

AustralianSuper Select for WPP AUNZ

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 staff and contractors (on contracts of 12 months or more) of WPP AUNZ Ltd and its entities¹, as the contributing employers (referred to as WPP AUNZ 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 WPP AUNZ, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual employee or contractor on a contract of less than 12 months you're not eligible to join AustralianSuper Select. Please speak to your employer to discuss your options.



Types of insurance cover

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

AustralianSuper offers the following types of insurance cover:

Death	Can help ease financial stress by paying a lump sum to your beneficiaries if you die.
Total & Permanent Disablement (TPD)	Can provide a lump sum if you become totally and permanently disabled and can no longer work.
Income Protection	Can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work.

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

Your insurance cover

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

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

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

Important information



See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/wppaunz 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.

¹ AKQA Pty Ltd, Barton Deakin Pty Limited, Buchanan Advertising (Australia) Pty Ltd, Burson Cohn & Wolfe Pty Ltd, Cannings Advisory Services Pty Limited, GroupM Communications Pty Ltd, Hawker Britton Group Pty Limited, HeathWallace Australia Pty Limited, Hill and Knowlton Australia Pty Limited, Hogarth Australia Pty Ltd, Landor Associates Pty Limited, Ogilvy Health Pty Ltd, Ogilvy Australia Pty Ltd, Ogilvy BHD Pty Ltd, Opr Agency Pty Limited, The Brand Agency Pty Ltd, The & Partnership Australia Pty Ltd and VMLY&R Pty Limited

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 staff and contractors (on contracts of 12 months or more) will receive a basic level of insurance cover with a White Collar category work rating. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply).

Your basic Death and TPD cover amounts will change from month to month depending on your salary and your length of service to age 65 (if you're in Category 1, 2 or 3). Categories 2, 3 and 4 are closed to new members.

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 WPP AUNZ AustralianSuper Select insurance calculator at australiansuper.com/wppaunz

	Category 1 (Open)	Category 2 (Closed)	Category 3 (Closed)	Category 4 (Closed)
Category description	New permanent staff and contractors (on contracts of 12 months or more) from 1 April 2021 and permanent staff and contractors (on contracts of 12 months or more) as at 31 March 2021 (determined by WPP AUNZ)	Permanent staff and contractors (on contracts of 12 months or more) as at 31 March 2021 (determined by WPP AUNZ)	Permanent staff and contractors (on contracts of 12 months or more) as at 31 March 2021 (determined by WPP AUNZ)	Permanent staff and contractors (on contracts of 12 months or more) as at 31 March 2021 (determined by WPP AUNZ)
Basic Death and TPD cover	15% x your salary ¹ x future service ² to age 65 or \$1.5M (whichever is lower).			5 x your salary ¹ or \$1.5M (whichever is lower) ³ .
Age basic Death and TPD cover ends⁴	Basic Death and TPD cover ends at age 65.			Basic Death cover ends at age 70. Basic TPD cover ends at age 65.

	Category 1 (Open)	Category 2 (Closed)	Category 3 (Closed)	Category 4 (Closed)
Basic Income Protection	N/A	75% of monthly salary ¹ or \$14,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 90-day waiting period.	75% of monthly salary ¹ or \$14,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to age 65 and a 90-day waiting period.	
Age basic Income Protection ends⁴	N/A	Basic Income Protection ends at age 70.	Basic Income Protection ends at age 65.	

¹ Annual before-tax salary earned from your regular job(s), excluding Superannuation Guarantee (SG) contributions. For more details see the *Insurance in your super* guide for AustralianSuper Select members.

² Future service is defined as the number of complete years and months until you turn 65. A partial month is rounded up to the nearest whole month.

³ After age 60, basic TPD cover (in Category 4) will reduce each year until you turn 65 when it reaches zero.

⁴ 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.

If you're in Category 1, basic Income Protection isn't provided with your AustralianSuper Select account. It may be provided under a separate insurance policy held by your employer. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. For the cost of Income Protection, please see page 5.

