AustralianSuper Select for Bradken

About this booklet

The information in this booklet forms part of the *AustralianSuper Select Product Disclosure Statement* prepared on 6 November 2023.

It's specific to permanent employees of Bradken Resources Pty Ltd, as the contributing employer (referred to as Bradken in this booklet). 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 Bradken, please refer to the relevant Product Disclosure Statement for your plan.

If you're a casual or contract employee 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:

Types of insurance cover	
Death	Can help ease financial stress by paying a lump sum to your beneficiaries if something happens to you.
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.

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 (conditions apply), by completing the *Start your basic cover* form you received with your welcome letter.

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

Your eligibility to claim for benefits will be determined by the Insurer 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 insurance 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 Bradken AustralianSuper Select insurance calculator at **australiansuper.com/bradken**

	Category 1	Category 2	Category 3
Category description	Permanent office based employees	Permanent non-office based employees at sites that don't have Income Protection outside of super	Permanent non-office based employees at sites that do have Income Protection outside of super
Category work rating	White Collar	Blue Collar	Blue Collar
Basic Death and TPD cover	**For all categories:** 15% x your salary[1] x future service[2] to age 65 or $800,000 (whichever is lower).		
Age basic Death and TPD cover ends[3]	**For all categories:** Basic Death and TPD cover ends at age 65.		
Basic Income Protection	75% of monthly salary[1] or $10,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 60-day waiting period.	75% of monthly salary[1] or $10,000 a month (whichever is lower). Your Income Protection has a benefit payment period up to two years and a 60-day waiting period.	N/A
Age basic Income Protection ends[3]	Basic Income Protection ends at age 70.	Basic Income Protection ends at age 70.	N/A

[1] Salary is generally your annual (before-tax) salary, excluding employer super 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] Cover can stop for many reasons. For a list of events that may make cover stop, see the *Insurance in your super* guide for AustralianSuper Select members.

If you're in Category 3, Income Protection isn't automatically provided to you in AustralianSuper Select but you can apply for it. Consider your insurance needs and speak to your employer before applying for Income Protection with AustralianSuper. For the cost of Income Protection, 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 1 and 2)**
$800,000	$10,000 a month

We'll write to you about your options if your basic cover has reached the automatic limit(s). To increase your basic cover in line with your salary above the automatic 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**

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 6 to learn how.

Individual work rating	Category 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.	Your category work rating is **White Collar** if you're in Category 1 and **Blue Collar** if you're in Categories 2 or 3 and applies only while you're an employee of Bradken.

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 Bradken 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 leave your AustralianSuper Select employer

If you leave Bradken your account will move from AustralianSuper Select to AustralianSuper Plan.

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).

If you don't have a cover type[1] 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.

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.

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/bradken**

[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

The cost of basic Death and TPD cover for Bradken employees in AustralianSuper Select is based on age and category work rating (White Collar if you're in Category 1 or Blue Collar if you're in Categories 2 or 3).

