | 0.430             | 0.023  | 0.098                 | 0.281             | 0.067  | 0.140                 | 0.385             |
| 22  | 0.028  | 0.109                 | 0.321             | 0.074  | 0.159                 | 0.440             | 0.024  | 0.099                 | 0.288             | 0.067  | 0.142                 | 0.396             |
| 23  | 0.031  | 0.111                 | 0.329             | 0.075  | 0.161                 | 0.452             | 0.024  | 0.101                 | 0.297             | 0.067  | 0.145                 | 0.406             |
| 24  | 0.036  | 0.113                 | 0.338             | 0.077  | 0.164                 | 0.464             | 0.028  | 0.103                 | 0.304             | 0.067  | 0.147                 | 0.418             |
| 25  | 0.043  | 0.116                 | 0.348             | 0.081  | 0.167                 | 0.477             | 0.036  | 0.104                 | 0.314             | 0.072  | 0.150                 | 0.430             |
| 26  | 0.043  | 0.118                 | 0.355             | 0.084  | 0.169                 | 0.488             | 0.038  | 0.106                 | 0.319             | 0.075  | 0.152                 | 0.438             |
| 27  | 0.048  | 0.118                 | 0.360             | 0.087  | 0.173                 | 0.498             | 0.038  | 0.106                 | 0.324             | 0.079  | 0.155                 | 0.448             |
| 28  | 0.052  | 0.120                 | 0.367             | 0.092  | 0.176                 | 0.511             | 0.041  | 0.108                 | 0.331             | 0.082  | 0.159                 | 0.460             |
| 29  | 0.057  | 0.123                 | 0.375             | 0.094  | 0.179                 | 0.525             | 0.041  | 0.111                 | 0.338             | 0.087  | 0.162                 | 0.472             |
| 30  | 0.062  | 0.125                 | 0.384             | 0.099  | 0.184                 | 0.542             | 0.057  | 0.113                 | 0.345             | 0.091  | 0.166                 | 0.488             |
| 31  | 0.067  | 0.128                 | 0.396             | 0.106  | 0.191                 | 0.564             | 0.062  | 0.116                 | 0.356             | 0.094  | 0.173                 | 0.506             |
| 32  | 0.074  | 0.133                 | 0.409             | 0.111  | 0.198                 | 0.586             | 0.067  | 0.120                 | 0.368             | 0.099  | 0.178                 | 0.528             |
| 33  | 0.081  | 0.138                 | 0.426             | 0.118  | 0.207                 | 0.614             | 0.074  | 0.125                 | 0.384             | 0.106  | 0.186                 | 0.552             |
| 34  | 0.091  | 0.145                 | 0.448             | 0.123  | 0.217                 | 0.646             | 0.081  | 0.130                 | 0.402             | 0.111  | 0.195                 | 0.581             |
| 35  | 0.098  | 0.152                 | 0.471             | 0.132  | 0.227                 | 0.680             | 0.086  | 0.137                 | 0.423             | 0.118  | 0.205                 | 0.612             |
| 36  | 0.104  | 0.161                 | 0.496             | 0.138  | 0.241                 | 0.716             | 0.092  | 0.145                 | 0.447             | 0.125  | 0.215                 | 0.644             |
| 37  | 0.109  | 0.171                 | 0.525             | 0.147  | 0.254                 | 0.755             | 0.099  | 0.154                 | 0.472             | 0.132  | 0.229                 | 0.678             |
| 38  | 0.116  | 0.183                 | 0.556             | 0.155  | 0.268                 | 0.794             | 0.106  | 0.164                 | 0.499             | 0.140  | 0.242                 | 0.716             |
| 39  | 0.127  | 0.195                 | 0.588             | 0.166  | 0.285                 | 0.837             | 0.115  | 0.176                 | 0.530             | 0.149  | 0.258                 | 0.753             |
| 40  | 0.135  | 0.210                 | 0.626             | 0.176  | 0.304                 | 0.881             | 0.121  | 0.190                 | 0.562             | 0.159  | 0.273                 | 0.794             |
| 41  | 0.147  | 0.227                 | 0.665             | 0.188  | 0.324                 | 0.929             | 0.130  | 0.203                 | 0.598             | 0.169  | 0.292                 | 0.835             |
| 42  | 0.155  | 0.244                 | 0.707             | 0.200  | 0.346                 | 0.976             | 0.140  | 0.220                 | 0.636             | 0.179  | 0.312                 | 0.879             |
| 43  | 0.166  | 0.266                 | 0.752             | 0.212  | 0.372                 | 1.026             | 0.150  | 0.239                 | 0.677             | 0.191  | 0.334                 | 0.924             |
| 44  | 0.179  | 0.288                 | 0.798             | 0.227  | 0.397                 | 1.078             | 0.162  | 0.259                 | 0.719             | 0.203  | 0.358                 | 0.970             |
| 45  | 0.191  | 0.314                 | 0.847             | 0.242  | 0.428                 | 1.131             | 0.173  | 0.283                 | 0.763             | 0.218  | 0.385                 | 1.017             |