When your basic cover changes in line with your salary

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

Automatic limit(s)	
Death and TPD cover (all categories)	Income Protection (Categories 2, 3 and 4)
\$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. You may need to provide detailed health information for the Insurer to consider.

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

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



About work ratings

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

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

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

You'll need to know your applied work rating to calculate the cost of your cover. See pages 4 and 9 to learn how.

Individual work rating	Category work rating
<p>Your individual work rating is Blue Collar unless you're eligible to change to White Collar or Professional and your application is approved by the Insurer.</p> <p>Insurance cover with a Blue Collar work rating is the most expensive.</p>	<p>Your category work rating is White Collar and applies only while you're an employee of WPP AUNZ.</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 WPP AUNZ and keep your cover when you move from AustralianSuper Select to AustralianSuper plan.

Apply to change your individual work rating by completing the *Change your individual work rating* form available at australiansuper.com/select



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

We'll move your super account from AustralianSuper Select to AustralianSuper plan if you're no longer eligible. You won't be eligible for AustralianSuper Select if you leave WPP AUNZ 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 your Income Protection waiting period is 90 days, it will change to 60 days.

If you don't have a cover type¹ in AustralianSuper Select:

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

To learn more, see the *Changing jobs? Take AustralianSuper with you* section in the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/wppaunz



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

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

Age	Work rating							
	Male				Female			
	White Collar	Professional	White Collar	Professional	White Collar	Professional	White Collar	Professional
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
16	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
17	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
18	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
19	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
20	0.025	0.016	0.023	0.014	0.017	0.016	0.015	0.014
21	0.026	0.016	0.023	0.014	0.017	0.016	0.016	0.014
22	0.026	0.016	0.023	0.014	0.017	0.016	0.016	0.014
23	0.026	0.016	0.024	0.014	0.018	0.016	0.016	0.014
24	0.027	0.016	0.024	0.015	0.018	0.016	0.016	0.015
25	0.027	0.015	0.025	0.013	0.018	0.015	0.017	0.013
26	0.028	0.015	0.025	0.014	0.019	0.015	0.017	0.014
27	0.029	0.016	0.026	0.015	0.019	0.016	0.017	0.015
28	0.030	0.017	0.027	0.016	0.020	0.017	0.018	0.016
29	0.031	0.019	0.028	0.017	0.021	0.019	0.019	0.017
30	0.032	0.021	0.029	0.019	0.021	0.021	0.019	0.019
31	0.033	0.022	0.030	0.020	0.022	0.022	0.020	0.020
32	0.035	0.025	0.031	0.023	0.023	0.025	0.021	0.023
33	0.036	0.028	0.033	0.025	0.024	0.028	0.022	0.025
34	0.038	0.031	0.034	0.028	0.025	0.031	0.023	0.028
35	0.040	0.034	0.036	0.031	0.027	0.034	0.024	0.031
36	0.042	0.038	0.038	0.034	0.028	0.038	0.025	0.034
37	0.044	0.042	0.040	0.038	0.030	0.042	0.027	0.038
38	0.047	0.047	0.042	0.042	0.031	0.047	0.028	0.042
39	0.050	0.052	0.045	0.047	0.033	0.052	0.030	0.047
40	0.053	0.057	0.048	0.052	0.035	0.057	0.032	0.052
41	0.056	0.064	0.051	0.058	0.038	0.064	0.034	0.058
42	0.060	0.071	0.054	0.064	0.040	0.071	0.036	0.064
43	0.065	0.079	0.058	0.071	0.043	0.079	0.039	0.071
44	0.070	0.087	0.063	0.079	0.047	0.087	0.042	0.079
45	0.076	0.097	0.068	0.087	0.050	0.097	0.045	0.087
46	0.082	0.108	0.074	0.097	0.054	0.108	0.049	0.097
47	0.089	0.119	0.080	0.108	0.059	0.119	0.053	0.108
48	0.097	0.132	0.087	0.119	0.064	0.132	0.058	0.119
49	0.106	0.147	0.095	0.133	0.070	0.147	0.063	0.133
50	0.115	0.164	0.104	0.147	0.077	0.164	0.069	0.147
51	0.127	0.181	0.114	0.163	0.084	0.181	0.076	0.163
52	0.139	0.202	0.126	0.182	0.093	0.202	0.083	0.182
53	0.154	0.226	0.138	0.203	0.102	0.226	0.092	0.203
54	0.170	0.255	0.153	0.229	0.113	0.255	0.102	0.229
55	0.189	0.290	0.170	0.261	0.125	0.290	0.113	0.261
56	0.210	0.333	0.189	0.299	0.139	0.333	0.125	0.299
57	0.234	0.381	0.210	0.343	0.155	0.381	0.140	0.343
58	0.261	0.435	0.235	0.391	0.174	0.435	0.156	0.391
59	0.293	0.501	0.264	0.451	0.195	0.501	0.175	0.451
60	0.329	0.527	0.296	0.475	0.219	0.527	0.197	0.475
61	0.371	0.638	0.334	0.574	0.246	0.638	0.222	0.574
62	0.419	0.757	0.377	0.681	0.278	0.757	0.250	0.681
63	0.457	0.868	0.411	0.781	0.304	0.868	0.273	0.781
64	0.475	0.995	0.428	0.896	0.316	0.995	0.284	0.896
65	0.494 ¹	n/a	0.445 ¹	n/a	0.328 ¹	n/a	0.295 ¹	n/a
66	0.512 ¹	n/a	0.461 ¹	n/a	0.340 ¹	n/a	0.306 ¹	n/a
67	0.531 ¹	n/a	0.478 ¹	n/a	0.352 ¹	n/a	0.317 ¹	n/a
68	0.549 ¹	n/a	0.495 ¹	n/a	0.365 ¹	n/a	0.328 ¹	n/a
69	0.568 ¹	n/a	0.511 ¹	n/a	0.377 ¹	n/a	0.339 ¹	n/a

