AustralianSuper Select for Clough

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 eligible permanent employees of Clough, as the contributing employer. 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 Clough, please refer to the relevant Product Disclosure Statement for your plan.

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.

Basic cover your employer pays for will start once you've received an employer super contribution from them, regardless of your super balance.

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

Clough pays the cost of your basic insurance cover in AustralianSuper Select.

The insurance costs paid by Clough are counted towards your before-tax (concessional) contribution cap for each financial year. This may affect your ability to make, or the amount you are able to contribute as, additional before-tax contributions.

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. Basic cover is salary based and your employer informs us of your salary to calculate your cover (age limits apply). See below for the definition of salary.

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
Basic cover design	20% x your salary x future service[1] to age 65 or $1.25M (whichever is lower).	20% x your salary x future service[1] to age 65 or $1.25M (whichever is lower).
Age basic cover ends[2]	Cover ends at age 65.	Cover ends at age 65.

[1] 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.

[2] 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.

Income Protection may be provided under a separate insurance policy maintained and paid for 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, see page 5.

Definition of salary

Your salary for insurance cover is defined by Clough, your employer, as Base Australian Salary (BAS), excluding super. This includes vehicle allowance, and annual remuneration earned by you from your employer, excluding director's fees, commissions, bonuses, overtime payments and any other additional payments except to the extent (if any) that the employer decides and notifies AustralianSuper.

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
$1.25M

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**

If your employer pays for your basic Death and TPD cover, they'll stop paying for it if you fix your total amount of cover (by reducing, increasing or changing from basic to fixed cover).

If you add an extra amount of fixed cover on top of your basic Death and/or TPD cover – your employer will still pay for your basic cover, and the cost of any additional fixed cover will be paid by you.

About individual work ratings

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your insurance cover.

When you join AustralianSuper and have insurance cover, you pay what it costs to provide you with cover based on our default individual work rating, Blue Collar.

Insurance cover with a Blue Collar work rating is the most expensive.

You can find your individual work rating by logging into your account and going to *Insurance*.

> ### Could you pay less for your cover?
>
> If the usual activities of your job match the descriptions for White Collar or Professional, you may be eligible to pay less for your cover if you apply, and are accepted, for either of these work ratings.
>
> Check if you may be eligible to apply for a White Collar or Professional individual work rating by answering a few questions. Go to **australiansuper.com/WorkRatingTool**

What happens if you leave your AustralianSuper Select employer

If you leave Clough 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.

The cost of your cover will continue to be based on your age, level of cover and your individual work rating. We'll write to you if this happens.

[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 Clough employees in AustralianSuper Select is based on age and individual work rating (see page 3).

Age	Blue Collar Death ($)	Blue Collar TPD ($)	White Collar Death ($)	White Collar TPD ($)	Professional Death ($)	Professional TPD ($)
15-18	0.070	0.069	0.035	0.035	0.032	0.032
19-20	0.071	0.069	0.036	0.035	0.032	0.032
21	0.072	0.071	0.036	0.036	0.033	0.032
22	0.073	0.071	0.037	0.036	0.033	0.032
23	0.074	0.071	0.037	0.036	0.033	0.032
24	0.075	0.072	0.038	0.036	0.034	0.033
25	0.077	0.065	0.039	0.033	0.035	0.029
26	0.079	0.068	0.040	0.034	0.036	0.031
27	0.081	0.072	0.041	0.036	0.037	0.033
28	0.084	0.077	0.042	0.039	0.038	0.035
29	0.087	0.085	0.044	0.043	0.040	0.039
30	0.090	0.092	0.045	0.046	0.041	0.042
31	0.093	0.101	0.047	0.051	0.042	0.046
32	0.097	0.113	0.049	0.057	0.044	0.051
33	0.102	0.125	0.051	0.063	0.046	0.057
34	0.106	0.140	0.053	0.070	0.048	0.063
35	0.112	0.154	0.056	0.077	0.051	0.070
36	0.118	0.172	0.059	0.086	0.053	0.078
37	0.125	0.190	0.063	0.095	0.056	0.086
38	0.132	0.211	0.066	0.106	0.060	0.095
39	0.140	0.235	0.070	0.118	0.063	0.106
40	0.150	0.261	0.075	0.131	0.068	0.118
41	0.159	0.290	0.080	0.145	0.072	0.131
42	0.170	0.321	0.085	0.161	0.077	0.145
43	0.183	0.357	0.092	0.179	0.083	0.161
44	0.199	0.397	0.100	0.199	0.090	0.179
45	0.214	0.440	0.107	0.220	0.097	0.198
46	0.231	0.489	0.116	0.245	0.104	0.220
47	0.251	0.544	0.126	0.272	0.113	0.245
48	0.273	0.603	0.137	0.302	0.123	0.272
49	0.299	0.671	0.150	0.336	0.135	0.302
50	0.327	0.746	0.164	0.373	0.147	0.336
51	0.358	0.827	0.179	0.414	0.162	0.372
52	0.395	0.919	0.198	0.460	0.178	0.414
53	0.436	1.029	0.218	0.515	0.196	0.463
54	0.482	1.162	0.241	0.581	0.217	0.523
55	0.534	1.323	0.267	0.662	0.241	0.596
56	0.594	1.517	0.297	0.759	0.267	0.683
57	0.663	1.739	0.332	0.870	0.298	0.783
58	0.741	1.982	0.371	0.991	0.334	0.892
59	0.831	2.287	0.416	1.144	0.374	1.030
60	0.933	2.406	0.467	1.203	0.420	1.083
61	1.052	2.912	0.526	1.456	0.474	1.311
62	1.188	3.453	0.594	1.727	0.535	1.554
63	1.297	3.961	0.649	1.981	0.584	1.783
64	1.349	4.543	0.675	2.272	0.607	2.045
65	1.401[1]	n/a	0.701[1]	n/a	0.631[1]	n/a
66	1.453[1]	n/a	0.727[1]	n/a	0.654[1]	n/a
67	1.506[1]	n/a	0.753[1]	n/a	0.678[1]	n/a
68	1.559[1]	n/a	0.780[1]	n/a	0.702[1]	n/a
69	1.610[1]	n/a	0.805[1]	n/a	0.725[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 and individual 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:

