

# AustralianSuper Select for TPG Telecom 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 TPG Telecom Limited (TPG Telecom), 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 TPG Telecom employees, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or contractor you're not eligible for 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/TPGTelecom](https://australiansuper.com/TPGTelecom) 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/TPGTelecom](https://australiansuper.com/TPGTelecom) 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 either a Blue Collar or White Collar category work rating depending on the category you're in. Basic cover is salary-based and your employer informs us of your salary to calculate your cover (age limits apply).

Your basic Death and TPD cover amounts will change from month to month depending on your salary and your length of service to age 65.

The type of basic cover you're eligible for depends on your employment and insurance category as shown in the table below. The insurance category you're in is determined by your employer. If you're not sure which category you're in, please ask your employer.

Use the TPG Telecom Select insurance calculator to work out how much basic cover you could get and the cost of it at [australiansuper.com/TPGTelecom](http://australiansuper.com/TPGTelecom)

	Category 1	Category 2
<b>Category description</b>	Permanent office and contact centre employees	Permanent non-office based employees
<b>Category work rating</b>	White Collar	Blue Collar
<b>Basic Death and TPD cover design</b>	<b>For all categories:</b> 15% x your salary* x future service <sup>†</sup> to age 65 or \$1.5M (whichever is lower).	
<b>Age basic Death and TPD cover ends<sup>‡</sup></b>	Cover ends at age 65.	
<b>Basic Income Protection design</b>	<b>For all categories:</b> 85% of monthly salary* or \$14,000 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 30 day waiting period.	
<b>Age basic Income Protection ends<sup>‡</sup></b>	Cover ends at age 70.	

\* Salary is generally your annual (before-tax) salary, excluding employer super contributions. However if you're a permanent part-time employee in Category 2, your annual (before-tax) salary is based on your minimum contracted hours, excluding super contributions. For more details see the *Insurance in your super* guide for Select members at [australiansuper.com/TPGTelecom](http://australiansuper.com/TPGTelecom)

<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/TPGTelecom](http://australiansuper.com/TPGTelecom)

## 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 limits shown in the table below without you having to provide additional health information:

Automatic limits	
Death and TPD cover	Income Protection
\$1.5M	\$14,000 a month

We'll write to you about your options if your basic cover has reached the automatic limit(s). To increase your basic cover in line with your salary above the automatic 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/TPGTelecom](https://australiansuper.com/TPGTelecom)



## 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** if you're in Category 1 and **Blue Collar** if you're in Category 2 and applies only while you're an employee of TPG Telecom.

## What happens if you leave your Select employer

If you leave TPG Telecom 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 TPG Telecom 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/TPGTelecom](https://australiansuper.com/TPGTelecom)



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



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

The cost of basic Death and TPD cover for TPG Telecom employees in Select is based on age, gender and either a White Collar category work rating for Category 1 or a Blue Collar category work rating for Category 2.