Calculating the weekly cost of Death and TPD cover



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

Example (White Collar work rating):

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

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

To work out the weekly cost of her Death cover:

$$\frac{500,000}{10,000} \times 0.022 = 1.100$$

The cost of Sally's Death cover is \$1.10 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.022 = 1.100$$

The cost of Sally's TPD cover is \$1.10 a week.



¹ Cost for fixed Death cover and multiple of salary Death cover (Category 4) only. Salary-based Death cover for Categories 1, 2 and 3 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.

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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
16	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
17	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
18	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
19	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
20	0.026	0.009	0.007	0.065	0.045	0.038	0.179	0.130	0.116
21	0.026	0.010	0.009	0.066	0.046	0.038	0.183	0.134	0.118
22	0.027	0.012	0.010	0.067	0.047	0.039	0.188	0.137	0.122
23	0.028	0.013	0.011	0.069	0.047	0.039	0.193	0.141	0.125
24	0.028	0.015	0.012	0.070	0.048	0.040	0.198	0.144	0.128
25	0.029	0.016	0.015	0.072	0.050	0.041	0.204	0.149	0.132
26	0.030	0.017	0.015	0.072	0.050	0.042	0.208	0.151	0.134
27	0.032	0.019	0.016	0.073	0.051	0.042	0.213	0.154	0.137
28	0.033	0.021	0.018	0.075	0.051	0.043	0.219	0.157	0.139
29	0.035	0.022	0.019	0.076	0.052	0.043	0.225	0.160	0.142
30	0.037	0.025	0.021	0.078	0.053	0.044	0.231	0.164	0.145
31	0.038	0.028	0.023	0.081	0.055	0.046	0.241	0.169	0.150
32	0.040	0.030	0.025	0.084	0.057	0.047	0.251	0.175	0.156
33	0.043	0.033	0.028	0.088	0.059	0.049	0.262	0.183	0.162
34	0.045	0.036	0.030	0.092	0.062	0.051	0.276	0.191	0.170
35	0.047	0.039	0.033	0.097	0.065	0.054	0.290	0.201	0.179
36	0.050	0.042	0.035	0.102	0.068	0.057	0.306	0.212	0.188
37	0.053	0.044	0.037	0.108	0.073	0.060	0.322	0.224	0.199
38	0.056	0.048	0.039	0.114	0.077	0.064	0.339	0.237	0.210
39	0.060	0.051	0.043	0.121	0.083	0.069	0.357	0.251	0.223
40	0.064	0.055	0.046	0.129	0.089	0.074	0.376	0.267	0.237
41	0.068	0.059	0.049	0.137	0.096	0.080	0.396	0.284	0.252
42	0.072	0.063	0.052	0.147	0.104	0.086	0.417	0.302	0.268
43	0.077	0.068	0.056	0.157	0.113	0.093	0.438	0.321	0.284
44	0.082	0.072	0.061	0.169	0.123	0.102	0.460	0.341	0.302
45	0.087	0.077	0.064	0.181	0.134	0.111	0.483	0.362	0.321
46	0.093	0.083	0.069	0.195	0.146	0.121	0.506	0.384	0.340
47	0.100	0.088	0.073	0.210	0.159	0.132	0.529	0.406	0.360
48	0.107	0.094	0.079	0.227	0.174	0.144	0.551	0.428	0.380
