

# AustralianSuper Select for Thomson Geer

## 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 employees of Thomson Geer, 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 Thomson Geer, 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	
<b>Death</b>	Can help ease financial stress by paying a lump sum to your beneficiaries if something happens to you.
<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.

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<sup>1</sup>, 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) 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.

<sup>1</sup> Age-based cover will start if you're 25 or older (once you're eligible).

## 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 employees will receive a basic level of insurance cover with a White Collar category work rating.

If you're a permanent employee in Category 1 or 2, your 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 a casual employee in Category 3, your basic cover is age based, see page 4 for your cover amounts.

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.

	Category 1	Category 2		Category 3	
Category description	Permanent employees with Income Protection outside of AustralianSuper	Permanent employees		Casual employees	
Cover type	Death and TPD	Death and TPD	Income Protection	Death and TPD	Income Protection
Basic cover design	15% x your salary <sup>1</sup> x future service <sup>2</sup> to age 65 or \$800,000 (whichever is lower).	15% x your salary <sup>1</sup> x future service <sup>2</sup> to age 65 or \$800,000 (whichever is lower).	85% of your monthly salary <sup>1</sup> or \$10,000 a month (whichever is lower). Up to 75% is paid to you and up to 10% to your super.  Your Income Protection has a benefit payment period up to two years and a 60-day waiting period.	Age-based cover. See page 4 for age-based cover amounts.	Age-based cover. See page 4 for age-based cover amounts.  Your Income Protection has a benefit payment period up to two years and a 60-day waiting period.
Age basic cover ends <sup>3</sup>	Cover ends at age 65.	Cover ends at age 65.	Cover ends at age 70.	Death cover ends at age 70 and TPD cover ends at age 65.	Cover ends at age 70.

<sup>1</sup> 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.

<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 may make cover stop, see the *Insurance in your super* guide for AustralianSuper Select members.

If you're in Category 1, Income Protection is currently 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 6 and 7.

## When your basic cover changes in line with your salary

If you're a permanent employee in Categories 1 or 2, your basic cover is salary based. 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)		
Insurance Category	Death and TPD cover	Income Protection
1	\$800,000	n/a
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](https://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](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 page 8 to learn how.

### Individual 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.

### Category work rating

Your category work rating is **White Collar** and applies only while you're an employee of Thomson Geer.

## 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 Thomson Geer 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 leave your AustralianSuper Select employer

If you leave Thomson Geer 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<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.

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/ThomsonGeer](https://australiansuper.com/ThomsonGeer)



<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.

## Amount of basic age-based Death, TPD and Income Protection cover for Category 3 members (casual employees)

Your basic Death, TPD and Income Protection cover is age based and your cover amount and the cost of it will change as you get older.

Age	Death (\$)	TPD (\$)	Income Protection a month (\$)¹
15-24	0	0	0
25	116,000	48,000	1,900
26	132,000	52,000	2,000
27	147,000	56,000	2,200
28	161,000	58,000	2,300
29	175,000	61,000	2,400
30	178,000	61,000	2,500
31	182,000	60,000	2,600
32	183,000	59,000	2,700
33	183,000	57,000	2,800
34	183,000	56,000	2,900
35	180,000	53,000	3,000
36	178,000	51,000	3,000
37	174,000	49,000	3,000
38	171,000	47,000	3,100
39	166,000	45,000	3,100
40	160,000	43,000	3,100
41	154,000	40,000	3,100
42	146,000	37,000	3,100
43	140,000	34,000	3,100
44	131,000	32,000	3,100
45	124,000	29,000	3,100
46	115,000	27,000	3,100
47	107,000	23,000	3,000
48	98,000	21,000	3,000
49	90,000	19,000	3,000
50	80,000	17,000	3,000
51	72,000	15,000	3,000
52	63,000	13,000	2,900
53	54,000	11,000	2,900
54	46,000	10,000	2,900
55	37,000	9,000	2,800
56	30,000	7,000	2,800
57	22,000	6,000	2,800
58	15,000	6,000	2,800
59	9,000	6,000	2,700
60	9,000	5,000	2,700
61-63	9,000	5,000	2,600
64	9,000	5,000	2,500
65-66	9,000	n/a	2,400
67	9,000	n/a	2,300
68-69	9,000	n/a	2,200

## Were you born on or between 4 September 1997 and 26 October 1998?

If you were a member of AustralianSuper Select on 26 October 2018 with age-based cover, and you still have age-based cover, below are the amounts².

