

# AustralianSuper Select for TPG Telecom

## About this booklet

The information in this booklet forms part of the *AustralianSuper Select Product Disclosure Statement* prepared on 28 September 2024.

It's specific to permanent employees of TPG Telecom Limited, as the contributing employer (referred to as TPG Telecom in this booklet). Important information about the key features and benefits of being with AustralianSuper Select is published in the *AustralianSuper Select Product Disclosure Statement*.

If you're an existing AustralianSuper member and not in AustralianSuper Select for TPG Telecom, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or contractor you're not eligible to join AustralianSuper Select. Please speak to your employer to discuss your options.



## Types of insurance cover

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

AustralianSuper offers the following types of insurance cover:

<b>Death</b>	Can help ease financial stress by paying a lump sum to your beneficiaries if you die.
<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.

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

## Your insurance cover

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

Basic cover will start automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after you meet both age and balance requirements (other conditions apply). You'll also need to have enough money in your super account to cover the cost of the first month of insurance.

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

### Important information



See the *Insurance in your super* guide for AustralianSuper Select members at [australiansuper.com/TPGTelecom](https://australiansuper.com/TPGTelecom) for more information about your AustralianSuper Select insurance. It details important information about insurance including your eligibility for cover, how much you can apply for, when it starts and stops, active employment, limited cover and exclusions, your insurance options, and what happens if you leave your AustralianSuper Select employer.

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

## Cost of your cover

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

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

## Basic cover

Eligible permanent employees will receive a basic level of insurance cover with either a Blue Collar or White Collar category work rating depending on the category you're in. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply).

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

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

To work out how much basic cover you could get and the cost of it, you can use the TPG Telecom AustralianSuper Select insurance calculator at [australiansuper.com/TPGTelecom](https://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 <sup>1</sup> x future service <sup>2</sup> to age 65 or \$1.5M (whichever is lower).	
<b>Age basic Death and TPD cover ends<sup>3</sup></b>	Cover ends at age 65.	
<b>Basic Income Protection design</b>	<b>For all categories:</b> 85% of monthly salary <sup>1</sup> 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>3</sup></b>	Cover ends at age 70.	

<sup>1</sup> Annual before-tax salary earned from your regular job(s), excluding Superannuation Guarantee (SG) 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 AustralianSuper Select members.

<sup>2</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>3</sup> Cover can stop for many reasons. For a list of events that can make cover stop, see the *Insurance in your super* guide for AustralianSuper Select members.

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

Your employer will tell us if there's a change to your salary. When your basic cover is salary based, the amount and cost of it will increase or decrease automatically in line with your salary. It can increase up to the automatic limit(s) shown in the table below without you having to provide detailed health information:

Automatic limit(s)	
Death and TPD cover	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 limit(s), you'll need to provide detailed health information for the Insurer to consider.

## Change your cover anytime

You can cancel, change or apply for insurance anytime by logging into your account or completing the *Change your insurance* form at [australiansuper.com/select](https://australiansuper.com/select). You may need to provide detailed health information for the Insurer to consider.

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

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



## About work ratings

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

Your category work rating is unique to your AustralianSuper Select employer and only applies while you're their employee. You can't change your category work rating because it's arranged by your employer.

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

You'll need to know your applied work rating to calculate the cost of your cover. See pages 5 and 9 to learn how.

Individual work rating	Category work rating
<p>Your individual work rating is <b>Blue Collar</b> unless you're eligible to change to White Collar or Professional and your application is approved by the Insurer.</p> <p><b>Insurance cover with a Blue Collar work rating is the most expensive.</b></p>	<p>Your category work rating is <b>White Collar</b> if you're in Category 1 and <b>Blue Collar</b> if you're in Category 2 and applies only while you're an employee of TPG Telecom.</p>

## Changing your individual work rating

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

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

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



## What happens if you're no longer eligible for AustralianSuper Select

We'll move your super account from AustralianSuper Select to AustralianSuper plan if you're no longer eligible. You won't be eligible for AustralianSuper Select if you leave TPG Telecom or you've had a change in employment type (which isn't eligible for AustralianSuper Select – see page 1).