| 46  | 0.205  | 0.343                 | 0.898             | 0.258  | 0.460                 | 1.184             | 0.184  | 0.309                 | 0.809             | 0.232  | 0.414                 | 1.065             |
| 47  | 0.218  | 0.375                 | 0.951             | 0.278  | 0.496                 | 1.237             | 0.198  | 0.338                 | 0.855             | 0.249  | 0.447                 | 1.114             |
| 48  | 0.234  | 0.411                 | 1.002             | 0.297  | 0.535                 | 1.291             | 0.212  | 0.370                 | 0.903             | 0.266  | 0.481                 | 1.162             |
| 49  | 0.249  | 0.448                 | 1.055             | 0.317  | 0.578                 | 1.342             | 0.225  | 0.404                 | 0.949             | 0.285  | 0.520                 | 1.208             |
| 50  | 0.293  | 0.491                 | 1.104             | 0.339  | 0.626                 | 1.392             | 0.241  | 0.442                 | 0.993             | 0.307  | 0.562                 | 1.254             |
| 51  | 0.300  | 0.537                 | 1.150             | 0.363  | 0.677                 | 1.440             | 0.256  | 0.482                 | 1.036             | 0.327  | 0.608                 | 1.295             |
| 52  | 0.307  | 0.586                 | 1.191             | 0.389  | 0.733                 | 1.480             | 0.275  | 0.528                 | 1.072             | 0.351  | 0.660                 | 1.332             |
| 53  | 0.326  | 0.641                 | 1.227             | 0.418  | 0.794                 | 1.514             | 0.293  | 0.576                 | 1.104             | 0.377  | 0.714                 | 1.363             |
| 54  | 0.348  | 0.699                 | 1.252             | 0.450  | 0.861                 | 1.542             | 0.312  | 0.629                 | 1.128             | 0.406  | 0.775                 | 1.387             |
| 55  | 0.372  | 0.762                 | 1.268             | 0.484  | 0.934                 | 1.557             | 0.334  | 0.685                 | 1.142             | 0.435  | 0.840                 | 1.402             |
| 56  | 0.396  | 0.828                 | 1.271             | 0.520  | 1.014                 | 1.560             | 0.356  | 0.746                 | 1.143             | 0.467  | 0.913                 | 1.404             |
| 57  | 0.421  | 0.901                 | 1.257             | 0.559  | 1.101                 | 1.547             | 0.379  | 0.811                 | 1.131             | 0.503  | 0.992                 | 1.392             |
| 58  | 0.450  | 0.981                 | 1.230             | 0.600  | 1.199                 | 1.516             | 0.406  | 0.883                 | 1.107             | 0.542  | 1.080                 | 1.365             |
| 59  | 0.481  | 1.068                 | 1.179             | 0.648  | 1.307                 | 1.463             | 0.433  | 0.961                 | 1.061             | 0.583  | 1.176                 | 1.317             |
| 60  | 0.511  | 1.090                 | 1.104             | 0.697  | 1.365                 | 1.382             | 0.460  | 0.981                 | 0.993             | 0.627  | 1.228                 | 1.244             |
| 61  | 0.545  | 0.987                 | 0.998             | 0.752  | 1.249                 | 1.266             | 0.491  | 0.888                 | 0.900             | 0.677  | 1.124                 | 1.138             |
| 62  | 0.581  | 0.847                 | 0.859             | 0.811  | 1.092                 | 1.106             | 0.523  | 0.762                 | 0.772             | 0.729  | 0.983                 | 0.995             |
| 63  | 0.634  | 0.660                 | 0.668             | 0.872  | 0.872                 | 0.884             | 0.574  | 0.593                 | 0.602             | 0.786  | 0.786                 | 0.796             |
| 64  | 0.658  | 0.394                 | 0.399             | 0.942  | 0.554                 | 0.562             | 0.591  | 0.355                 | 0.358             | 0.849  | 0.499                 | 0.506             |
| 65  | 0.717  | n/a                   | n/a               | 1.017  | n/a                   | n/a               | 0.648  | n/a                   | n/a               | 0.917  | n/a                   | n/a               |
| 66  | 0.745  | n/a                   | n/a               | 1.099  | n/a                   | n/a               | 0.670  | n/a                   | n/a               | 0.988  | n/a                   | n/a               |
| 67  | 0.794  | n/a                   | n/a               | 1.186  | n/a                   | n/a               | 0.712  | n/a                   | n/a               | 1.068  | n/a                   | n/a               |
| 68  | 0.801  | n/a                   | n/a               | 1.198  | n/a                   | n/a               | 0.723  | n/a                   | n/a               | 1.078  | n/a                   | n/a               |
| 69  | 0.660  | n/a                   | n/a               | 0.779  | n/a                   | n/a               | 0.595  | n/a                   | n/a               | 0.702  | n/a                   | n/a               |