$$\frac{500,000}{10,000} \times 0.093 = 4.65$$

The cost of Sally's Death cover is $4.65 a week.

To work out the weekly cost of her TPD cover:

$$\frac{500,000}{10,000} \times 0.101 = 5.05$$

The cost of Sally's TPD cover is $5.05 a week.

[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.

Weekly cost for $100 a month of Income Protection

Income Protection may be provided under a separate insurance policy, maintained and paid for by your employer. Consider your insurance needs and 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, individual work rating, benefit payment period and waiting period.

Blue Collar work rating

Age	Up to two years		Up to five years		Up to age 65	
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15-17	0.059	0.019	0.146	0.101	0.358	0.261
18-20	0.059	0.019	0.145	0.101	0.358	0.261
21	0.059	0.022	0.148	0.103	0.367	0.268
22	0.060	0.026	0.150	0.104	0.377	0.275
23	0.061	0.028	0.154	0.106	0.387	0.282
24	0.063	0.032	0.156	0.107	0.397	0.289
25	0.065	0.035	0.160	0.111	0.410	0.299
26	0.068	0.039	0.162	0.111	0.418	0.303
27	0.071	0.042	0.164	0.113	0.427	0.308
28	0.074	0.046	0.167	0.115	0.438	0.314
29	0.077	0.050	0.171	0.117	0.450	0.320
30	0.081	0.056	0.175	0.120	0.464	0.329
31	0.086	0.061	0.182	0.123	0.482	0.339
32	0.090	0.068	0.188	0.127	0.503	0.351
33	0.095	0.073	0.197	0.132	0.525	0.366
34	0.100	0.080	0.206	0.138	0.553	0.384
35	0.106	0.086	0.217	0.145	0.582	0.403
36	0.112	0.093	0.228	0.153	0.613	0.425
37	0.119	0.099	0.241	0.162	0.645	0.449
38	0.126	0.107	0.256	0.173	0.680	0.475
39	0.134	0.114	0.272	0.185	0.717	0.504
40	0.142	0.123	0.289	0.200	0.755	0.535
41	0.152	0.131	0.308	0.215	0.794	0.569
42	0.162	0.141	0.329	0.233	0.836	0.605
43	0.172	0.151	0.353	0.252	0.879	0.643
44	0.184	0.161	0.379	0.275	0.923	0.683
45	0.196	0.172	0.406	0.299	0.968	0.726
46	0.209	0.185	0.438	0.327	1.014	0.769
47	0.224	0.197	0.472	0.357	1.060	0.814
48	0.239	0.210	0.509	0.390	1.105	0.859
49	0.256	0.226	0.550	0.427	1.150	0.903
50	0.275	0.240	0.595	0.467	1.192	0.945
51	0.295	0.257	0.644	0.511	1.232	0.985
52	0.316	0.275	0.697	0.558	1.267	1.020
53	0.339	0.294	0.755	0.609	1.297	1.050
54	0.364	0.314	0.819	0.665	1.320	1.072
55	0.392	0.335	0.888	0.724	1.333	1.086
56	0.421	0.357	0.964	0.788	1.335	1.088
57	0.452	0.381	1.047	0.857	1.324	1.077
58	0.486	0.406	1.141	0.934	1.299	1.053
59	0.524	0.433	1.243	1.015	1.254	1.010
60	0.564	0.461	1.298	1.037	1.183	0.946
61	0.608	0.492	1.188	0.938	1.083	0.855
62	0.656	0.524	1.038	0.806	0.947	0.734
63	0.707	0.558	0.831	0.627	0.757	0.572
64	0.763	0.594	0.528	0.375	0.481	0.342
65	0.823	0.632	n/a	n/a	n/a	n/a
66	0.889	0.673	n/a	n/a	n/a	n/a
67	0.960	0.716	n/a	n/a	n/a	n/a
68	0.970	0.723	n/a	n/a	n/a	n/a
69	0.631	0.470	n/a	n/a	n/a	n/a