Age	Death (\$)	TPD (\$)
24	100,000	44,000



¹ Your Income Protection payments can't be greater than 85% of your salary (up to 75% is paid to you and up to 10% to your super). Salary is generally your annual (before-tax) salary, excluding employer super contributions. See the *Insurance in your super* guide for AustralianSuper Select members for more information.

² As long as you haven't changed your cover or it hasn't stopped since 26 October 2018.

## Weekly cost for \$10,000 of Death and TPD cover for permanent and casual employees

The cost of basic Death and TPD cover for Thomson Geer employees in AustralianSuper Select is based on age, gender and a White Collar category work rating.

Age	Work rating							
	Male				Female			
	White Collar		Professional		White Collar		Professional	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
15	0.043	0.031	0.038	0.029	0.029	0.031	0.025	0.029
16	0.041	0.031	0.038	0.029	0.028	0.031	0.025	0.029
17	0.041	0.031	0.038	0.029	0.028	0.031	0.025	0.029
18	0.041	0.031	0.038	0.029	0.028	0.031	0.025	0.029
19	0.043	0.031	0.038	0.029	0.029	0.031	0.025	0.029
20	0.043	0.031	0.039	0.029	0.029	0.031	0.026	0.029
21	0.043	0.031	0.039	0.029	0.029	0.031	0.026	0.029
22	0.044	0.031	0.040	0.029	0.029	0.031	0.026	0.029
23	0.045	0.031	0.040	0.030	0.030	0.031	0.026	0.030
24	0.046	0.032	0.041	0.030	0.031	0.032	0.027	0.030
25	0.047	0.032	0.041	0.027	0.031	0.032	0.028	0.027
26	0.047	0.033	0.043	0.028	0.032	0.033	0.029	0.028
27	0.048	0.033	0.044	0.029	0.032	0.033	0.029	0.029
28	0.050	0.034	0.046	0.029	0.033	0.034	0.031	0.029
29	0.053	0.034	0.047	0.030	0.035	0.034	0.031	0.030
30	0.054	0.035	0.048	0.031	0.036	0.035	0.032	0.031
31	0.056	0.037	0.050	0.034	0.037	0.037	0.033	0.034
32	0.058	0.039	0.053	0.035	0.039	0.039	0.035	0.035
33	0.061	0.044	0.055	0.039	0.041	0.044	0.037	0.039
34	0.064	0.047	0.057	0.044	0.043	0.047	0.038	0.044
35	0.067	0.053	0.060	0.047	0.044	0.053	0.040	0.047
36	0.071	0.059	0.064	0.053	0.047	0.059	0.043	0.053
37	0.074	0.065	0.067	0.059	0.050	0.065	0.044	0.059
38	0.079	0.072	0.072	0.064	0.052	0.072	0.048	0.064
39	0.084	0.081	0.075	0.072	0.056	0.081	0.050	0.072
40	0.090	0.089	0.081	0.081	0.060	0.089	0.054	0.081
41	0.095	0.099	0.086	0.089	0.063	0.099	0.057	0.089
42	0.102	0.110	0.092	0.099	0.068	0.110	0.061	0.099
43	0.110	0.121	0.099	0.110	0.073	0.121	0.066	0.110
44	0.119	0.135	0.106	0.121	0.079	0.135	0.070	0.121
45	0.128	0.149	0.114	0.135	0.085	0.149	0.076	0.135
46	0.138	0.167	0.124	0.149	0.092	0.167	0.083	0.149
47	0.150	0.185	0.134	0.167	0.100	0.185	0.089	0.167
48	0.162	0.205	0.148	0.185	0.108	0.205	0.098	0.185
49	0.178	0.224	0.161	0.205	0.118	0.224	0.107	0.205
50	0.195	0.247	0.175	0.226	0.130	0.247	0.117	0.226
51	0.214	0.268	0.193	0.252	0.142	0.268	0.128	0.252
52	0.235	0.293	0.212	0.275	0.156	0.293	0.141	0.275
53	0.260	0.322	0.234	0.302	0.173	0.322	0.155	0.302
54	0.288	0.359	0.259	0.336	0.191	0.359	0.172	0.336
55	0.318	0.402	0.287	0.377	0.211	0.402	0.190	0.377
56	0.354	0.456	0.319	0.431	0.235	0.456	0.212	0.431
57	0.396	0.521	0.356	0.492	0.263	0.521	0.236	0.492
58	0.442	0.605	0.397	0.567	0.293	0.605	0.264	0.567
59	0.495	0.717	0.445	0.654	0.329	0.717	0.296	0.654
60	0.556	0.837	0.501	0.754	0.369	0.837	0.333	0.754
61	0.626	1.016	0.564	0.914	0.416	1.016	0.375	0.914
62	0.698	1.169	0.629	1.052	0.464	1.169	0.417	1.052
63	0.725	1.341	0.653	1.207	0.482	1.341	0.434	1.207
64	0.752	1.744	0.677	1.569	0.499	1.744	0.449	1.569
65	0.789 <sup>1</sup>	n/a	0.709 <sup>1</sup>	n/a	0.524 <sup>1</sup>	n/a	0.471 <sup>1</sup>	n/a
66	0.815 <sup>1</sup>	n/a	0.733 <sup>1</sup>	n/a	0.541 <sup>1</sup>	n/a	0.487 <sup>1</sup>	n/a
67	0.842 <sup>1</sup>	n/a	0.757 <sup>1</sup>	n/a	0.559 <sup>1</sup>	n/a	0.502 <sup>1</sup>	n/a
68	0.869 <sup>1</sup>	n/a	0.781 <sup>1</sup>	n/a	0.577 <sup>1</sup>	n/a	0.519 <sup>1</sup>	n/a
69	0.895 <sup>1</sup>	n/a	0.805 <sup>1</sup>	n/a	0.594 <sup>1</sup>	n/a	0.535 <sup>1</sup>	n/a