Work rating												
Age	Male						Female					
	Blue Collar		White Collar		Professional		Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.114	0.071	0.057	0.036	0.052	0.032	0.076	0.071	0.038	0.036	0.035	0.032
16	0.114	0.071	0.057	0.036	0.052	0.032	0.076	0.071	0.038	0.036	0.035	0.032
17	0.114	0.071	0.057	0.036	0.052	0.032	0.076	0.071	0.038	0.036	0.035	0.032
18	0.114	0.071	0.057	0.036	0.052	0.032	0.076	0.071	0.038	0.036	0.035	0.032
19	0.116	0.071	0.058	0.036	0.052	0.032	0.077	0.071	0.039	0.036	0.035	0.032
20	0.116	0.071	0.058	0.036	0.052	0.032	0.077	0.071	0.039	0.036	0.035	0.032
21	0.117	0.072	0.059	0.036	0.053	0.033	0.078	0.072	0.039	0.036	0.035	0.033
22	0.119	0.072	0.060	0.036	0.054	0.033	0.079	0.072	0.040	0.036	0.036	0.033
23	0.120	0.072	0.060	0.036	0.054	0.033	0.080	0.072	0.040	0.036	0.036	0.033
24	0.123	0.073	0.062	0.037	0.056	0.033	0.082	0.073	0.041	0.037	0.037	0.033
25	0.126	0.066	0.063	0.033	0.057	0.030	0.084	0.066	0.042	0.033	0.038	0.030
26	0.128	0.069	0.064	0.035	0.058	0.031	0.085	0.069	0.043	0.035	0.039	0.031
27	0.133	0.073	0.067	0.037	0.060	0.033	0.088	0.073	0.044	0.037	0.040	0.033
28	0.137	0.078	0.069	0.039	0.062	0.035	0.091	0.078	0.046	0.039	0.041	0.035
29	0.142	0.087	0.071	0.044	0.064	0.039	0.095	0.087	0.048	0.044	0.043	0.039
30	0.146	0.094	0.073	0.047	0.066	0.043	0.097	0.094	0.049	0.047	0.044	0.043
31	0.152	0.103	0.076	0.052	0.069	0.046	0.101	0.103	0.051	0.052	0.046	0.046
32	0.159	0.115	0.080	0.058	0.072	0.052	0.106	0.115	0.053	0.058	0.048	0.052
33	0.166	0.127	0.083	0.064	0.075	0.058	0.110	0.127	0.055	0.064	0.050	0.058
34	0.173	0.142	0.087	0.071	0.078	0.064	0.115	0.142	0.058	0.071	0.052	0.064
35	0.183	0.157	0.092	0.079	0.082	0.071	0.121	0.157	0.061	0.079	0.055	0.071
36	0.192	0.175	0.096	0.088	0.087	0.079	0.128	0.175	0.064	0.088	0.058	0.079
37	0.203	0.194	0.102	0.097	0.092	0.087	0.135	0.194	0.068	0.097	0.061	0.087
38	0.216	0.215	0.108	0.108	0.097	0.097	0.143	0.215	0.072	0.108	0.065	0.097
39	0.228	0.239	0.114	0.120	0.103	0.108	0.152	0.239	0.076	0.120	0.069	0.108
40	0.245	0.265	0.123	0.133	0.111	0.120	0.163	0.265	0.082	0.133	0.074	0.120
41	0.260	0.294	0.130	0.147	0.117	0.133	0.173	0.294	0.087	0.147	0.078	0.133
42	0.278	0.326	0.139	0.163	0.126	0.147	0.185	0.326	0.093	0.163	0.084	0.147
43	0.299	0.363	0.150	0.182	0.135	0.164	0.199	0.363	0.100	0.182	0.090	0.164
44	0.324	0.404	0.162	0.202	0.146	0.182	0.215	0.404	0.108	0.202	0.097	0.182
45	0.349	0.447	0.175	0.224	0.157	0.201	0.232	0.447	0.116	0.224	0.105	0.201
46	0.377	0.497	0.189	0.249	0.170	0.224	0.250	0.497	0.125	0.249	0.113	0.224
47	0.411	0.553	0.206	0.277	0.185	0.249	0.273	0.553	0.137	0.277	0.123	0.249
48	0.447	0.613	0.224	0.307	0.201	0.276	0.297	0.613	0.149	0.307	0.134	0.276
49	0.488	0.682	0.244	0.341	0.220	0.307	0.324	0.682	0.162	0.341	0.146	0.307
50	0.534	0.758	0.267	0.379	0.241	0.341	0.355	0.758	0.178	0.379	0.160	0.341
51	0.586	0.841	0.293	0.421	0.264	0.379	0.389	0.841	0.195	0.421	0.175	0.379
52	0.645	0.934	0.323	0.467	0.291	0.421	0.429	0.934	0.215	0.467	0.193	0.421
53	0.712	1.046	0.356	0.523	0.321	0.471	0.473	1.046	0.237	0.523	0.213	0.471
54	0.789	1.181	0.395	0.591	0.355	0.532	0.524	1.181	0.262	0.591	0.236	0.532
55	0.873	1.345	0.437	0.673	0.393	0.605	0.580	1.345	0.290	0.673	0.261	0.605
56	0.971	1.542	0.486	0.771	0.437	0.694	0.644	1.542	0.322	0.771	0.290	0.694
57	1.083	1.768	0.542	0.884	0.488	0.796	0.719	1.768	0.360	0.884	0.324	0.796
58	1.211	2.015	0.606	1.008	0.545	0.907	0.804	2.015	0.402	1.008	0.362	0.907
59	1.358	2.325	0.679	1.163	0.612	1.047	0.902	2.325	0.451	1.163	0.406	1.047
60	1.525	2.446	0.763	1.223	0.687	1.101	1.012	2.446	0.506	1.223	0.456	1.101
61	1.720	2.960	0.860	1.480	0.774	1.332	1.142	2.960	0.571	1.480	0.514	1.332
62	1.942	3.510	0.971	1.755	0.874	1.580	1.289	3.510	0.645	1.755	0.580	1.580
63	2.120	4.026	1.060	2.013	0.954	1.812	1.407	4.026	0.704	2.013	0.634	1.812
64	2.205	4.618	1.103	2.309	0.992	2.078	1.464	4.618	0.732	2.309	0.659	2.078
65	2.291*	n/a	1.146*	n/a	1.031*	n/a	1.521*	n/a	0.761*	n/a	0.685*	n/a
66	2.376*	n/a	1.188*	n/a	1.069*	n/a	1.577*	n/a	0.789*	n/a	0.710*	n/a
67	2.462*	n/a	1.231*	n/a	1.108*	n/a	1.634*	n/a	0.817*	n/a	0.736*	n/a
68	2.548*	n/a	1.274*	n/a	1.147*	n/a	1.691*	n/a	0.846*	n/a	0.761*	n/a
69	2.633*	n/a	1.317*	n/a	1.185*	n/a	1.748*	n/a	0.874*	n/a	0.787*	n/a