Age	Work rating Blue Collar Death ($)	Blue Collar TPD ($)	White Collar Death ($)	White Collar TPD ($)	Professional Death ($)	Professional TPD ($)
15-18	0.053	0.037	0.027	0.019	0.024	0.017
19	0.054	0.037	0.027	0.019	0.024	0.017
20	0.054	0.037	0.027	0.019	0.024	0.017
21	0.054	0.038	0.027	0.019	0.025	0.017
22	0.055	0.038	0.028	0.019	0.025	0.017
23	0.056	0.038	0.028	0.019	0.025	0.017
24	0.057	0.038	0.029	0.019	0.026	0.017
25	0.058	0.034	0.029	0.017	0.026	0.016
26	0.059	0.036	0.030	0.018	0.027	0.017
27	0.061	0.038	0.031	0.019	0.028	0.017
28	0.063	0.041	0.032	0.021	0.029	0.019
29	0.066	0.045	0.033	0.023	0.030	0.021
30	0.068	0.049	0.034	0.025	0.031	0.022
31	0.070	0.054	0.035	0.027	0.032	0.024
32	0.073	0.060	0.037	0.030	0.033	0.027
33	0.077	0.066	0.039	0.033	0.035	0.030
34	0.080	0.074	0.040	0.037	0.036	0.034
35	0.084	0.082	0.042	0.041	0.038	0.037
36	0.089	0.091	0.045	0.046	0.040	0.041
37	0.094	0.101	0.047	0.051	0.043	0.046
38	0.100	0.112	0.050	0.056	0.045	0.051
39	0.105	0.125	0.053	0.063	0.048	0.056
40	0.113	0.138	0.057	0.069	0.051	0.062
41	0.120	0.153	0.060	0.077	0.054	0.069
42	0.128	0.170	0.064	0.085	0.058	0.077
43	0.138	0.189	0.069	0.095	0.062	0.085
44	0.150	0.210	0.075	0.105	0.068	0.095
45	0.161	0.233	0.081	0.117	0.073	0.105
46	0.174	0.259	0.087	0.130	0.079	0.117
47	0.189	0.288	0.095	0.144	0.085	0.130
48	0.206	0.319	0.103	0.160	0.093	0.144
49	0.225	0.355	0.113	0.178	0.102	0.160
50	0.246	0.395	0.123	0.198	0.111	0.178
51	0.270	0.438	0.135	0.219	0.122	0.197
52	0.297	0.486	0.149	0.243	0.134	0.219
53	0.328	0.544	0.164	0.272	0.148	0.245
54	0.363	0.615	0.182	0.308	0.164	0.277
55	0.402	0.700	0.201	0.350	0.181	0.315
56	0.447	0.802	0.224	0.401	0.202	0.361
57	0.499	0.920	0.250	0.460	0.225	0.414
58	0.558	1.049	0.279	0.525	0.251	0.472
59	0.626	1.210	0.313	0.605	0.282	0.545
60	0.703	1.273	0.352	0.637	0.316	0.573
61	0.792	1.540	0.396	0.770	0.357	0.693
62	0.895	1.826	0.448	0.913	0.403	0.822
63	0.976	2.095	0.488	1.048	0.440	0.943
64	1.016	2.403	0.508	1.202	0.457	1.082
65	1.055[1]	n/a	0.528[1]	n/a	0.475[1]	n/a
66	1.094[1]	n/a	0.547[1]	n/a	0.493[1]	n/a
67	1.134[1]	n/a	0.567[1]	n/a	0.511[1]	n/a
68	1.174[1]	n/a	0.587[1]	n/a	0.528[1]	n/a
69	1.213[1]	n/a	0.607[1]	n/a	0.546[1]	n/a

[1] 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 for disclosure purposes.

Calculating the weekly cost of Death and TPD cover

1. Divide the amount of cover you have, or wish to apply for, by $10,000.

2. Then multiply by the weekly cost for $10,000 of Death or TPD cover for your age and applied work rating.

Example (White Collar work rating):

Sally is 31 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:

$$\frac{500,000}{10,000} \times 0.035 = 1.75$$

The cost of Sally's Death cover is $1.75 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.027 = 1.35$$

The cost of Sally's TPD cover is $1.35 a week.

Weekly cost for $100 a month of Income Protection

The cost of basic Income Protection for Bradken employees in AustralianSuper Select is based on age, a White Collar category work rating (if you're in Category 1) or a Blue Collar category work rating (if you're in Category 2), a benefit payment period up to two years and a 60-day waiting period.

If you're in Category 3 you're not automatically provided with Income Protection when you join but you can apply for it. Speak to your employer before applying for Income Protection with AustralianSuper. If you apply for Income Protection the cost of it will be based on your age, a Blue Collar category work rating, your benefit payment period and waiting period.