<sup>1</sup> Cost for fixed Death cover and age-based Death cover (Category 3) only. Salary-based Death cover for Categories 1 and 2 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 for permanent and casual<sup>1</sup> employees

The cost of basic Income Protection for Thomson Geer employees in AustralianSuper Select is based on age, gender, a White Collar category work rating, a benefit payment period up to two years and a 60-day waiting period. If you're in Category 1, Income Protection is 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, gender, benefit payment period, waiting period and a White Collar category work rating.

Age	Male — White Collar work rating						Male — Professional work rating					
	Benefit payment period — 60-day waiting period			Benefit payment period — 30-day waiting period			Benefit payment period — 60-day waiting period			Benefit payment period — 30-day waiting 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 (\$)	Up to two years (\$)	Up to five years (\$)	Up to age 65 (\$)	Up to two years (\$)	Up to five years (\$)	Up to age 65 (\$)
15	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
16	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
17	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
18	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
19	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
20	0.013	0.066	0.189	0.045	0.095	0.258	0.012	0.059	0.170	0.041	0.086	0.232
21	0.015	0.067	0.193	0.045	0.096	0.266	0.014	0.061	0.174	0.042	0.087	0.238
22	0.017	0.068	0.198	0.046	0.098	0.272	0.015	0.062	0.178	0.042	0.088	0.245
23	0.019	0.069	0.204	0.047	0.099	0.280	0.015	0.063	0.184	0.042	0.090	0.251
24	0.023	0.070	0.209	0.048	0.102	0.287	0.017	0.064	0.188	0.042	0.091	0.258
25	0.027	0.072	0.215	0.050	0.104	0.295	0.023	0.065	0.194	0.045	0.093	0.266
26	0.027	0.073	0.220	0.052	0.105	0.302	0.024	0.066	0.197	0.047	0.094	0.271
27	0.030	0.073	0.223	0.054	0.107	0.308	0.024	0.066	0.201	0.049	0.096	0.277
28	0.032	0.074	0.227	0.057	0.109	0.316	0.026	0.067	0.205	0.051	0.098	0.285
29	0.035	0.076	0.232	0.058	0.111	0.325	0.026	0.069	0.209	0.054	0.101	0.292
30	0.038	0.077	0.237	0.062	0.114	0.335	0.035	0.070	0.213	0.056	0.103	0.302
31	0.042	0.079	0.245	0.066	0.118	0.349	0.038	0.072	0.221	0.058	0.107	0.313
32	0.046	0.083	0.253	0.069	0.123	0.363	0.042	0.074	0.228	0.062	0.110	0.327
33	0.050	0.086	0.264	0.073	0.128	0.380	0.046	0.077	0.237	0.066	0.115	0.342
34	0.056	0.090	0.277	0.076	0.134	0.400	0.050	0.081	0.249	0.069	0.121	0.360
