

# AustralianSuper Select for CAR Group

## 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 CAR Group Limited and its entities<sup>1</sup>, as the contributing employers (referred to as CAR Group 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 CAR Group, 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/cargroup](https://australiansuper.com/cargroup) 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 a Blue 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.

Cover type	Death	TPD
<b>Basic cover design</b>	20% x your salary <sup>1</sup> x future service <sup>2</sup> to age 65 or \$1.2M (whichever is lower).	20% x your salary <sup>1</sup> x future service <sup>2</sup> to age 65 or \$1.2M (whichever is lower).
<b>Age basic cover ends<sup>3</sup></b>	Cover ends at age 65.	Cover ends at age 65.

<sup>1</sup> 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.

<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.

Basic Income Protection is not 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)
<b>Death and TPD cover</b>
\$1.2M

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 4 and 6 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>Blue Collar</b> and applies only while you're an employee of CAR Group</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 CAR Group 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 CAR Group 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/cargroup](https://australiansuper.com/cargroup)



<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					
	Blue Collar		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.032	0.022	0.016	0.011	0.015	0.010
16	0.032	0.022	0.016	0.011	0.015	0.010
17	0.032	0.022	0.016	0.011	0.015	0.010
18	0.032	0.022	0.016	0.011	0.015	0.010
19	0.032	0.022	0.016	0.011	0.015	0.010
20	0.032	0.022	0.016	0.011	0.015	0.010
21	0.032	0.023	0.016	0.012	0.015	0.010
22	0.033	0.023	0.017	0.012	0.015	0.010
23	0.033	0.023	0.017	0.012	0.015	0.010
24	0.034	0.023	0.017	0.012	0.016	0.011
25	0.035	0.021	0.018	0.011	0.016	0.010
26	0.035	0.022	0.018	0.011	0.016	0.010
27	0.037	0.023	0.019	0.012	0.017	0.011
28	0.038	0.024	0.019	0.012	0.017	0.011
29	0.039	0.027	0.020	0.014	0.018	0.012
30	0.040	0.029	0.020	0.015	0.018	0.013
31	0.042	0.032	0.021	0.016	0.019	0.015
32	0.044	0.036	0.022	0.018	0.020	0.016
33	0.046	0.040	0.023	0.020	0.021	0.018
34	0.048	0.044	0.024	0.022	0.022	0.020
35	0.050	0.049	0.025	0.025	0.023	0.022
36	0.053	0.054	0.027	0.027	0.024	0.025
37	0.056	0.060	0.028	0.030	0.025	0.027
38	0.059	0.067	0.030	0.034	0.027	0.030
39	0.063	0.074	0.032	0.037	0.029	0.034
40	0.067	0.082	0.034	0.041	0.031	0.037
41	0.072	0.091	0.036	0.046	0.032	0.041
42	0.076	0.101	0.038	0.051	0.035	0.046
43	0.082	0.113	0.041	0.057	0.037	0.051
44	0.089	0.125	0.045	0.063	0.040	0.057
45	0.096	0.138	0.048	0.069	0.043	0.063
46	0.103	0.154	0.052	0.077	0.047	0.070
47	0.113	0.171	0.057	0.086	0.051	0.077
48	0.122	0.190	0.061	0.095	0.055	0.086
49	0.134	0.211	0.067	0.106	0.061	0.095
50	0.146	0.235	0.073	0.118	0.066	0.106
51	0.160	0.260	0.080	0.130	0.072	0.117
52	0.177	0.289	0.089	0.145	0.080	0.130
53	0.195	0.323	0.098	0.162	0.088	0.146
54	0.216	0.365	0.108	0.183	0.097	0.165
55	0.239	0.416	0.120	0.208	0.108	0.187
56	0.266	0.477	0.133	0.239	0.120	0.215
57	0.297	0.547	0.149	0.274	0.134	0.246
58	0.331	0.623	0.166	0.312	0.149	0.281
59	0.372	0.719	0.186	0.360	0.168	0.324
60	0.417	0.756	0.209	0.378	0.188	0.340
61	0.471	0.915	0.236	0.458	0.212	0.412
62	0.531	1.085	0.266	0.543	0.239	0.488
63	0.580	1.244	0.290	0.622	0.261	0.560
64	0.603	1.427	0.302	0.714	0.272	0.642
65	0.627 <sup>1</sup>	n/a	0.314 <sup>1</sup>	n/a	0.282 <sup>1</sup>	n/a
66	0.650 <sup>1</sup>	n/a	0.325 <sup>1</sup>	n/a	0.293 <sup>1</sup>	n/a
67	0.673 <sup>1</sup>	n/a	0.337 <sup>1</sup>	n/a	0.303 <sup>1</sup>	n/a
68	0.697 <sup>1</sup>	n/a	0.349 <sup>1</sup>	n/a	0.314 <sup>1</sup>	n/a
69	0.720 <sup>1</sup>	n/a	0.360 <sup>1</sup>	n/a	0.324 <sup>1</sup>	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 and applied work rating.

