

Could you pay less for your insurance cover?

This fact sheet provides information about work ratings and how they impact the cost of your cover¹ in AustralianSuper Select.

What is a work rating?

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

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

You have two different work ratings

As a member of AustralianSuper Select, you have both an **individual** work rating and a **category** work rating². These work ratings are used to calculate the cost of your cover.

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.

Our default work rating is Blue Collar because all Australians are welcome to join AustralianSuper and our membership demographic is wide.

Category work rating

Your category work rating² 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.

Applied work rating

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.

To find your applied work rating, log into your account and go to *Insurance*. You'll also see your category and individual work rating.

Blue Collar work rating (most expensive)	White Collar work rating (less expensive)	Professional work rating (least expensive)
<p>Blue Collar is our default individual work rating. A Blue Collar individual work rating is suitable if:</p> <ul style="list-style-type: none"> • you spend less than 80% of your main job doing clerical or administrative activities in an office-based environment; and/or • you're exposed to unusual workplace hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air). <p>Your category work rating will be Blue Collar if that's what your AustralianSuper Select employer has arranged. It will apply to you while you're employed by your AustralianSuper Select employer.</p>	<p>You can apply for a White Collar individual work rating if:</p> <ul style="list-style-type: none"> • you spend more than 80% of your main job doing clerical or administrative activities in an office-based environment, or • you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air). <p>Your category work rating will be White Collar if that's what your AustralianSuper Select employer has arranged. It will apply to you while you're employed by your AustralianSuper Select employer.</p>	<p>You can apply for a Professional individual work rating if:</p> <ul style="list-style-type: none"> • you spend more than 80% of your main job doing clerical or administrative activities in an office-based environment, or • you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air) <p>AND you're earning \$100,000 or more a year (pro rata for part time)³</p> <p>AND you have a university qualification or you have a management role in your company.</p> <p>Your category work rating will be Professional if that's what your AustralianSuper Select employer has arranged. It will apply to you while you're employed by your AustralianSuper Select employer.</p>

¹ AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

² If you're a Clough employee, an individual work rating applies to your cover.

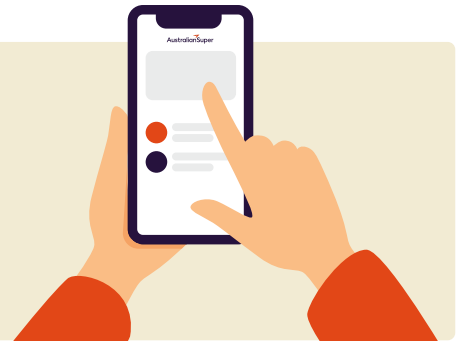
³ Income earned from your regular job(s), excluding Superannuation Guarantee (SG) contributions. If you work part time, think about the income you would earn from working full time. For example, if you work part time four days a week and earn \$96,000, your full-time income would be \$120,000.

What's your individual work rating?

If you're not sure, log into your account and go to *Insurance* or call us on **1300 667 387** from 8.30am to 5pm AEST/AEDT weekdays.

Check if you may be eligible for a White Collar or Professional individual work rating by answering a few questions.

Go to australiansuper.com/WorkRatingTool



Why you should check your individual work rating

It's important to check your individual work rating for two reasons:

- While you're with your AustralianSuper Select employer, if the individual work rating that applies to you is less expensive than your category work rating⁴, your cover will be less expensive.
- If you leave your AustralianSuper Select employer and keep your super and insurance cover with us, we'll use your individual work rating to calculate the cost of your cover. Your category work rating will no longer apply, meaning the cost of your insurance cover will be based on your age, level of cover and your individual work rating.

Changing your individual work rating

If you're eligible to change your individual work rating, apply by completing the *Change your individual work rating* form at australiansuper.com/select

If your application for a White Collar or Professional individual work rating is accepted by the Insurer, we'll confirm your new individual work rating and your weekly costs in writing.

Your work rating will be checked by the Insurer if you make a claim. If they decide you weren't eligible for the work rating you applied for, you may have to pay the difference in insurance costs and your individual work rating may change.



⁴ If you're a Clough employee, an individual work rating applies to your cover.

Contact us

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

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