49	0.114	0.101	0.084	0.245	0.190	0.158	0.573	0.450	0.399
50	0.123	0.107	0.099	0.265	0.208	0.173	0.594	0.471	0.418
51	0.131	0.115	0.101	0.287	0.228	0.189	0.614	0.491	0.435
52	0.141	0.123	0.103	0.310	0.248	0.206	0.632	0.509	0.451
53	0.151	0.131	0.109	0.336	0.271	0.225	0.647	0.524	0.464
54	0.162	0.140	0.117	0.365	0.296	0.246	0.658	0.535	0.474
55	0.175	0.149	0.125	0.396	0.322	0.268	0.665	0.541	0.480
56	0.188	0.159	0.132	0.429	0.351	0.291	0.666	0.543	0.481
57	0.202	0.170	0.141	0.466	0.382	0.317	0.660	0.537	0.476
58	0.217	0.181	0.151	0.508	0.416	0.345	0.648	0.525	0.465
59	0.233	0.193	0.161	0.553	0.452	0.375	0.625	0.504	0.447
60	0.251	0.206	0.172	0.578	0.462	0.383	0.590	0.472	0.418
61	0.271	0.219	0.183	0.529	0.418	0.347	0.540	0.426	0.378
62	0.292	0.233	0.195	0.462	0.359	0.298	0.472	0.366	0.325
63	0.315	0.248	0.213	0.370	0.279	0.232	0.378	0.286	0.253
64	0.340	0.265	0.220	0.235	0.167	0.139	0.240	0.170	0.151
65	0.367	0.282	0.241	n/a	n/a	n/a	n/a	n/a	n/a
66	0.396	0.300	0.250	n/a	n/a	n/a	n/a	n/a	n/a
67	0.428	0.319	0.266	n/a	n/a	n/a	n/a	n/a	n/a
68	0.432	0.322	0.268	n/a	n/a	n/a	n/a	n/a	n/a
69	0.281	0.210	0.221	n/a	n/a	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	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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
16	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
17	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
18	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
19	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
20	0.042	0.014	0.012	0.105	0.073	0.061	0.288	0.211	0.187
21	0.042	0.016	0.014	0.107	0.074	0.061	0.296	0.216	0.191
22	0.043	0.019	0.015	0.108	0.075	0.062	0.304	0.222	0.196
23	0.044	0.020	0.017	0.111	0.076	0.063	0.312	0.227	0.202
24	0.045	0.023	0.020	0.112	0.077	0.065	0.320	0.233	0.206
25	0.047	0.025	0.024	0.115	0.080	0.066	0.330	0.241	0.213
26	0.049	0.028	0.024	0.117	0.080	0.067	0.337	0.245	0.217
27	0.051	0.030	0.026	0.118	0.082	0.068	0.344	0.249	0.221
28	0.054	0.033	0.028	0.121	0.083	0.069	0.353	0.253	0.225
29	0.056	0.036	0.031	0.123	0.084	0.070	0.363	0.258	0.230
30	0.059	0.041	0.033	0.126	0.086	0.072	0.374	0.265	0.235
31	0.062	0.044	0.037	0.131	0.089	0.073	0.389	0.273	0.243
32	0.065	0.049	0.041	0.136	0.091	0.076	0.405	0.283	0.251
33	0.069	0.053	0.044	0.142	0.095	0.079	0.424	0.295	0.261
34	0.072	0.058	0.049	0.149	0.100	0.083	0.446	0.309	0.274
35	0.076	0.062	0.053	0.156	0.104	0.087	0.469	0.325	0.288
36	0.081	0.067	0.056	0.164	0.110	0.091	0.494	0.343	0.303
37	0.086	0.072	0.060	0.174	0.117	0.097	0.520	0.362	0.321
38	0.091	0.077	0.063	0.184	0.125	0.104	0.548	0.383	0.340
39	0.097	0.082	0.069	0.196	0.133	0.111	0.578	0.406	0.360