\* 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/TPGTelecom](http://australiansuper.com/TPGTelecom) for more information.

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

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

### Calculating the weekly cost of Death and TPD cover



1. Divide the amount of cover you have, or wish to apply for, by \$10,000.
2. Then multiply by the weekly cost for \$10,000 of Death or TPD cover for your age, gender and applied work rating.

#### Example (Blue Collar work rating):

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

She has \$500,000 of Death cover and \$500,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{500,000}{10,000} \times 0.101 = 5.05$$

**The cost of Sally's Death cover is \$5.05 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.103 = 5.15$$

**The cost of Sally's TPD cover is \$5.15 a week.**



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

The cost of basic Income Protection for TPG Telecom employees in Select is based on age, gender, either a White Collar category work rating for Category 1 (see page 7) or a Blue Collar category work rating for Category 2 (see table below), a 30 day waiting period and a benefit payment period up to two years.

Blue 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	0.077	0.025	0.193	0.133	0.472	0.345
16	0.077	0.025	0.193	0.133	0.472	0.345
17	0.077	0.025	0.193	0.133	0.472	0.345
18	0.077	0.025	0.192	0.133	0.472	0.345
19	0.077	0.025	0.192	0.133	0.472	0.345
20	0.077	0.025	0.192	0.133	0.472	0.345
21	0.077	0.029	0.195	0.135	0.484	0.353
22	0.079	0.034	0.198	0.137	0.498	0.363
23	0.081	0.037	0.203	0.139	0.511	0.372
24	0.083	0.042	0.206	0.142	0.523	0.381
25	0.086	0.045	0.211	0.146	0.540	0.394
26	0.089	0.051	0.213	0.147	0.551	0.400
27	0.094	0.055	0.216	0.149	0.563	0.407
28	0.098	0.060	0.221	0.151	0.578	0.414
29	0.102	0.066	0.225	0.154	0.594	0.423
30	0.107	0.074	0.231	0.158	0.612	0.434
31	0.113	0.081	0.240	0.162	0.637	0.447
32	0.118	0.089	0.249	0.167	0.663	0.463
33	0.126	0.097	0.259	0.174	0.693	0.483
34	0.132	0.105	0.272	0.182	0.730	0.506
35	0.139	0.114	0.286	0.191	0.768	0.532
36	0.148	0.122	0.301	0.202	0.809	0.561
37	0.157	0.131	0.318	0.214	0.852	0.593
38	0.166	0.141	0.337	0.228	0.898	0.627
39	0.177	0.150	0.359	0.244	0.946	0.664
40	0.188	0.162	0.381	0.264	0.996	0.706
41	0.200	0.173	0.407	0.284	1.048	0.751
42	0.213	0.185	0.435	0.307	1.104	0.798
43	0.227	0.199	0.466	0.333	1.160	0.848
44	0.242	0.212	0.500	0.363	1.218	0.902
45	0.258	0.227	0.536	0.395	1.277	0.959
46	0.276	0.244	0.578	0.431	1.338	1.015
47	0.296	0.260	0.623	0.471	1.399	1.074
48	0.316	0.277	0.672	0.515	1.459	1.134
49	0.338	0.298	0.725	0.563	1.518	1.192
50	0.363	0.317	0.785	0.616	1.573	1.247
51	0.389	0.339	0.849	0.674	1.626	1.300
52	0.417	0.363	0.920	0.736	1.673	1.347