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

Sally is 31 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:

$$\frac{500,000}{10,000} \times 0.042 = 2.100$$

**The cost of Sally's Death cover is \$2.10 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.032 = 1.600$$

**The cost of Sally's TPD cover is \$1.60 a week.**



<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.

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

Age	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	0.116	0.037	0.288	0.199	0.706	0.516
16	0.116	0.037	0.288	0.199	0.706	0.516
17	0.116	0.037	0.288	0.199	0.706	0.516
18	0.116	0.037	0.287	0.199	0.706	0.516
19	0.116	0.037	0.287	0.199	0.706	0.516
20	0.116	0.037	0.287	0.199	0.706	0.516
21	0.116	0.044	0.292	0.202	0.724	0.528
22	0.117	0.050	0.296	0.205	0.744	0.543
23	0.120	0.055	0.303	0.208	0.764	0.556
24	0.124	0.063	0.308	0.212	0.783	0.570
25	0.128	0.068	0.316	0.218	0.808	0.589
26	0.133	0.076	0.319	0.220	0.824	0.599
27	0.140	0.082	0.324	0.223	0.842	0.608
28	0.146	0.090	0.330	0.226	0.864	0.620
29	0.152	0.098	0.336	0.231	0.888	0.632
30	0.160	0.111	0.346	0.236	0.916	0.648
31	0.168	0.120	0.359	0.242	0.952	0.669
32	0.176	0.133	0.372	0.250	0.992	0.693
33	0.188	0.144	0.388	0.260	1.037	0.722
34	0.197	0.157	0.407	0.272	1.092	0.757
35	0.208	0.170	0.428	0.285	1.149	0.796
36	0.221	0.183	0.450	0.301	1.210	0.839
37	0.234	0.196	0.476	0.320	1.274	0.887
38	0.248	0.210	0.504	0.341	1.343	0.938
39	0.264	0.224	0.536	0.365	1.415	0.994
40	0.280	0.242	0.570	0.394	1.490	1.056
41	0.300	0.258	0.608	0.424	1.568	1.124
42	0.319	0.277	0.650	0.460	1.652	1.194
43	0.340	0.298	0.696	0.498	1.735	1.269
44	0.362	0.317	0.748	0.543	1.823	1.349
45	0.386	0.340	0.802	0.591	1.911	1.434
46	0.413	0.365	0.864	0.645	2.002	1.519
47	0.442	0.389	0.932	0.704	2.093	1.607
48	0.472	0.415	1.005	0.770	2.183	1.696
49	0.506	0.445	1.085	0.842	2.271	1.783
50	0.543	0.474	1.175	0.922	2.354	1.866
51	0.581	0.508	1.271	1.008	2.432	1.944
52	0.624	0.543	1.376	1.101	2.503	2.015
53	0.669	0.580	1.492	1.202	2.562	2.074
54	0.719	0.620	1.618	1.312	2.607	2.117
55	0.773	0.661	1.754	1.429	2.632	2.144
56	0.831	0.704	1.904	1.556	2.637	2.149
57	0.893	0.752	2.068	1.693	2.615	2.127
58	0.960	0.802	2.253	1.844	2.565	2.079
59	1.034	0.855	2.455	2.005	2.476	1.994
60	1.114	0.911	2.564	2.048	2.336	1.868
61	1.200	0.972	2.346	1.853	2.140	1.688
62	1.295	1.034	2.050	1.591	1.869	1.450
63	1.396	1.101	1.640	1.239	1.495	1.130
64	1.506	1.173	1.042	0.740	0.949	0.674
65	1.626	1.248	n/a	n/a	n/a	n/a
66	1.756	1.328	n/a	n/a	n/a	n/a
67	1.896	1.413	n/a	n/a	n/a	n/a
68	1.916	1.428	n/a	n/a	n/a	n/a
69	1.245	0.928	n/a	n/a	n/a	n/a