40	0.103	0.089	0.073	0.208	0.144	0.119	0.608	0.431	0.382
41	0.110	0.094	0.079	0.222	0.155	0.129	0.640	0.459	0.407
42	0.117	0.101	0.084	0.237	0.168	0.139	0.674	0.488	0.433
43	0.124	0.109	0.090	0.254	0.182	0.151	0.708	0.518	0.459
44	0.132	0.116	0.098	0.273	0.198	0.164	0.744	0.551	0.488
45	0.141	0.124	0.104	0.293	0.216	0.179	0.780	0.586	0.519
46	0.151	0.133	0.111	0.315	0.235	0.195	0.817	0.620	0.550
47	0.161	0.142	0.118	0.340	0.257	0.213	0.854	0.656	0.582
48	0.172	0.151	0.127	0.367	0.281	0.233	0.891	0.693	0.614
49	0.185	0.163	0.135	0.396	0.307	0.255	0.927	0.728	0.645
50	0.198	0.173	0.160	0.428	0.336	0.279	0.961	0.762	0.676
51	0.212	0.185	0.163	0.463	0.368	0.305	0.993	0.794	0.704
52	0.228	0.198	0.167	0.502	0.402	0.333	1.022	0.823	0.729
53	0.244	0.212	0.177	0.544	0.438	0.364	1.046	0.847	0.750
54	0.262	0.226	0.189	0.590	0.479	0.397	1.064	0.864	0.766
55	0.282	0.241	0.202	0.639	0.521	0.432	1.075	0.875	0.776
56	0.303	0.257	0.214	0.694	0.567	0.471	1.076	0.877	0.777
57	0.326	0.274	0.228	0.754	0.617	0.512	1.067	0.868	0.770
58	0.350	0.293	0.244	0.821	0.672	0.558	1.047	0.849	0.752
59	0.377	0.312	0.260	0.895	0.731	0.607	1.011	0.814	0.722
60	0.406	0.332	0.277	0.934	0.747	0.620	0.954	0.762	0.676
61	0.438	0.354	0.295	0.855	0.676	0.561	0.873	0.689	0.612
62	0.472	0.377	0.315	0.747	0.580	0.481	0.763	0.592	0.525
63	0.509	0.402	0.344	0.598	0.452	0.375	0.610	0.461	0.409
64	0.549	0.428	0.356	0.380	0.270	0.224	0.388	0.275	0.244
65	0.593	0.455	0.389	n/a	n/a	n/a	n/a	n/a	n/a
66	0.640	0.484	0.403	n/a	n/a	n/a	n/a	n/a	n/a
67	0.691	0.515	0.430	n/a	n/a	n/a	n/a	n/a	n/a
68	0.698	0.520	0.434	n/a	n/a	n/a	n/a	n/a	n/a
69	0.454	0.339	0.357	n/a	n/a	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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
16	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
17	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
18	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
19	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
20	0.024	0.008	0.007	0.059	0.041	0.034	0.159	0.117	0.103
21	0.024	0.009	0.008	0.060	0.041	0.034	0.163	0.119	0.106
22	0.024	0.011	0.009	0.061	0.042	0.035	0.168	0.123	0.109
23	0.025	0.012	0.010	0.062	0.043	0.036	0.172	0.126	0.112
24	0.025	0.013	0.011	0.063	0.043	0.036	0.177	0.129	0.114
25	0.026	0.014	0.013	0.064	0.045	0.037	0.183	0.133	0.118
26	0.027	0.016	0.013	0.065	0.045	0.037	0.186	0.135	0.120
27	0.029	0.017	0.015	0.066	0.046	0.038	0.190	0.137	0.122
28	0.030	0.019	0.016	0.067	0.046	0.038	0.195	0.140	0.124
29	0.031	0.020	0.017	0.069	0.047	0.039	0.201	0.143	0.127
30	0.033	0.023	0.019	0.071	0.048	0.040	0.207	0.146	0.130
31	0.035	0.025	0.021	0.073	0.049	0.041	0.215	0.151	0.134