In AustralianSuper plan you'll pay for the cost of your total cover which will be deducted monthly from your super account.

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

### If you have a cover type in AustralianSuper Select:

you'll keep the same amount of cover when you move to AustralianSuper plan and it will become fixed cover (if eligible). There may be circumstances where you'll need to opt in to keep your cover. We'll write to you if this happens.

### If you don't have a cover type<sup>1</sup> in AustralianSuper Select:

you won't receive that cover type in AustralianSuper plan. If your AustralianSuper Select basic cover hasn't started because you're under 25 and/or your account balance hasn't reached \$6,000, you may receive basic cover for AustralianSuper plan once you're eligible.

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



<sup>1</sup> You may not have a cover type in AustralianSuper Select because: you weren't eligible to receive it automatically, it's not included in your AustralianSuper Select basic cover (arranged by your employer), or you've cancelled or opted out of that cover type.

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

Age	Work rating											
	Male						Female					
	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 <sup>1</sup>	n/a	1.146 <sup>1</sup>	n/a	1.031 <sup>1</sup>	n/a	1.521 <sup>1</sup>	n/a	0.761 <sup>1</sup>	n/a	0.685 <sup>1</sup>	n/a
66	2.376 <sup>1</sup>	n/a	1.188 <sup>1</sup>	n/a	1.069 <sup>1</sup>	n/a	1.577 <sup>1</sup>	n/a	0.789 <sup>1</sup>	n/a	0.710 <sup>1</sup>	n/a
67	2.462 <sup>1</sup>	n/a	1.231 <sup>1</sup>	n/a	1.108 <sup>1</sup>	n/a	1.634 <sup>1</sup>	n/a	0.817 <sup>1</sup>	n/a	0.736 <sup>1</sup>	n/a
68	2.548 <sup>1</sup>	n/a	1.274 <sup>1</sup>	n/a	1.147 <sup>1</sup>	n/a	1.691 <sup>1</sup>	n/a	0.846 <sup>1</sup>	n/a	0.761 <sup>1</sup>	n/a
69	2.633 <sup>1</sup>	n/a	1.317 <sup>1</sup>	n/a	1.185 <sup>1</sup>	n/a	1.748 <sup>1</sup>	n/a	0.874 <sup>1</sup>	n/a	0.787 <sup>1</sup>	n/a

<sup>1</sup> Cost for fixed Death cover only. Salary-based Death cover ends at age 65. See the *Insurance in your super* guide for AustralianSuper Select members for more information.

Total weekly costs are quoted gross of tax. Costs are rounded.

## Calculating the weekly cost of Death and TPD cover



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

### Example (Blue Collar work rating):

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

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

To work out the weekly cost of her Death cover:

$$\frac{500,000}{10,000} \times 0.101 = 5.050$$

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

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.103 = 5.150$$

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



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

Age	Male - Blue Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.077	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

Age	Female - Blue Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.125	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.

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

Age	Male - White Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.039	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

Age	Female - White Collar work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.063	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.