53	0.447	0.388	0.997	0.803	1.712	1.386
54	0.481	0.414	1.081	0.877	1.742	1.415
55	0.517	0.442	1.172	0.955	1.759	1.433
56	0.555	0.471	1.273	1.040	1.763	1.436
57	0.597	0.503	1.382	1.132	1.748	1.421
58	0.642	0.536	1.506	1.232	1.714	1.389
59	0.691	0.571	1.641	1.340	1.655	1.333
60	0.745	0.609	1.713	1.369	1.562	1.248
61	0.802	0.650	1.568	1.239	1.430	1.129
62	0.865	0.691	1.370	1.063	1.249	0.969
63	0.933	0.736	1.096	0.828	0.999	0.755
64	1.007	0.784	0.697	0.494	0.635	0.451
65	1.087	0.834	n/a	n/a	n/a	n/a
66	1.173	0.888	n/a	n/a	n/a	n/a
67	1.268	0.945	n/a	n/a	n/a	n/a
68	1.280	0.954	n/a	n/a	n/a	n/a
69	0.832	0.621	n/a	n/a	n/a	n/a

Blue 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	0.125	0.040	0.312	0.215	0.763	0.557
16	0.125	0.040	0.312	0.215	0.763	0.557
17	0.125	0.040	0.312	0.215	0.763	0.557
18	0.125	0.040	0.310	0.215	0.763	0.557
19	0.125	0.040	0.310	0.215	0.763	0.557
20	0.125	0.040	0.310	0.215	0.763	0.557
21	0.125	0.047	0.315	0.218	0.782	0.571
22	0.127	0.054	0.320	0.222	0.805	0.587
23	0.130	0.059	0.327	0.225	0.825	0.601
24	0.134	0.068	0.333	0.229	0.846	0.616
25	0.139	0.073	0.341	0.236	0.874	0.637
26	0.144	0.082	0.345	0.237	0.891	0.647
27	0.151	0.089	0.350	0.241	0.910	0.658
28	0.158	0.097	0.357	0.244	0.934	0.670
29	0.165	0.106	0.364	0.250	0.960	0.684
30	0.173	0.120	0.374	0.255	0.990	0.701
31	0.182	0.130	0.388	0.262	1.029	0.723
32	0.191	0.144	0.402	0.270	1.073	0.749
33	0.203	0.156	0.419	0.281	1.121	0.780
34	0.213	0.170	0.440	0.294	1.180	0.818
35	0.225	0.184	0.462	0.308	1.242	0.860
36	0.239	0.198	0.486	0.326	1.308	0.907
37	0.253	0.211	0.514	0.346	1.377	0.958
38	0.269	0.227	0.545	0.369	1.451	1.014
39	0.286	0.243	0.580	0.395	1.529	1.074
40	0.303	0.262	0.616	0.426	1.610	1.142
41	0.324	0.279	0.658	0.459	1.695	1.214
42	0.345	0.300	0.703	0.497	1.785	1.290
43	0.367	0.322	0.753	0.538	1.875	1.372
44	0.391	0.343	0.808	0.587	1.970	1.458
45	0.417	0.367	0.867	0.639	2.065	1.550
46	0.447	0.395	0.934	0.697	2.164	1.642
47	0.478	0.421	1.007	0.761	2.262	1.737
48	0.511	0.448	1.086	0.832	2.359	1.833
49	0.547	0.481	1.173	0.910	2.454	1.927
50	0.587	0.512	1.270	0.997	2.544	2.017
51	0.628	0.549	1.373	1.090	2.629	2.101
52	0.675	0.587	1.488	1.190	2.705	2.178
53	0.723	0.626	1.612	1.299	2.769	2.242
54	0.777	0.670	1.749	1.418	2.817	2.288
55	0.836	0.715	1.896	1.545	2.845	2.318
56	0.898	0.761	2.058	1.681	2.850	2.323
57	0.965	0.813	2.235	1.830	2.826	2.299
58	1.038	0.867	2.435	1.993	2.772	2.247
59	1.118	0.924	2.653	2.167	2.676	2.155
60	1.204	0.984	2.771	2.214	2.525	2.018
61	1.297	1.050	2.536	2.003	2.312	1.825
62	1.399	1.118	2.216	1.719	2.020	1.567
63	1.508	1.190	1.773	1.339	1.616	1.221
64	1.628	1.268	1.126	0.799	1.026	0.728
65	1.757	1.349	n/a	n/a	n/a	n/a
66	1.897	1.436	n/a	n/a	n/a	n/a
67	2.050	1.527	n/a	n/a	n/a	n/a
68	2.070	1.543	n/a	n/a	n/a	n/a
69	1.346	1.003	n/a	n/a	n/a	n/a