35	0.061	0.094	0.291	0.082	0.141	0.421	0.053	0.085	0.262	0.073	0.127	0.379
36	0.065	0.099	0.307	0.086	0.149	0.443	0.057	0.090	0.276	0.077	0.133	0.399
37	0.068	0.106	0.325	0.091	0.157	0.467	0.062	0.095	0.292	0.082	0.142	0.420
38	0.072	0.113	0.344	0.096	0.166	0.491	0.066	0.102	0.309	0.087	0.150	0.443
39	0.078	0.121	0.364	0.103	0.176	0.518	0.071	0.109	0.328	0.092	0.160	0.466
40	0.084	0.130	0.387	0.109	0.188	0.545	0.075	0.117	0.348	0.098	0.169	0.491
41	0.091	0.141	0.411	0.116	0.201	0.574	0.081	0.126	0.370	0.105	0.181	0.516
42	0.096	0.151	0.437	0.124	0.214	0.604	0.087	0.136	0.393	0.111	0.193	0.544
43	0.103	0.165	0.465	0.131	0.230	0.634	0.093	0.148	0.419	0.118	0.207	0.571
44	0.111	0.178	0.493	0.141	0.246	0.667	0.101	0.161	0.445	0.126	0.222	0.600
45	0.118	0.194	0.524	0.150	0.265	0.700	0.107	0.175	0.472	0.135	0.238	0.629
46	0.127	0.212	0.555	0.160	0.285	0.732	0.114	0.191	0.501	0.144	0.256	0.659
47	0.135	0.232	0.588	0.172	0.307	0.765	0.123	0.209	0.529	0.154	0.276	0.689
48	0.145	0.254	0.620	0.184	0.331	0.799	0.131	0.229	0.559	0.165	0.297	0.719
49	0.154	0.277	0.652	0.196	0.357	0.830	0.139	0.250	0.587	0.176	0.322	0.747
50	0.182	0.304	0.683	0.210	0.387	0.861	0.149	0.273	0.614	0.190	0.348	0.776
51	0.186	0.332	0.711	0.225	0.419	0.890	0.158	0.298	0.641	0.203	0.376	0.801
52	0.190	0.363	0.737	0.241	0.453	0.916	0.170	0.327	0.663	0.217	0.408	0.824
53	0.202	0.396	0.759	0.258	0.491	0.937	0.182	0.356	0.683	0.233	0.442	0.843
54	0.215	0.432	0.774	0.278	0.532	0.953	0.193	0.389	0.698	0.251	0.480	0.858
55	0.230	0.471	0.784	0.300	0.578	0.963	0.207	0.424	0.706	0.269	0.520	0.867
56	0.245	0.512	0.786	0.322	0.627	0.965	0.221	0.462	0.707	0.289	0.565	0.868
57	0.261	0.558	0.778	0.346	0.681	0.957	0.234	0.502	0.700	0.311	0.613	0.861
58	0.278	0.607	0.761	0.371	0.742	0.938	0.251	0.546	0.685	0.335	0.668	0.844
59	0.297	0.661	0.729	0.401	0.808	0.905	0.268	0.594	0.657	0.361	0.727	0.814
60	0.316	0.674	0.683	0.431	0.844	0.854	0.285	0.607	0.614	0.388	0.760	0.769
61	0.337	0.610	0.618	0.465	0.772	0.783	0.304	0.549	0.556	0.419	0.695	0.704
62	0.360	0.524	0.531	0.502	0.675	0.684	0.324	0.471	0.478	0.451	0.608	0.615
63	0.392	0.408	0.413	0.540	0.540	0.547	0.355	0.367	0.372	0.486	0.486	0.492
64	0.407	0.244	0.247	0.583	0.343	0.348	0.366	0.220	0.222	0.525	0.309	0.313
65	0.444	n/a	n/a	0.629	n/a	n/a	0.401	n/a	n/a	0.567	n/a	n/a
66	0.461	n/a	n/a	0.680	n/a	n/a	0.414	n/a	n/a	0.611	n/a	n/a
67	0.491	n/a	n/a	0.733	n/a	n/a	0.441	n/a	n/a	0.661	n/a	n/a
68	0.495	n/a	n/a	0.741	n/a	n/a	0.447	n/a	n/a	0.667	n/a	n/a
69	0.408	n/a	n/a	0.482	n/a	n/a	0.368	n/a	n/a	0.434	n/a	n/a