White Collar work rating

Age	Up to two years		Up to five years		Up to age 65	
	30 days ($)	60 days ($)	30 days ($)	60 days ($)	30 days ($)	60 days ($)
15-17	0.030	0.010	0.073	0.051	0.201	0.147
18-20	0.030	0.010	0.073	0.051	0.201	0.147
21	0.030	0.011	0.074	0.052	0.206	0.150
22	0.030	0.013	0.075	0.052	0.211	0.154
23	0.031	0.014	0.077	0.053	0.217	0.158
24	0.032	0.016	0.078	0.054	0.222	0.162
25	0.033	0.018	0.080	0.056	0.230	0.167
26	0.034	0.020	0.081	0.056	0.234	0.170
27	0.036	0.021	0.082	0.057	0.239	0.173
28	0.037	0.023	0.084	0.058	0.245	0.176
29	0.039	0.025	0.086	0.059	0.252	0.180
30	0.041	0.028	0.088	0.060	0.260	0.184
31	0.043	0.031	0.091	0.062	0.270	0.190
32	0.045	0.034	0.094	0.064	0.282	0.197
33	0.048	0.037	0.099	0.066	0.294	0.205
34	0.050	0.040	0.103	0.069	0.310	0.215
35	0.053	0.043	0.109	0.073	0.326	0.226
36	0.056	0.047	0.114	0.077	0.343	0.238
37	0.060	0.050	0.121	0.081	0.362	0.252
38	0.063	0.054	0.128	0.087	0.381	0.266
39	0.067	0.057	0.136	0.093	0.401	0.282
40	0.071	0.062	0.145	0.100	0.423	0.300
41	0.076	0.066	0.154	0.108	0.445	0.319
42	0.081	0.071	0.165	0.117	0.469	0.339
43	0.086	0.076	0.177	0.126	0.492	0.360
44	0.092	0.081	0.190	0.138	0.517	0.383
45	0.098	0.086	0.203	0.150	0.542	0.407
46	0.105	0.093	0.219	0.164	0.568	0.431
47	0.112	0.099	0.236	0.179	0.594	0.456
48	0.120	0.105	0.255	0.195	0.619	0.481
49	0.128	0.113	0.275	0.214	0.644	0.506
50	0.138	0.120	0.298	0.234	0.668	0.529
51	0.148	0.129	0.322	0.256	0.690	0.552
52	0.158	0.138	0.349	0.279	0.710	0.572
53	0.170	0.147	0.378	0.305	0.727	0.588
54	0.182	0.157	0.410	0.333	0.739	0.601
55	0.196	0.168	0.444	0.362	0.747	0.608
56	0.211	0.179	0.482	0.394	0.748	0.610
57	0.226	0.191	0.524	0.429	0.742	0.603
58	0.243	0.203	0.571	0.467	0.728	0.590
59	0.262	0.217	0.622	0.508	0.702	0.566
60	0.282	0.231	0.649	0.519	0.663	0.530
61	0.304	0.246	0.594	0.469	0.607	0.479
62	0.328	0.262	0.519	0.403	0.530	0.411
63	0.354	0.279	0.416	0.314	0.424	0.321
64	0.382	0.297	0.264	0.188	0.269	0.191
65	0.412	0.316	n/a	n/a	n/a	n/a
66	0.445	0.337	n/a	n/a	n/a	n/a
67	0.480	0.358	n/a	n/a	n/a	n/a
68	0.485	0.362	n/a	n/a	n/a	n/a
69	0.316	0.235	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	0.027	0.009	0.066	0.046	0.179	0.131
18-20	0.027	0.009	0.066	0.046	0.179	0.131
21	0.027	0.010	0.067	0.046	0.184	0.134
22	0.027	0.012	0.068	0.047	0.189	0.138
23	0.028	0.013	0.069	0.048	0.194	0.141
24	0.029	0.015	0.070	0.049	0.199	0.145
25	0.030	0.016	0.072	0.050	0.205	0.150
26	0.031	0.018	0.073	0.050	0.209	0.152
27	0.032	0.019	0.074	0.051	0.214	0.154
28	0.034	0.021	0.076	0.052	0.219	0.157