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

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

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	0.039	0.013	0.097	0.067	0.265	0.193
16	0.039	0.013	0.097	0.067	0.265	0.193
17	0.039	0.013	0.097	0.067	0.265	0.193
18	0.039	0.013	0.096	0.067	0.265	0.193
19	0.039	0.013	0.096	0.067	0.265	0.193
20	0.039	0.013	0.096	0.067	0.265	0.193
21	0.039	0.015	0.098	0.068	0.271	0.198
22	0.040	0.017	0.099	0.069	0.279	0.203
23	0.041	0.019	0.102	0.070	0.286	0.208
24	0.042	0.021	0.103	0.071	0.293	0.214
25	0.043	0.023	0.106	0.073	0.303	0.221
26	0.045	0.026	0.107	0.074	0.309	0.224
27	0.047	0.028	0.108	0.075	0.315	0.228
28	0.049	0.030	0.111	0.076	0.324	0.232
29	0.051	0.033	0.113	0.077	0.333	0.237
30	0.054	0.037	0.116	0.079	0.343	0.243
31	0.057	0.041	0.120	0.081	0.357	0.251
32	0.059	0.045	0.125	0.084	0.372	0.260
33	0.063	0.049	0.130	0.087	0.388	0.271
34	0.066	0.053	0.136	0.091	0.409	0.284
35	0.070	0.057	0.143	0.096	0.430	0.298
36	0.074	0.061	0.151	0.101	0.453	0.314
37	0.079	0.066	0.159	0.107	0.477	0.332
38	0.083	0.071	0.169	0.114	0.503	0.351
39	0.089	0.075	0.180	0.122	0.530	0.372
40	0.094	0.081	0.191	0.132	0.558	0.396
41	0.100	0.087	0.204	0.142	0.587	0.421
42	0.107	0.093	0.218	0.154	0.618	0.447
43	0.114	0.100	0.233	0.167	0.650	0.475
44	0.121	0.106	0.250	0.182	0.682	0.505
45	0.129	0.114	0.268	0.198	0.715	0.537
46	0.138	0.122	0.289	0.216	0.750	0.569
47	0.148	0.130	0.312	0.236	0.784	0.602
48	0.158	0.139	0.336	0.258	0.817	0.635
49	0.169	0.149	0.363	0.282	0.850	0.668
50	0.182	0.159	0.393	0.308	0.881	0.699
51	0.195	0.170	0.425	0.337	0.911	0.728
52	0.209	0.182	0.460	0.368	0.937	0.754
53	0.224	0.194	0.499	0.402	0.959	0.776
54	0.241	0.207	0.541	0.439	0.976	0.793
55	0.259	0.221	0.586	0.478	0.985	0.803
56	0.278	0.236	0.637	0.520	0.987	0.805
57	0.299	0.252	0.691	0.566	0.979	0.796
58	0.321	0.268	0.753	0.616	0.960	0.778
59	0.346	0.286	0.821	0.670	0.927	0.747
60	0.373	0.305	0.857	0.685	0.875	0.699
61	0.401	0.325	0.784	0.620	0.801	0.632
62	0.433	0.346	0.685	0.532	0.700	0.543
63	0.467	0.368	0.548	0.414	0.560	0.423
64	0.504	0.392	0.349	0.247	0.356	0.253
65	0.544	0.417	n/a	n/a	n/a	n/a
66	0.587	0.444	n/a	n/a	n/a	n/a
67	0.634	0.473	n/a	n/a	n/a	n/a
68	0.640	0.477	n/a	n/a	n/a	n/a
69	0.416	0.311	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	0.063	0.020	0.156	0.108	0.428	0.312