Age	Blue Collar work rating						Age	White Collar work rating					
	Benefit payment period							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 ($)	60 days ($)
15-17	0.049	0.016	0.121	0.084	0.296	0.216	15-17	0.025	0.008	0.061	0.042	0.166	0.121
18-20	0.049	0.016	0.120	0.084	0.296	0.216	18-20	0.025	0.008	0.060	0.042	0.166	0.121
21	0.049	0.019	0.122	0.085	0.303	0.222	21	0.025	0.010	0.061	0.043	0.170	0.124
22	0.049	0.021	0.124	0.086	0.312	0.228	22	0.025	0.011	0.062	0.043	0.175	0.128
23	0.051	0.023	0.127	0.088	0.320	0.233	23	0.026	0.012	0.064	0.044	0.179	0.131
24	0.052	0.027	0.129	0.089	0.328	0.239	24	0.026	0.014	0.065	0.045	0.184	0.134
25	0.054	0.029	0.132	0.092	0.339	0.247	25	0.027	0.015	0.066	0.046	0.190	0.139
26	0.056	0.032	0.134	0.092	0.346	0.251	26	0.028	0.016	0.067	0.046	0.194	0.141
27	0.059	0.035	0.136	0.094	0.353	0.255	27	0.030	0.018	0.068	0.047	0.198	0.143
28	0.061	0.038	0.139	0.095	0.362	0.260	28	0.031	0.019	0.070	0.048	0.203	0.146
29	0.064	0.041	0.141	0.097	0.372	0.265	29	0.032	0.021	0.071	0.049	0.209	0.149
30	0.067	0.047	0.145	0.099	0.384	0.272	30	0.034	0.024	0.073	0.050	0.215	0.152
31	0.071	0.051	0.151	0.102	0.399	0.281	31	0.036	0.026	0.076	0.051	0.224	0.157
32	0.074	0.056	0.156	0.105	0.416	0.291	32	0.037	0.028	0.078	0.053	0.233	0.163
33	0.079	0.061	0.163	0.109	0.435	0.303	33	0.040	0.031	0.082	0.055	0.244	0.170
34	0.083	0.066	0.171	0.114	0.457	0.317	34	0.042	0.033	0.086	0.057	0.256	0.178
35	0.088	0.072	0.179	0.120	0.482	0.333	35	0.044	0.036	0.090	0.060	0.270	0.187
36	0.093	0.077	0.189	0.126	0.507	0.352	36	0.047	0.039	0.095	0.063	0.284	0.197
37	0.098	0.082	0.199	0.134	0.534	0.372	37	0.049	0.041	0.100	0.067	0.299	0.208
38	0.104	0.088	0.212	0.143	0.563	0.393	38	0.052	0.044	0.106	0.072	0.315	0.220
39	0.111	0.094	0.225	0.153	0.593	0.417	39	0.056	0.047	0.113	0.077	0.332	0.233
40	0.118	0.102	0.239	0.165	0.624	0.443	40	0.059	0.051	0.120	0.083	0.350	0.248
41	0.126	0.108	0.255	0.178	0.657	0.471	41	0.063	0.054	0.128	0.089	0.368	0.264
42	0.134	0.116	0.273	0.193	0.692	0.500	42	0.067	0.058	0.137	0.097	0.388	0.280
43	0.143	0.125	0.292	0.209	0.727	0.532	43	0.072	0.063	0.146	0.105	0.407	0.298
44	0.152	0.133	0.313	0.228	0.764	0.565	44	0.076	0.067	0.157	0.114	0.428	0.317
45	0.162	0.143	0.336	0.248	0.800	0.601	45	0.081	0.072	0.168	0.124	0.448	0.337
46	0.173	0.153	0.362	0.271	0.839	0.636	46	0.087	0.077	0.181	0.136	0.470	0.357
47	0.185	0.163	0.390	0.295	0.877	0.673	47	0.093	0.082	0.195	0.148	0.491	0.377
48	0.198	0.174	0.421	0.323	0.914	0.711	48	0.099	0.087	0.211	0.162	0.512	0.398
49	0.212	0.187	0.455	0.353	0.951	0.747	49	0.106	0.094	0.228	0.177	0.533	0.418
50	0.228	0.199	0.492	0.386	0.986	0.782	50	0.114	0.100	0.246	0.193	0.552	0.438
51	0.244	0.213	0.532	0.423	1.019	0.815	51	0.122	0.107	0.266	0.212	0.571	0.456
52	0.262	0.228	0.577	0.461	1.048	0.844	52	0.131	0.114	0.289	0.231	0.587	0.473
53	0.281	0.243	0.625	0.504	1.073	0.869	53	0.141	0.122	0.313	0.252	0.601	0.487
54	0.301	0.260	0.678	0.550	1.092	0.887	54	0.151	0.130	0.339	0.275	0.612	0.497
55	0.324	0.277	0.735	0.599	1.103	0.898	55	0.162	0.139	0.368	0.300	0.618	0.503
56	0.348	0.295	0.798	0.652	1.105	0.900	56	0.174	0.148	0.399	0.326	0.619	0.504
57	0.374	0.315	0.866	0.709	1.095	0.891	57	0.187	0.158	0.433	0.355	0.614	0.499
58	0.402	0.336	0.944	0.772	1.075	0.871	58	0.201	0.168	0.472	0.386	0.602	0.488
59	0.433	0.358	1.028	0.840	1.037	0.835	59	0.217	0.179	0.514	0.420	0.581	0.468
60	0.467	0.382	1.074	0.858	0.979	0.782	60	0.234	0.191	0.537	0.429	0.548	0.438
61	0.503	0.407	0.983	0.776	0.896	0.707	61	0.252	0.204	0.492	0.388	0.502	0.396
62	0.543	0.433	0.859	0.666	0.783	0.608	62	0.272	0.217	0.430	0.333	0.439	0.340
63	0.585	0.461	0.687	0.519	0.626	0.474	63	0.293	0.231	0.344	0.260	0.351	0.265
64	0.631	0.492	0.437	0.310	0.398	0.283	64	0.316	0.246	0.219	0.155	0.223	0.158
65	0.681	0.523	n/a	n/a	n/a	n/a	65	0.341	0.262	n/a	n/a	n/a	n/a
66	0.735	0.557	n/a	n/a	n/a	n/a	66	0.368	0.279	n/a	n/a	n/a	n/a
67	0.794	0.592	n/a	n/a	n/a	n/a	67	0.397	0.296	n/a	n/a	n/a	n/a
68	0.802	0.598	n/a	n/a	n/a	n/a	68	0.401	0.299	n/a	n/a	n/a	n/a
69	0.522	0.389	n/a	n/a	n/a	n/a	69	0.261	0.195	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

