# AustralianSuper Transition Plan

#### as at June 2020

(Insurance in Superannuation Voluntary Code of Practice)

We have adopted the Insurance in Superannuation Voluntary Code of Practice (the Code), which commenced on 1 July 2018.

This transition plan applies to the following plans:

- AustralianSuper Plan
- Public Sector Division
- Super Options
- GHD Plan
- AustralianSuper Select
- Personal Plan and Super Only\*

\* These members don't receive automatic insurance cover, but we apply other aspects of the Code such as insurance changes, cancellation of cover, claims, queries and complaints to all our members.

The products that we offer that will be covered by the Code are:

- Income Protection
- Total & Permanent Disablement (TPD) cover
- Death cover
- Terminal Illness benefit

The tables below provide an overview of our transition dates for key items of the Code. A full copy of the *Insurance in Superannuation Voluntary Code of Practice* can be located on our website at **australiansuper.com/InsuranceCode** 

### **Our approach**

Our implementation approach is a phased approach and we've been working with both our Administrator and our Insurer on the changes required to implement the Code.

Our intent is to have the Code fully implemented by 30 June 2021. While we have continued to implement Code, we've had the following changes which have impacted our implementation timeframes:

- Protecting your Super (PYS) package introduced from 1 July 2018;
- Putting Member's Interests First (PMIF) package introduced from 1 April 2020 and
- COVID-19 (coronavirus) pandemic.

This transition plan provides an overview of how we're progressing with implementation.

| Code section                   | Included items   | Status   |
|--------------------------------|--|--|
| Benefit design<br>(4.1 to 4.9) | <ul> <li>Design of insurance benefits</li> <li>Publishing our insurance strategy</li> <li>Membership characteristics when designing<br/>insurance benefits</li> <li>Appropriateness of our benefit design</li> <li>Affordable cover that doesn't inappropriately erode<br/>the retirement income of our members</li> <li>Automatic insurance cover that does not exceed 1%<br/>of an estimated level of salary for our membership</li> </ul> | Partial due to<br>a wording<br>change in the<br>March 2020<br>Code version |

| Code section       | Included items         | Status      |
|--------------------|------------------------|-------------|
| Automatic          | Reinstatement of cover | To be       |
| Cessation &        |                        | implemented |
| Reinstatement      |                        |             |
| of cover           |                        |             |
| (4.20(e)(f), 4.21, |                        |             |
| 4.22, 4.23)        |                        |             |

#### **Benefit design**

Our insurance strategy has been published and a copy can be located on the Code page of our website at **australiansuper.com/InsuranceCode** 

This document includes some information on our cover design considerations as well as affordability.

Design considerations are incorporated into our *Insurance Management Framework* document and as part of our insurance strategy. Our *Insurance Management Framework* is an AustralianSuper Board reviewed internal document that outlines our insurance framework.

#### **Reinstatement of cover**

These requirements are currently under review by the Code owners, but we're working toward implementing in line with the Code. If the Code changes, then we'll revisit requirements and our position on this.

#### All other Code items

Several Code items were either in place already or have been implemented (70% implemented). For the remaining Code items that aren't already in place, we'll implement these between now and 30 June 2021. An overview of our current implementation is included on the following page.

Please note the implementation overview refers to whether we've implemented the items only, it doesn't reflect compliance with the Code. Our compliance with the Code will be reported separately in our annual Code compliance once the Code has been fully implemented.

## Implementation overview

| 12Staff and service providersPartially13Making enquiries and complaintsHow to make an enquiryPartiallyHow to make a complaintPartiallyExternal determination of complaints14Promoting, monitoring and reporting on the Code  | Section | Section title                          | Implemented      |
|--|---------|--|------------------|
| What products are covered by the Code?       ✓         Our relationship with Insurers       ✓         Legal status of the Code       ✓         4       Appropriate and affordable cover         Benefit Design       ✓         Carcelling your insurance cover       Partially         Reviews and changes to benefit design       ✓         Cancelling your insurance cover       Partially         Reinstatement of cover       Partially         Duplicate insurance cover       ✓         5       Helping members to make informed decisions       ✓         How we will provide you with information       Partially         Communicating during the term of your cover       ✓         Lost members       ✓         6       Supporting vulnerable consumers       ✓         Vulnerable consumers       ✓         Vulnerable consumers       ✓         7       Handling claims       ✓         9       Proiding information       ✓         11       Interpreting services       Partially         Guardianship       ✓       ✓         7       Handling claims       Partially         11       Release of funds       ✓         7       Handling claims being pro  | 3       | Scope of the Code                      |                  |
| When does the Code apply from?       ✓         Our relationship with Insurers       ✓         Legal status of the Code       ✓         4       Appropriate and affordable cover         Benefit Design       ✓         Categories of our membership       Partially         Reviews and changes to benefit design       ✓         Cancelling your insurance cover       Partially         Communicating to you about your lack of contributions       Partially         Duplicate insurance cover       ✓         5       Helping members to make informed decisions       Partially         Explaining our definitions       Partially         Communicating during the term of your cover       ✓         Lost members       ✓         6       Supporting vulnerable consumers       ✓         Vulnerable consumers       Partially         Providing information       ✓       ✓         1       Interpreting services       Partially         Guardianship       ✓       ✓         Release of funds       ✓       ✓         7       Handling claims       ✓         9       Primetiples of claims handling       Partially         Claim decision       ✓       ✓  |         | Who is bound by the Code               | Partially        |
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| Our role Partially   |         | Our role                               | Partially        |