16	0.063	0.020	0.156	0.108	0.428	0.312
17	0.063	0.020	0.156	0.108	0.428	0.312
18	0.063	0.020	0.155	0.108	0.428	0.312
19	0.063	0.020	0.155	0.108	0.428	0.312
20	0.063	0.020	0.155	0.108	0.428	0.312
21	0.063	0.024	0.158	0.109	0.438	0.320
22	0.064	0.027	0.160	0.111	0.451	0.329
23	0.065	0.030	0.164	0.113	0.462	0.337
24	0.067	0.034	0.167	0.115	0.474	0.345
25	0.070	0.037	0.171	0.118	0.490	0.357
26	0.072	0.041	0.173	0.119	0.499	0.363
27	0.076	0.045	0.175	0.121	0.510	0.368
28	0.079	0.049	0.179	0.122	0.523	0.375
29	0.083	0.053	0.182	0.125	0.538	0.383
30	0.087	0.060	0.187	0.128	0.554	0.393
31	0.091	0.065	0.194	0.131	0.577	0.405
32	0.096	0.072	0.201	0.135	0.601	0.420
33	0.102	0.078	0.210	0.141	0.628	0.437
34	0.107	0.085	0.220	0.147	0.661	0.459
35	0.113	0.092	0.231	0.154	0.696	0.482
36	0.120	0.099	0.243	0.163	0.733	0.508
37	0.127	0.106	0.257	0.173	0.771	0.537
38	0.135	0.114	0.273	0.185	0.813	0.568
39	0.143	0.122	0.290	0.198	0.857	0.602
40	0.152	0.131	0.308	0.213	0.902	0.640
41	0.162	0.140	0.329	0.230	0.949	0.680
42	0.173	0.150	0.352	0.249	1.000	0.723
43	0.184	0.161	0.377	0.269	1.050	0.768
44	0.196	0.172	0.404	0.294	1.103	0.817
45	0.209	0.184	0.434	0.320	1.157	0.868
46	0.224	0.198	0.467	0.349	1.212	0.919
47	0.239	0.211	0.504	0.381	1.267	0.973
48	0.256	0.224	0.543	0.416	1.321	1.027
49	0.274	0.241	0.587	0.455	1.375	1.079
50	0.294	0.256	0.635	0.499	1.425	1.130
51	0.314	0.275	0.687	0.545	1.472	1.177
52	0.338	0.294	0.744	0.595	1.515	1.220
53	0.362	0.313	0.806	0.650	1.551	1.255
54	0.389	0.335	0.875	0.709	1.578	1.282
55	0.418	0.358	0.948	0.773	1.593	1.298
56	0.449	0.381	1.029	0.841	1.596	1.301
57	0.483	0.407	1.118	0.915	1.583	1.287
58	0.519	0.434	1.218	0.997	1.553	1.258
59	0.559	0.462	1.327	1.084	1.499	1.207
60	0.602	0.492	1.386	1.107	1.414	1.131
61	0.649	0.525	1.268	1.002	1.295	1.022
62	0.700	0.559	1.108	0.860	1.132	0.878
63	0.754	0.595	0.887	0.670	0.905	0.684
64	0.814	0.634	0.563	0.400	0.575	0.408
65	0.879	0.675	n/a	n/a	n/a	n/a
66	0.949	0.718	n/a	n/a	n/a	n/a
67	1.025	0.764	n/a	n/a	n/a	n/a
68	1.035	0.772	n/a	n/a	n/a	n/a
69	0.673	0.502	n/a	n/a	n/a	n/a

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

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

The rates on this table below are only relevant if your applied work rating is Professional (see page 3).