32	0.036	0.027	0.023	0.076	0.051	0.042	0.224	0.157	0.139
33	0.038	0.030	0.025	0.079	0.053	0.044	0.234	0.163	0.144
34	0.040	0.032	0.027	0.083	0.056	0.046	0.246	0.171	0.152
35	0.043	0.035	0.030	0.087	0.058	0.049	0.259	0.180	0.159
36	0.045	0.037	0.032	0.092	0.061	0.051	0.273	0.189	0.168
37	0.048	0.040	0.034	0.097	0.065	0.054	0.287	0.200	0.177
38	0.051	0.043	0.036	0.103	0.070	0.058	0.303	0.212	0.188
39	0.054	0.046	0.038	0.109	0.074	0.062	0.319	0.224	0.199
40	0.057	0.049	0.041	0.116	0.080	0.067	0.336	0.238	0.211
41	0.061	0.053	0.044	0.124	0.086	0.072	0.354	0.254	0.225
42	0.065	0.057	0.047	0.132	0.094	0.078	0.372	0.269	0.239
43	0.069	0.061	0.050	0.142	0.101	0.084	0.391	0.286	0.254
44	0.074	0.065	0.055	0.152	0.110	0.092	0.411	0.304	0.270
45	0.079	0.069	0.058	0.163	0.120	0.100	0.431	0.323	0.287
46	0.084	0.074	0.062	0.176	0.131	0.109	0.451	0.343	0.304
47	0.090	0.079	0.066	0.189	0.143	0.119	0.472	0.362	0.321
48	0.096	0.085	0.071	0.204	0.157	0.130	0.492	0.383	0.339
49	0.103	0.091	0.075	0.220	0.171	0.142	0.512	0.402	0.356
50	0.110	0.097	0.089	0.239	0.187	0.156	0.531	0.421	0.373
51	0.118	0.103	0.091	0.258	0.205	0.170	0.548	0.438	0.389
52	0.127	0.110	0.093	0.279	0.224	0.186	0.564	0.454	0.403
53	0.136	0.118	0.098	0.303	0.244	0.203	0.578	0.468	0.414
54	0.146	0.126	0.105	0.328	0.267	0.221	0.588	0.477	0.423
55	0.157	0.134	0.113	0.356	0.290	0.241	0.593	0.484	0.429
56	0.169	0.143	0.119	0.387	0.316	0.262	0.595	0.485	0.429
57	0.182	0.153	0.127	0.420	0.344	0.285	0.589	0.480	0.425
58	0.195	0.163	0.136	0.457	0.374	0.311	0.578	0.469	0.415
59	0.210	0.174	0.145	0.498	0.407	0.338	0.558	0.450	0.399
60	0.226	0.185	0.155	0.520	0.416	0.345	0.527	0.421	0.373
61	0.244	0.197	0.165	0.476	0.376	0.312	0.482	0.381	0.338
62	0.263	0.210	0.175	0.416	0.323	0.268	0.422	0.327	0.290
63	0.283	0.224	0.192	0.333	0.252	0.209	0.337	0.255	0.226
64	0.306	0.238	0.198	0.212	0.150	0.125	0.214	0.152	0.135
65	0.330	0.254	0.217	n/a	n/a	n/a	n/a	n/a	n/a
66	0.356	0.270	0.225	n/a	n/a	n/a	n/a	n/a	n/a
67	0.385	0.287	0.240	n/a	n/a	n/a	n/a	n/a	n/a
68	0.389	0.290	0.242	n/a	n/a	n/a	n/a	n/a	n/a
69	0.253	0.189	0.199	n/a	n/a	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	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 (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)	30 days (\$)	60 days (\$)	90 days (\$)
15	0.038	0.013	0.010	0.095	0.066	0.055	0.258	0.188	0.167
16	0.038	0.013	0.010	0.095	0.066	0.055	0.258	0.188	0.167
17	0.038	0.013	0.010	0.095	0.066	0.055	0.258	0.188	0.167
18	0.038	0.013	0.010	0.094	0.066	0.055	0.258	0.188	0.167
19	0.038	0.013	0.010	0.094	0.066	0.055	0.258	0.188	0.167
20	0.038	0.013	0.010	0.094	0.066	0.055	0.258	0.188	0.167
21	0.038	0.015	0.013	0.096	0.067	0.055	0.264	0.193	0.171