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

Age	Male - Professional work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.035	0.012	0.087	0.060	0.236	0.173
16	0.035	0.012	0.087	0.060	0.236	0.173
17	0.035	0.012	0.087	0.060	0.236	0.173
18	0.035	0.012	0.087	0.060	0.236	0.173
19	0.035	0.012	0.087	0.060	0.236	0.173
20	0.035	0.012	0.087	0.060	0.236	0.173
21	0.035	0.013	0.088	0.061	0.242	0.177
22	0.036	0.015	0.090	0.062	0.249	0.182
23	0.037	0.017	0.091	0.063	0.256	0.186
24	0.038	0.019	0.093	0.064	0.262	0.191
25	0.039	0.021	0.095	0.066	0.270	0.197
26	0.040	0.023	0.096	0.066	0.276	0.200
27	0.042	0.025	0.098	0.067	0.282	0.204
28	0.044	0.027	0.100	0.068	0.289	0.207
29	0.046	0.030	0.102	0.070	0.297	0.212
30	0.049	0.034	0.104	0.071	0.306	0.217
31	0.051	0.037	0.108	0.073	0.319	0.224
32	0.053	0.040	0.112	0.076	0.332	0.232
33	0.057	0.044	0.117	0.078	0.347	0.242
34	0.060	0.048	0.123	0.082	0.365	0.253
35	0.063	0.052	0.129	0.086	0.384	0.266
36	0.067	0.055	0.136	0.091	0.405	0.281
37	0.071	0.059	0.143	0.097	0.426	0.297
38	0.075	0.064	0.152	0.103	0.449	0.314
39	0.080	0.068	0.162	0.110	0.473	0.332
40	0.085	0.073	0.172	0.119	0.498	0.353
41	0.090	0.078	0.183	0.128	0.524	0.376
42	0.096	0.084	0.196	0.139	0.552	0.399
43	0.103	0.090	0.210	0.150	0.580	0.424
44	0.109	0.096	0.225	0.164	0.609	0.451
45	0.116	0.103	0.242	0.178	0.639	0.480
46	0.125	0.110	0.260	0.194	0.669	0.508
47	0.133	0.117	0.281	0.212	0.700	0.537
48	0.142	0.125	0.303	0.232	0.730	0.567
49	0.153	0.134	0.327	0.254	0.759	0.596
50	0.164	0.143	0.354	0.278	0.787	0.624
51	0.175	0.153	0.383	0.304	0.813	0.650
52	0.188	0.164	0.414	0.332	0.837	0.674
53	0.202	0.175	0.449	0.362	0.856	0.693
54	0.217	0.187	0.487	0.395	0.871	0.708
55	0.233	0.199	0.528	0.430	0.880	0.717
56	0.250	0.212	0.573	0.468	0.882	0.718
57	0.269	0.227	0.622	0.510	0.874	0.711
58	0.289	0.242	0.678	0.555	0.857	0.695
59	0.311	0.257	0.739	0.603	0.828	0.667
60	0.335	0.274	0.771	0.616	0.781	0.624
61	0.361	0.293	0.706	0.558	0.715	0.565
62	0.390	0.311	0.617	0.479	0.625	0.485
63	0.420	0.332	0.494	0.373	0.500	0.378
64	0.453	0.353	0.314	0.223	0.318	0.226
65	0.489	0.376	n/a	n/a	n/a	n/a
66	0.528	0.400	n/a	n/a	n/a	n/a
67	0.571	0.425	n/a	n/a	n/a	n/a
68	0.576	0.430	n/a	n/a	n/a	n/a
69	0.375	0.280	n/a	n/a	n/a	n/a