Age	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 ($)	60 days ($)
15-17	0.022	0.007	0.055	0.038	0.148	0.108
18-20	0.022	0.007	0.054	0.038	0.148	0.108
21	0.022	0.009	0.055	0.038	0.152	0.111
22	0.023	0.010	0.056	0.039	0.156	0.114
23	0.023	0.011	0.057	0.040	0.160	0.117
24	0.024	0.012	0.058	0.040	0.164	0.120
25	0.025	0.013	0.060	0.042	0.170	0.124
26	0.026	0.015	0.060	0.042	0.173	0.126
27	0.027	0.016	0.061	0.042	0.177	0.128
28	0.028	0.017	0.063	0.043	0.181	0.130
29	0.029	0.019	0.064	0.044	0.186	0.133
30	0.031	0.021	0.066	0.045	0.192	0.136
31	0.032	0.023	0.068	0.046	0.200	0.141
32	0.034	0.026	0.070	0.048	0.208	0.146
33	0.036	0.028	0.073	0.049	0.218	0.152
34	0.038	0.030	0.077	0.052	0.229	0.159
35	0.040	0.032	0.081	0.054	0.241	0.167
36	0.042	0.035	0.085	0.057	0.254	0.176
37	0.045	0.037	0.090	0.061	0.267	0.186
38	0.047	0.040	0.095	0.065	0.282	0.197
39	0.050	0.043	0.102	0.069	0.297	0.209
40	0.053	0.046	0.108	0.075	0.312	0.222
41	0.057	0.049	0.115	0.080	0.329	0.236
42	0.060	0.053	0.123	0.087	0.346	0.250
43	0.064	0.057	0.132	0.094	0.364	0.266
44	0.069	0.060	0.141	0.103	0.382	0.283
45	0.073	0.064	0.152	0.112	0.400	0.301
46	0.078	0.069	0.163	0.122	0.420	0.318
47	0.084	0.074	0.176	0.133	0.439	0.337
48	0.089	0.079	0.190	0.146	0.457	0.356
49	0.096	0.084	0.205	0.159	0.476	0.374
50	0.103	0.090	0.222	0.174	0.493	0.391
51	0.110	0.096	0.240	0.190	0.510	0.408
52	0.118	0.103	0.260	0.208	0.524	0.422
53	0.127	0.110	0.281	0.227	0.537	0.435
54	0.136	0.117	0.305	0.248	0.546	0.444
55	0.146	0.125	0.331	0.270	0.552	0.449
56	0.157	0.133	0.359	0.294	0.553	0.450
57	0.169	0.142	0.390	0.319	0.548	0.446
58	0.181	0.152	0.425	0.348	0.538	0.436
59	0.195	0.162	0.463	0.378	0.519	0.418
60	0.210	0.172	0.484	0.386	0.490	0.391
61	0.227	0.184	0.442	0.350	0.448	0.354
62	0.244	0.195	0.387	0.300	0.392	0.304
63	0.263	0.208	0.310	0.234	0.313	0.237
64	0.284	0.221	0.197	0.140	0.199	0.142
65	0.307	0.236	n/a	n/a	n/a	n/a
66	0.331	0.251	n/a	n/a	n/a	n/a
67	0.358	0.267	n/a	n/a	n/a	n/a
68	0.361	0.269	n/a	n/a	n/a	n/a
69	0.235	0.175	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, benefit payment period and waiting period.

Example (White Collar work rating):

Sally is 31. She has $6,200 a month of Income Protection with a benefit payment period up to two years, a 60-day waiting period and a White Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6{,}200}{100} \times 0.026 = 1.612$$

**The cost of Sally's Income Protection is $1.61 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/bradken**
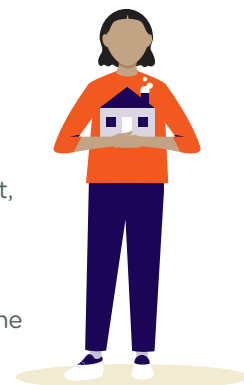
Claiming on your cover

Your eligibility to claim for benefits will be determined by the Insurer 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 1 or 2: Limited cover** may apply **Category 3:** 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 1 or 2:** Basic cover has a 60-day waiting period. **Category 3:** 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/bradken** for examples.
[2] Income Protection isn't automatically provided for members in Category 3 when you join but you can apply for it.

How to claim

We're here to help guide you (and any beneficiary nominee(s) 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.

Beneficiary nomination(s)

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.

To make a binding nomination complete a valid *Binding death nomination* form available at **australiansuper.com/forms**

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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