22	0.039	0.017	0.014	0.098	0.068	0.056	0.272	0.198	0.175
23	0.040	0.018	0.016	0.100	0.069	0.057	0.279	0.203	0.180
24	0.041	0.021	0.018	0.101	0.070	0.058	0.286	0.208	0.184
25	0.042	0.023	0.021	0.104	0.072	0.060	0.295	0.215	0.191
26	0.044	0.025	0.021	0.105	0.072	0.060	0.301	0.219	0.193
27	0.046	0.027	0.024	0.106	0.073	0.061	0.307	0.222	0.197
28	0.048	0.030	0.026	0.109	0.074	0.062	0.315	0.226	0.201
29	0.050	0.033	0.028	0.111	0.076	0.063	0.324	0.231	0.205
30	0.053	0.037	0.030	0.114	0.078	0.065	0.334	0.237	0.210
31	0.056	0.040	0.033	0.118	0.080	0.066	0.347	0.244	0.217
32	0.058	0.044	0.037	0.122	0.082	0.068	0.362	0.253	0.224
33	0.062	0.048	0.040	0.127	0.085	0.071	0.378	0.263	0.233
34	0.065	0.052	0.044	0.134	0.090	0.074	0.398	0.276	0.245
35	0.069	0.056	0.048	0.141	0.094	0.078	0.419	0.290	0.258
36	0.073	0.060	0.051	0.148	0.099	0.082	0.441	0.306	0.271
37	0.077	0.065	0.054	0.156	0.105	0.088	0.465	0.323	0.287
38	0.082	0.069	0.057	0.166	0.112	0.093	0.490	0.342	0.304
39	0.087	0.074	0.062	0.176	0.120	0.100	0.516	0.363	0.322
40	0.092	0.080	0.066	0.187	0.130	0.108	0.543	0.385	0.342
41	0.099	0.085	0.071	0.200	0.140	0.116	0.572	0.410	0.363
42	0.105	0.091	0.076	0.214	0.151	0.125	0.602	0.435	0.386
43	0.112	0.098	0.081	0.229	0.164	0.136	0.632	0.463	0.410
44	0.119	0.104	0.088	0.246	0.178	0.148	0.664	0.492	0.436
45	0.127	0.112	0.093	0.263	0.194	0.161	0.697	0.523	0.463
46	0.136	0.120	0.100	0.284	0.212	0.176	0.730	0.554	0.491
47	0.145	0.128	0.106	0.306	0.231	0.192	0.763	0.586	0.519
48	0.155	0.136	0.114	0.330	0.253	0.210	0.796	0.618	0.548
49	0.166	0.146	0.122	0.356	0.276	0.230	0.828	0.650	0.576
50	0.178	0.156	0.144	0.386	0.303	0.251	0.858	0.680	0.603
51	0.191	0.167	0.147	0.417	0.331	0.275	0.887	0.709	0.628
52	0.205	0.178	0.150	0.452	0.361	0.300	0.912	0.734	0.651
53	0.220	0.190	0.159	0.489	0.395	0.327	0.934	0.756	0.670
54	0.236	0.204	0.170	0.531	0.431	0.357	0.950	0.772	0.684
55	0.254	0.217	0.182	0.576	0.469	0.389	0.959	0.782	0.693
56	0.273	0.231	0.193	0.625	0.510	0.424	0.961	0.783	0.694
57	0.293	0.247	0.206	0.678	0.556	0.461	0.953	0.775	0.687
58	0.315	0.263	0.220	0.739	0.605	0.502	0.935	0.758	0.671
59	0.339	0.281	0.234	0.805	0.658	0.546	0.902	0.727	0.645
60	0.366	0.299	0.250	0.841	0.672	0.558	0.852	0.681	0.603
61	0.394	0.319	0.266	0.770	0.608	0.505	0.780	0.616	0.546
62	0.425	0.339	0.283	0.673	0.522	0.433	0.681	0.529	0.469
63	0.458	0.361	0.310	0.538	0.407	0.337	0.545	0.412	0.365
64	0.494	0.385	0.321	0.342	0.243	0.201	0.346	0.246	0.218
65	0.534	0.410	0.350	n/a	n/a	n/a	n/a	n/a	n/a
66	0.576	0.436	0.363	n/a	n/a	n/a	n/a	n/a	n/a
67	0.622	0.464	0.387	n/a	n/a	n/a	n/a	n/a	n/a
68	0.629	0.468	0.390	n/a	n/a	n/a	n/a	n/a	n/a
69	0.409	0.305	0.322	n/a	n/a	n/a	n/a	n/a	n/a