Age	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	0.058	0.019	0.144	0.100	0.396	0.289
16	0.058	0.019	0.144	0.100	0.396	0.289
17	0.058	0.019	0.144	0.100	0.396	0.289
18	0.058	0.019	0.144	0.100	0.396	0.289
19	0.058	0.019	0.144	0.100	0.396	0.289
20	0.058	0.019	0.144	0.100	0.396	0.289
21	0.058	0.022	0.146	0.101	0.405	0.296
22	0.059	0.025	0.148	0.103	0.417	0.304
23	0.060	0.028	0.152	0.104	0.428	0.311
24	0.062	0.032	0.154	0.106	0.439	0.319
25	0.064	0.034	0.158	0.109	0.453	0.330
26	0.067	0.038	0.160	0.110	0.462	0.336
27	0.070	0.041	0.162	0.112	0.472	0.341
28	0.073	0.045	0.165	0.113	0.484	0.347
29	0.076	0.049	0.168	0.116	0.498	0.354
30	0.080	0.056	0.173	0.118	0.513	0.363
31	0.084	0.060	0.180	0.121	0.534	0.375
32	0.088	0.067	0.186	0.125	0.556	0.388
33	0.094	0.072	0.194	0.130	0.581	0.405
34	0.099	0.079	0.204	0.136	0.612	0.424
35	0.104	0.085	0.214	0.143	0.644	0.446
36	0.111	0.092	0.225	0.151	0.678	0.470
37	0.117	0.098	0.238	0.160	0.714	0.497
38	0.124	0.105	0.252	0.171	0.752	0.526
39	0.132	0.112	0.268	0.183	0.793	0.557
40	0.140	0.121	0.285	0.197	0.835	0.592
41	0.150	0.129	0.304	0.212	0.879	0.629
42	0.160	0.139	0.325	0.230	0.925	0.669
43	0.170	0.149	0.348	0.249	0.972	0.711
44	0.181	0.159	0.374	0.272	1.021	0.756
45	0.193	0.170	0.401	0.296	1.070	0.803
46	0.207	0.183	0.432	0.323	1.121	0.851
47	0.221	0.195	0.466	0.352	1.172	0.900
48	0.236	0.208	0.503	0.385	1.223	0.950
49	0.253	0.223	0.543	0.421	1.272	0.999
50	0.272	0.237	0.588	0.461	1.319	1.045
51	0.291	0.254	0.636	0.504	1.362	1.089
52	0.312	0.272	0.688	0.551	1.402	1.129
53	0.335	0.290	0.746	0.601	1.435	1.162
54	0.360	0.310	0.809	0.656	1.460	1.186
55	0.387	0.331	0.877	0.715	1.474	1.201
56	0.416	0.352	0.952	0.778	1.477	1.204
57	0.447	0.376	1.034	0.847	1.465	1.191
58	0.480	0.401	1.127	0.922	1.437	1.164
59	0.517	0.428	1.228	1.003	1.387	1.117
60	0.557	0.456	1.282	1.024	1.309	1.046
61	0.600	0.486	1.173	0.927	1.198	0.946
62	0.648	0.517	1.025	0.796	1.047	0.812
63	0.698	0.551	0.820	0.620	0.837	0.633
64	0.753	0.587	0.521	0.370	0.532	0.378
65	0.813	0.624	n/a	n/a	n/a	n/a
66	0.878	0.664	n/a	n/a	n/a	n/a
67	0.948	0.707	n/a	n/a	n/a	n/a
68	0.958	0.714	n/a	n/a	n/a	n/a
69	0.623	0.464	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	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	0.052	0.017	0.130	0.090	0.353	0.258
16	0.052	0.017	0.130	0.090	0.353	0.258
17	0.052	0.017	0.130	0.090	0.353	0.258
18	0.052	0.017	0.129	0.090	0.353	0.258
19	0.052	0.017	0.129	0.090	0.353	0.258
20	0.052	0.017	0.129	0.090	0.353	0.258
21	0.052	0.020	0.132	0.091	0.362	0.264
22	0.053	0.023	0.134	0.093	0.372	0.272
23	0.054	0.025	0.137	0.094	0.382	0.278
24	0.056	0.029	0.139	0.096	0.392	0.285
25	0.058	0.031	0.142	0.098	0.404	0.295
26	0.060	0.034	0.144	0.099	0.412	0.300
27	0.063	0.037	0.146	0.101	0.421	0.304
28	0.066	0.041	0.149	0.102	0.432	0.310
29	0.069	0.044	0.152	0.104	0.444	0.316
30	0.072	0.050	0.156	0.106	0.458	0.324
31	0.076	0.054	0.162	0.109	0.476	0.335
32	0.080	0.060	0.168	0.113	0.496	0.347
33	0.085	0.065	0.175	0.117	0.519	0.361
34	0.089	0.071	0.183	0.123	0.546	0.379
35	0.094	0.077	0.193	0.129	0.575	0.398
36	0.100	0.083	0.203	0.136	0.605	0.420
37	0.106	0.088	0.214	0.144	0.637	0.444
38	0.112	0.095	0.227	0.154	0.672	0.469
39	0.119	0.101	0.242	0.165	0.708	0.497
40	0.126	0.109	0.257	0.178	0.745	0.528
41	0.135	0.116	0.274	0.191	0.784	0.562
42	0.144	0.125	0.293	0.207	0.826	0.597
43	0.153	0.134	0.314	0.224	0.868	0.635
44	0.163	0.143	0.337	0.245	0.912	0.675
45	0.174	0.153	0.361	0.266	0.956	0.717
46	0.186	0.165	0.389	0.291	1.001	0.760
47	0.199	0.175	0.420	0.317	1.047	0.804
48	0.213	0.187	0.453	0.347	1.092	0.848
49	0.228	0.201	0.489	0.379	1.136	0.892
50	0.245	0.214	0.529	0.415	1.177	0.933
51	0.262	0.229	0.572	0.454	1.216	0.972
52	0.281	0.245	0.620	0.496	1.252	1.008
53	0.301	0.261	0.672	0.541	1.281	1.037
54	0.324	0.279	0.728	0.591	1.304	1.059
55	0.348	0.298	0.790	0.643	1.316	1.072
56	0.374	0.317	0.857	0.700	1.319	1.075
57	0.402	0.339	0.931	0.762	1.308	1.064
58	0.432	0.361	1.014	0.830	1.283	1.040
59	0.466	0.385	1.105	0.903	1.238	0.997
60	0.502	0.410	1.154	0.922	1.168	0.934
61	0.540	0.438	1.056	0.834	1.070	0.844
62	0.583	0.466	0.923	0.716	0.935	0.725
63	0.628	0.496	0.738	0.558	0.748	0.565
64	0.678	0.528	0.469	0.333	0.475	0.337
65	0.732	0.562	n/a	n/a	n/a	n/a
66	0.790	0.598	n/a	n/a	n/a	n/a
67	0.854	0.636	n/a	n/a	n/a	n/a
68	0.862	0.643	n/a	n/a	n/a	n/a
69	0.561	0.418	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, benefit payment period and waiting period.