<sup>1</sup> For Category 3 members (**casual employees**), multiply the cost (based on your age and gender) by 0.55 to work out the weekly cost of age-based Income Protection. Refer to the age-based cover amounts on page 4.

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.



## Weekly cost for \$100 a month of Income Protection for permanent and casual<sup>1</sup> employees

Age	Female — White Collar work rating						Female — Professional work rating					
	Benefit payment period — 60-day waiting period			Benefit payment period — 30-day waiting period			Benefit payment period — 60-day waiting period			Benefit payment period — 30-day waiting 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 (\$)	Up to two years (\$)	Up to five years (\$)	Up to age 65 (\$)	Up to two years (\$)	Up to five years (\$)	Up to age 65 (\$)
15	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
16	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
17	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
18	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
19	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
20	0.021	0.106	0.305	0.072	0.154	0.418	0.019	0.096	0.275	0.065	0.138	0.375
21	0.024	0.108	0.312	0.072	0.155	0.430	0.023	0.098	0.281	0.067	0.140	0.385
22	0.028	0.109	0.321	0.074	0.159	0.440	0.024	0.099	0.288	0.067	0.142	0.396
23	0.031	0.111	0.329	0.075	0.161	0.452	0.024	0.101	0.297	0.067	0.145	0.406
24	0.036	0.113	0.338	0.077	0.164	0.464	0.028	0.103	0.304	0.067	0.147	0.418
25	0.043	0.116	0.348	0.081	0.167	0.477	0.036	0.104	0.314	0.072	0.150	0.430
26	0.043	0.118	0.355	0.084	0.169	0.488	0.038	0.106	0.319	0.075	0.152	0.438
27	0.048	0.118	0.360	0.087	0.173	0.498	0.038	0.106	0.324	0.079	0.155	0.448
28	0.052	0.120	0.367	0.092	0.176	0.511	0.041	0.108	0.331	0.082	0.159	0.460
29	0.057	0.123	0.375	0.094	0.179	0.525	0.041	0.111	0.338	0.087	0.162	0.472
30	0.062	0.125	0.384	0.099	0.184	0.542	0.057	0.113	0.345	0.091	0.166	0.488
31	0.067	0.128	0.396	0.106	0.191	0.564	0.062	0.116	0.356	0.094	0.173	0.506
32	0.074	0.133	0.409	0.111	0.198	0.586	0.067	0.120	0.368	0.099	0.178	0.528
33	0.081	0.138	0.426	0.118	0.207	0.614	0.074	0.125	0.384	0.106	0.186	0.552
34	0.091	0.145	0.448	0.123	0.217	0.646	0.081	0.130	0.402	0.111	0.195	0.581
35	0.098	0.152	0.471	0.132	0.227	0.680	0.086	0.137	0.423	0.118	0.205	0.612
36	0.104	0.161	0.496	0.138	0.241	0.716	0.092	0.145	0.447	0.125	0.215	0.644