\* For Category 3 members (casual employees), multiply the cost (based on your age and gender) by 0.55 to work out the weekly cost of age-based Income Protection. Refer to the age-based cover amounts on page 4.

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

## 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 (permanent or casual employee):

Sally is 31, female and has a White Collar work rating.

She has \$408,000 of Death cover and \$408,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{408,000}{10,000} \times 0.037 = 1.51$$

**The cost of Sally's Death cover is \$1.51 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{408,000}{10,000} \times 0.037 = 1.51$$

**The cost of Sally's TPD cover is \$1.51 a week.**



## 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, waiting period and benefit payment period.

### Example (permanent employee):

Sally is 31, female and a permanent employee. She has \$5,000 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:

$$\frac{5,000}{100} \times 0.067 = 3.350$$

**The cost of Sally's Income Protection is \$3.35 a week.**

3. If you're a casual employee you also need to multiply the cost of your Income Protection by a further 0.55.

### Example (casual employee):

Jacob is 31, male and a casual employee. He has \$2,600 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 his Income Protection:

$$\frac{2,600}{100} \times 0.042 \times 0.55 = 0.601$$

**The cost of Jacob's Income Protection is \$0.60 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer)



## 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?                            | ✓<br>Limited cover <sup>†</sup> will apply | ✓<br>Limited cover <sup>†</sup> will apply | ✓<br>Limited cover <sup>†</sup> may apply   | ✓<br>Limited cover <sup>†</sup> will apply |
| Is there a waiting period before a claim can be paid?   | ✗  | ✓<br>3 months                              | ✓<br>Category 1: 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.<br>Category 2 and 3: Basic cover has a 60 day waiting period. | ✗  |
| 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) for examples.

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

<sup>‡</sup> For Category 1 members, Income Protection is 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](https://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](https://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](https://australiansuper.com/select)

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