Professional work rating - Male							Professional work rating - Female						
Age	Benefit payment period						Age	Benefit payment period					
	Up to two years		Up to five years		Up to age 65			Up to two years		Up to five years		Up to age 65	
	Waiting period							Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)		30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.035	0.012	0.087	0.060	0.236	0.173	15	0.057	0.018	0.141	0.097	0.382	0.279
16	0.035	0.012	0.087	0.060	0.236	0.173	16	0.057	0.018	0.141	0.097	0.382	0.279
17	0.035	0.012	0.087	0.060	0.236	0.173	17	0.057	0.018	0.141	0.097	0.382	0.279
18	0.035	0.012	0.087	0.060	0.236	0.173	18	0.057	0.018	0.140	0.097	0.382	0.279
19	0.035	0.012	0.087	0.060	0.236	0.173	19	0.057	0.018	0.140	0.097	0.382	0.279
20	0.035	0.012	0.087	0.060	0.236	0.173	20	0.057	0.018	0.140	0.097	0.382	0.279
21	0.035	0.013	0.088	0.061	0.242	0.177	21	0.057	0.022	0.142	0.099	0.391	0.286
22	0.036	0.015	0.090	0.062	0.249	0.182	22	0.057	0.025	0.144	0.100	0.403	0.294
23	0.037	0.017	0.091	0.063	0.256	0.186	23	0.059	0.027	0.148	0.102	0.413	0.301
24	0.038	0.019	0.093	0.064	0.262	0.191	24	0.060	0.031	0.150	0.103	0.423	0.308
25	0.039	0.021	0.095	0.066	0.270	0.197	25	0.063	0.033	0.154	0.106	0.437	0.319
26	0.040	0.023	0.096	0.066	0.276	0.200	26	0.065	0.037	0.155	0.107	0.446	0.324
27	0.042	0.025	0.098	0.067	0.282	0.204	27	0.068	0.040	0.158	0.109	0.455	0.329
28	0.044	0.027	0.100	0.068	0.289	0.207	28	0.071	0.044	0.161	0.110	0.467	0.335
29	0.046	0.030	0.102	0.070	0.297	0.212	29	0.074	0.048	0.164	0.113	0.480	0.342
30	0.049	0.034	0.104	0.071	0.306	0.217	30	0.078	0.054	0.169	0.115	0.495	0.351
31	0.051	0.037	0.108	0.073	0.319	0.224	31	0.082	0.059	0.175	0.118	0.515	0.362
32	0.053	0.040	0.112	0.076	0.332	0.232	32	0.086	0.065	0.181	0.122	0.537	0.375
33	0.057	0.044	0.117	0.078	0.347	0.242	33	0.092	0.071	0.189	0.127	0.561	0.390
34	0.060	0.048	0.123	0.082	0.365	0.253	34	0.096	0.077	0.198	0.133	0.590	0.409
35	0.063	0.052	0.129	0.086	0.384	0.266	35	0.102	0.083	0.208	0.139	0.621	0.430
36	0.067	0.055	0.136	0.091	0.405	0.281	36	0.108	0.089	0.219	0.147	0.654	0.454
37	0.071	0.059	0.143	0.097	0.426	0.297	37	0.114	0.095	0.232	0.156	0.689	0.479
38	0.075	0.064	0.152	0.103	0.449	0.314	38	0.121	0.102	0.246	0.166	0.726	0.507
39	0.080	0.068	0.162	0.110	0.473	0.332	39	0.129	0.109	0.261	0.178	0.765	0.537
40	0.085	0.073	0.172	0.119	0.498	0.353	40	0.137	0.118	0.278	0.192	0.805	0.571
41	0.090	0.078	0.183	0.128	0.524	0.376	41	0.146	0.126	0.296	0.207	0.848	0.607
42	0.096	0.084	0.196	0.139	0.552	0.399	42	0.155	0.135	0.316	0.224	0.893	0.645
43	0.103	0.090	0.210	0.150	0.580	0.424	43	0.165	0.145	0.339	0.243	0.938	0.686
44	0.109	0.096	0.225	0.164	0.609	0.451	44	0.176	0.155	0.364	0.264	0.985	0.729
45	0.116	0.103	0.242	0.178	0.639	0.480	45	0.188	0.165	0.390	0.288	1.033	0.775
46	0.125	0.110	0.260	0.194	0.669	0.508	46	0.201	0.178	0.421	0.314	1.082	0.821