### Example (Blue Collar work rating):

Sally is 31. She has \$6,300 a month of Income Protection with a benefit payment period up to two years, a 60-day waiting period and a Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,300}{100} \times 0.120 = 7.560$$

**The cost of Sally's Income Protection is \$7.56 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/cargroup](https://australiansuper.com/cargroup)






## 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	✗ You don't get basic Income Protection <sup>2</sup> with your AustralianSuper Select account.	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ You don't get basic Income Protection <sup>2</sup> 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)?	✓	✓	✓	✓

<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/cargroup](https://australiansuper.com/cargroup) for examples.

<sup>2</sup> Income Protection may be provided under a separate insurance policy held by your employer.

 <b>Make a claim</b>	 <b>Nominate a beneficiary</b>	 <b>Transfer your insurance</b>
<p>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.</p> <p>To talk about a possible claim, call us on <b>1300 667 387</b> from <b>8:30am to 5pm AEST/AEDT</b> weekdays.</p>	<p>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.</p> <p>Learn more about your beneficiary options at <a href="https://australiansuper.com/beneficiary">australiansuper.com/beneficiary</a></p>	<p>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.</p> <p>To find out more, see the <i>Applying for an insurance transfer</i> fact sheet at <a href="https://australiansuper.com/select">australiansuper.com/select</a></p>

### Contact us

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