37	0.109	0.171	0.525	0.147	0.254	0.755	0.099	0.154	0.472	0.132	0.229	0.678
38	0.116	0.183	0.556	0.155	0.268	0.794	0.106	0.164	0.499	0.140	0.242	0.716
39	0.127	0.195	0.588	0.166	0.285	0.837	0.115	0.176	0.530	0.149	0.258	0.753
40	0.135	0.210	0.626	0.176	0.304	0.881	0.121	0.190	0.562	0.159	0.273	0.794
41	0.147	0.227	0.665	0.188	0.324	0.929	0.130	0.203	0.598	0.169	0.292	0.835
42	0.155	0.244	0.707	0.200	0.346	0.976	0.140	0.220	0.636	0.179	0.312	0.879
43	0.166	0.266	0.752	0.212	0.372	1.026	0.150	0.239	0.677	0.191	0.334	0.924
44	0.179	0.288	0.798	0.227	0.397	1.078	0.162	0.259	0.719	0.203	0.358	0.970
45	0.191	0.314	0.847	0.242	0.428	1.131	0.173	0.283	0.763	0.218	0.385	1.017
46	0.205	0.343	0.898	0.258	0.460	1.184	0.184	0.309	0.809	0.232	0.414	1.065
47	0.218	0.375	0.951	0.278	0.496	1.237	0.198	0.338	0.855	0.249	0.447	1.114
48	0.234	0.411	1.002	0.297	0.535	1.291	0.212	0.370	0.903	0.266	0.481	1.162
49	0.249	0.448	1.055	0.317	0.578	1.342	0.225	0.404	0.949	0.285	0.520	1.208
50	0.293	0.491	1.104	0.339	0.626	1.392	0.241	0.442	0.993	0.307	0.562	1.254
51	0.300	0.537	1.150	0.363	0.677	1.440	0.256	0.482	1.036	0.327	0.608	1.295
52	0.307	0.586	1.191	0.389	0.733	1.480	0.275	0.528	1.072	0.351	0.660	1.332
53	0.326	0.641	1.227	0.418	0.794	1.514	0.293	0.576	1.104	0.377	0.714	1.363
54	0.348	0.699	1.252	0.450	0.861	1.542	0.312	0.629	1.128	0.406	0.775	1.387
55	0.372	0.762	1.268	0.484	0.934	1.557	0.334	0.685	1.142	0.435	0.840	1.402
56	0.396	0.828	1.271	0.520	1.014	1.560	0.356	0.746	1.143	0.467	0.913	1.404
57	0.421	0.901	1.257	0.559	1.101	1.547	0.379	0.811	1.131	0.503	0.992	1.392
58	0.450	0.981	1.230	0.600	1.199	1.516	0.406	0.883	1.107	0.542	1.080	1.365
59	0.481	1.068	1.179	0.648	1.307	1.463	0.433	0.961	1.061	0.583	1.176	1.317
60	0.511	1.090	1.104	0.697	1.365	1.382	0.460	0.981	0.993	0.627	1.228	1.244
61	0.545	0.987	0.998	0.752	1.249	1.266	0.491	0.888	0.900	0.677	1.124	1.138
62	0.581	0.847	0.859	0.811	1.092	1.106	0.523	0.762	0.772	0.729	0.983	0.995
63	0.634	0.660	0.668	0.872	0.872	0.884	0.574	0.593	0.602	0.786	0.786	0.796
64	0.658	0.394	0.399	0.942	0.554	0.562	0.591	0.355	0.358	0.849	0.499	0.506
65	0.717	n/a	n/a	1.017	n/a	n/a	0.648	n/a	n/a	0.917	n/a	n/a
66	0.745	n/a	n/a	1.099	n/a	n/a	0.670	n/a	n/a	0.988	n/a	n/a
67	0.794	n/a	n/a	1.186	n/a	n/a	0.712	n/a	n/a	1.068	n/a	n/a
68	0.801	n/a	n/a	1.198	n/a	n/a	0.723	n/a	n/a	1.078	n/a	n/a
69	0.660	n/a	n/a	0.779	n/a	n/a	0.595	n/a	n/a	0.702	n/a	n/a