47	0.133	0.117	0.281	0.212	0.700	0.537	47	0.215	0.190	0.453	0.343	1.131	0.869
48	0.142	0.125	0.303	0.232	0.730	0.567	48	0.230	0.202	0.489	0.375	1.180	0.917
49	0.153	0.134	0.327	0.254	0.759	0.596	49	0.246	0.217	0.528	0.410	1.227	0.964
50	0.164	0.143	0.354	0.278	0.787	0.624	50	0.264	0.231	0.572	0.449	1.272	1.009
51	0.175	0.153	0.383	0.304	0.813	0.650	51	0.283	0.247	0.618	0.491	1.315	1.051
52	0.188	0.164	0.414	0.332	0.837	0.674	52	0.304	0.264	0.670	0.536	1.353	1.089
53	0.202	0.175	0.449	0.362	0.856	0.693	53	0.326	0.282	0.726	0.585	1.385	1.121
54	0.217	0.187	0.487	0.395	0.871	0.708	54	0.350	0.302	0.787	0.639	1.409	1.144
55	0.233	0.199	0.528	0.430	0.880	0.717	55	0.376	0.322	0.853	0.695	1.423	1.159
56	0.250	0.212	0.573	0.468	0.882	0.718	56	0.404	0.343	0.926	0.757	1.425	1.162
57	0.269	0.227	0.622	0.510	0.874	0.711	57	0.435	0.366	1.006	0.824	1.413	1.150
58	0.289	0.242	0.678	0.555	0.857	0.695	58	0.467	0.390	1.096	0.897	1.386	1.124
59	0.311	0.257	0.739	0.603	0.828	0.667	59	0.503	0.416	1.194	0.976	1.338	1.078
60	0.335	0.274	0.771	0.616	0.781	0.624	60	0.542	0.443	1.247	0.997	1.263	1.009
61	0.361	0.293	0.706	0.558	0.715	0.565	61	0.584	0.473	1.141	0.902	1.156	0.913
62	0.390	0.311	0.617	0.479	0.625	0.485	62	0.630	0.503	0.997	0.774	1.010	0.784
63	0.420	0.332	0.494	0.373	0.500	0.378	63	0.679	0.536	0.798	0.603	0.808	0.611
64	0.453	0.353	0.314	0.223	0.318	0.226	64	0.733	0.571	0.507	0.360	0.513	0.364
65	0.489	0.376	n/a	n/a	n/a	n/a	65	0.791	0.607	n/a	n/a	n/a	n/a
66	0.528	0.400	n/a	n/a	n/a	n/a	66	0.854	0.646	n/a	n/a	n/a	n/a
67	0.571	0.425	n/a	n/a	n/a	n/a	67	0.923	0.688	n/a	n/a	n/a	n/a
68	0.576	0.430	n/a	n/a	n/a	n/a	68	0.932	0.695	n/a	n/a	n/a	n/a
69	0.375	0.280	n/a	n/a	n/a	n/a	69	0.606	0.452	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 your applied work rating, age, gender, waiting period and benefit payment period.

### Example (Blue 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 30 day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,200}{100} \times 0.182 = 11.284$$

**The cost of Sally's Income Protection is \$11.28 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/TPGTelecom](https://australiansuper.com/TPGTelecom)



## 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† will apply	✓ Limited cover† will apply	✓ Limited cover† may apply	✓ Limited cover† will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Basic cover has a 30 day waiting period	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply)†?	✓	✓	✓	✓

\* 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/TPGTelecom](https://australiansuper.com/TPGTelecom) for examples.

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



### 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)

Mail GPO Box 1901, MELBOURNE VIC 3001



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