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

Calculating the weekly cost of Income Protection



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

Example (White Collar work rating):

Sally is 31 and female. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 90-day waiting period and a White Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.037 = 2.331$$

The cost of Sally's Income Protection is \$2.33 a week.



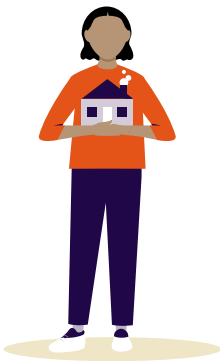
Useful things you should know

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/wppaunz




Claiming on your cover

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

	Death	TPD	Income Protection ¹	Terminal illness
When making a claim, does it matter whether I'm employed or unemployed at the date of death, injury or illness?	✗	✓	✓	✗
Is basic cover provided if I've previously made a claim for TPD or terminal illness?	✓ Limited cover will apply	✓ Limited cover will apply	✓ Category 2, 3 or 4: Limited cover will apply. Category 1: You don't get basic Income Protection ² with your AustralianSuper Select account.	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Category 2, 3 or 4: Basic cover has a 90-day waiting period. Category 1: You don't get basic Income Protection ² with your AustralianSuper Select account. If you apply for cover your selected waiting period will apply.	✗
Are pre-existing medical conditions covered (provided limited cover doesn't apply)?	✓	✓	✓	✓


¹ If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/wppaunz for examples.
² Income Protection is not automatically provided for members in Category 1 when you join but you can apply for it.



Make a claim

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

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



Nominate a beneficiary

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

Learn more about your beneficiary options at australiansuper.com/beneficiary



Transfer your insurance

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

To find out more, see the *Applying for an insurance transfer* fact sheet at australiansuper.com/select

Contact us

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

Email as.select@australiansuper.com

Web australiansuper.com/select

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