29	0.035	0.023	0.077	0.053	0.225	0.160
30	0.037	0.026	0.079	0.054	0.232	0.165
31	0.039	0.028	0.082	0.056	0.241	0.170
32	0.041	0.031	0.085	0.057	0.252	0.176
33	0.043	0.033	0.089	0.060	0.263	0.183
34	0.045	0.036	0.093	0.062	0.277	0.192
35	0.048	0.039	0.098	0.065	0.291	0.202
36	0.051	0.042	0.103	0.069	0.307	0.213
37	0.054	0.045	0.109	0.073	0.323	0.225
38	0.057	0.048	0.115	0.078	0.340	0.238
39	0.061	0.052	0.123	0.084	0.359	0.252
40	0.064	0.056	0.130	0.090	0.378	0.268
41	0.069	0.059	0.139	0.097	0.397	0.285
42	0.073	0.064	0.148	0.105	0.418	0.303
43	0.078	0.068	0.159	0.114	0.440	0.322
44	0.083	0.073	0.171	0.124	0.462	0.342
45	0.088	0.078	0.183	0.135	0.484	0.363
46	0.095	0.084	0.197	0.147	0.507	0.385
47	0.101	0.089	0.213	0.161	0.530	0.407
48	0.108	0.095	0.229	0.176	0.553	0.430
49	0.116	0.102	0.248	0.192	0.575	0.452
50	0.124	0.108	0.268	0.210	0.596	0.473
51	0.133	0.116	0.290	0.230	0.616	0.493
52	0.143	0.124	0.314	0.251	0.634	0.510
53	0.153	0.132	0.340	0.274	0.649	0.525
54	0.164	0.142	0.369	0.299	0.660	0.536
55	0.177	0.151	0.400	0.326	0.667	0.543
56	0.190	0.161	0.434	0.355	0.668	0.544
57	0.204	0.172	0.471	0.386	0.662	0.539
58	0.219	0.183	0.514	0.420	0.650	0.527
59	0.236	0.195	0.560	0.457	0.627	0.505
60	0.254	0.208	0.584	0.467	0.592	0.473
61	0.274	0.222	0.535	0.423	0.542	0.428
62	0.295	0.236	0.467	0.363	0.474	0.367
63	0.318	0.251	0.374	0.283	0.379	0.286
64	0.343	0.268	0.238	0.169	0.241	0.171
65	0.371	0.285	n/a	n/a	n/a	n/a
66	0.400	0.303	n/a	n/a	n/a	n/a
67	0.432	0.322	n/a	n/a	n/a	n/a
68	0.437	0.326	n/a	n/a	n/a	n/a
69	0.284	0.212	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 individual work rating, age, benefit payment period and waiting period.
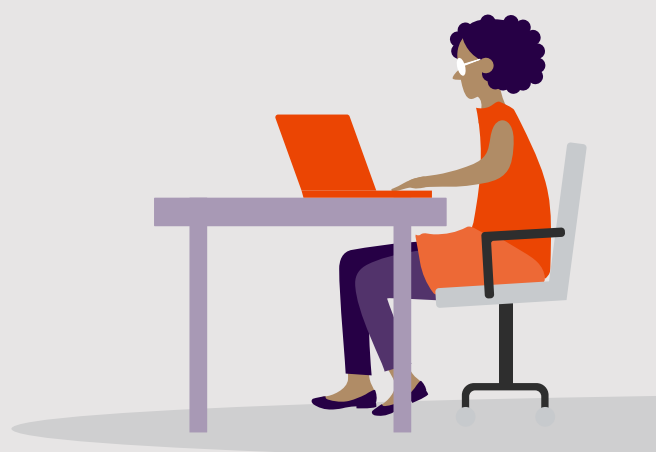
Example (Blue Collar work rating):

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 Blue Collar work rating.

To work out the weekly cost of her Income Protection:

$$\frac{6,200}{100} \times 0.061 = 3.782$$

The cost of Sally's Income Protection is $3.78 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/select**

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	✖ 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	✔ 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/select** for examples.

[2] Income Protection may be provided under a separate insurance policy maintained and paid for by your employer.

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)	Web	**australiansuper.com/select**
Email	**as.select@australiansuper.com**	Mail	GPO Box 1901, MELBOURNE VIC 3001

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