Age	Female - Professional work rating					
	Benefit payment period					
	Up to two years		Up to five years		Up to age 65	
	Waiting period					
	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)	30 days (\$)	60 days (\$)
15	0.057	0.018	0.141	0.097	0.382	0.279
16	0.057	0.018	0.141	0.097	0.382	0.279
17	0.057	0.018	0.141	0.097	0.382	0.279
18	0.057	0.018	0.140	0.097	0.382	0.279
19	0.057	0.018	0.140	0.097	0.382	0.279
20	0.057	0.018	0.140	0.097	0.382	0.279
21	0.057	0.022	0.142	0.099	0.391	0.286
22	0.057	0.025	0.144	0.100	0.403	0.294
23	0.059	0.027	0.148	0.102	0.413	0.301
24	0.060	0.031	0.150	0.103	0.423	0.308
25	0.063	0.033	0.154	0.106	0.437	0.319
26	0.065	0.037	0.155	0.107	0.446	0.324
27	0.068	0.040	0.158	0.109	0.455	0.329
28	0.071	0.044	0.161	0.110	0.467	0.335
29	0.074	0.048	0.164	0.113	0.480	0.342
30	0.078	0.054	0.169	0.115	0.495	0.351
31	0.082	0.059	0.175	0.118	0.515	0.362
32	0.086	0.065	0.181	0.122	0.537	0.375
33	0.092	0.071	0.189	0.127	0.561	0.390
34	0.096	0.077	0.198	0.133	0.590	0.409
35	0.102	0.083	0.208	0.139	0.621	0.430
36	0.108	0.089	0.219	0.147	0.654	0.454
37	0.114	0.095	0.232	0.156	0.689	0.479
38	0.121	0.102	0.246	0.166	0.726	0.507
39	0.129	0.109	0.261	0.178	0.765	0.537
40	0.137	0.118	0.278	0.192	0.805	0.571
41	0.146	0.126	0.296	0.207	0.848	0.607
42	0.155	0.135	0.316	0.224	0.893	0.645
43	0.165	0.145	0.339	0.243	0.938	0.686
44	0.176	0.155	0.364	0.264	0.985	0.729
45	0.188	0.165	0.390	0.288	1.033	0.775
46	0.201	0.178	0.421	0.314	1.082	0.821
47	0.215	0.190	0.453	0.343	1.131	0.869
48	0.230	0.202	0.489	0.375	1.180	0.917
49	0.246	0.217	0.528	0.410	1.227	0.964
50	0.264	0.231	0.572	0.449	1.272	1.009
51	0.283	0.247	0.618	0.491	1.315	1.051
52	0.304	0.264	0.670	0.536	1.353	1.089
53	0.326	0.282	0.726	0.585	1.385	1.121
54	0.350	0.302	0.787	0.639	1.409	1.144
55	0.376	0.322	0.853	0.695	1.423	1.159
56	0.404	0.343	0.926	0.757	1.425	1.162
57	0.435	0.366	1.006	0.824	1.413	1.150
58	0.467	0.390	1.096	0.897	1.386	1.124
59	0.503	0.416	1.194	0.976	1.338	1.078
60	0.542	0.443	1.247	0.997	1.263	1.009
61	0.584	0.473	1.141	0.902	1.156	0.913
62	0.630	0.503	0.997	0.774	1.010	0.784
63	0.679	0.536	0.798	0.603	0.808	0.611
64	0.733	0.571	0.507	0.360	0.513	0.364
65	0.791	0.607	n/a	n/a	n/a	n/a
66	0.854	0.646	n/a	n/a	n/a	n/a
67	0.923	0.688	n/a	n/a	n/a	n/a
68	0.932	0.695	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.



## Calculating the weekly cost of Income Protection



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

### Example (Blue Collar work rating):

Sally is 31 and female. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 30-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.182 = 11.466$$

**The cost of Sally's Income Protection is \$11.47 a week.**



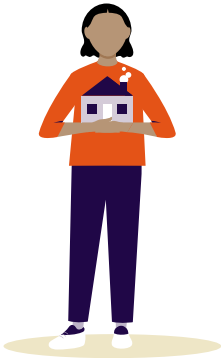
# Useful things you should know

## Limited cover and full cover

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

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

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



## Claiming on your cover

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

	Death	TPD	Income Protection <sup>1</sup>	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 will 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)?	✓	✓	✓	✓

<sup>1</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 AustralianSuper Select members at [australiansuper.com/TPGTelecom](https://australiansuper.com/TPGTelecom) for examples.

**Make a claim**

**Nominate a beneficiary**

**Transfer your insurance**

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

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

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

Learn more about your beneficiary options at [australiansuper.com/beneficiary](https://australiansuper.com/beneficiary)

If you have insurance with another super fund or insurer, you can apply to transfer it to AustralianSuper. It's important to know that if you want to transfer insurance cover to AustralianSuper, you'll need to do this before you combine your super.

To find out more, see the *Applying for an insurance transfer* fact sheet at [australiansuper.com/select](https://australiansuper.com/select)

**Contact us**

Call

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

Email

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