<sup>1</sup> For Category 3 members (**casual employees**), multiply the cost (based on your age and gender) by 0.55 to work out the weekly cost of age-based Income Protection. Refer to the age-based cover amounts on page 4.

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, gender and applied work rating.

### Example (permanent or casual employee):

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

She has \$408,000 of Death cover and \$408,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{408,000}{10,000} \times 0.037 = 1.509$$

**The cost of Sally's Death cover is \$1.51 a week.**

To work out the weekly cost of her TPD cover:

$$\frac{408,000}{10,000} \times 0.037 = 1.509$$

**The cost of Sally's TPD cover is \$1.51 a week.**



## 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, your age, gender, benefit payment period and waiting period.

### Example (permanent employee):

Sally is 31, female and a permanent employee. She has \$5,000 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:

$$\frac{5,000}{100} \times 0.067 = 3.350$$

**The cost of Sally's Income Protection is \$3.35 a week.**

3. If you're a casual employee you also need to multiply the cost of your Income Protection by a further 0.55.

### Example (casual employee):

Jacob is 31, male and a casual employee. He has \$2,600 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 his Income Protection:

$$\frac{2,600}{100} \times 0.042 \times 0.55 = 0.601$$

**The cost of Jacob's Income Protection is \$0.60 a week.**



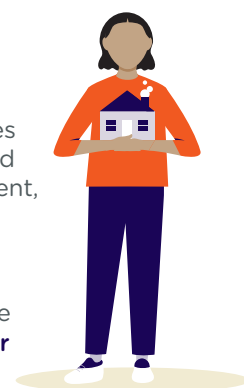
# Useful things you should know

## 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/ThomsonGeer](https://australiansuper.com/ThomsonGeer)



## 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 <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	✓ Limited cover may apply	✓ Limited cover will apply
Is there a waiting period before a claim can be paid?	✗	✓ 3 months	✓ Category 1: 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. Category 2 and 3: Basic cover has a 60-day waiting period.	✗
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/ThomsonGeer](https://australiansuper.com/ThomsonGeer) for examples.

<sup>2</sup> For Category 1 members, Income Protection is provided under a separate insurance policy maintained and paid for by your employer.

How to claim	Beneficiary nomination(s)	Transfer your insurance
<p>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.</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>To make a binding nomination complete a valid <i>Binding death nomination</i> form available at <a href="https://australiansuper.com/forms">australiansuper.com/forms</a></p>	<p>If you have insurance with another super fund or insurer, you can apply to transfer it to AustralianSuper.</p> <p>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

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

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