

Income Protection

Occupations not eligible for a benefit payment period up to five years and up to age 65

Your benefit payment period is the maximum length of time that payments can be made if you're unable to work due to illness or injury.

If you receive basic Income Protection when you join or apply for it later, it'll be based on a benefit payment period up to two years. This means if you're unable to work due to illness or injury you may be paid a benefit for a maximum of two years. (If your employer provides basic Income Protection the benefit payment period is arranged by your employer.)

Depending on the work you do, you can apply to change your benefit payment period to up to five years or up to age 65. A longer benefit payment period will cost more.

Not all occupations are eliglible for a benefit payment period up to five years or up to age 65. Your eligibility will be based on the occupation details you provide on your application, whether your occupation is listed below and other criteria.

There may be other occupations not listed that are also ineligible. If you're not eligible, you'll remain on a benefit payment period up to two years or as arranged by your employer.

If you need help or more information about Income Protection and benefit payment periods, see the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Occupations not eligible for a benefit payment period up to five years or up to age 65 (marked with an x)

Occupation	Up to five years	Up to age 65
Abalone diver	×	×
Abattoir		
Butcher (qualified)	~	×
Inspector	~	×
Slaughterer	×	×
Supervisor (no manual duties)	~	×
Worker	×	×
Actor/actress	×	×
Aerial photographer	×	×
Aerobics/gym instructor	~	×
Aged care worker	~	×
Agent		
Customs other	✓	×
Heavy machinery	~	×
Light machinery	~	×
Repossession	~	×
Stock/station	✓	×
Agronomist (field work)	~	×
Air conditioning engineer/installer/technician	~	×
Airline/aviation industry		
Air traffic controller	×	×
Baggage/cargo handler	~	×
Cleaner	~	×
Engineer (flying)	×	×
Engineer (no flying)	~	×
Flight attendant (regular commercial flights)	×	×

Occupation	Up to five years	Up to age 65
Flying doctor	×	×
Flying instructor	×	×
Maintenance worker	~	×
Mechanic (no flying)	~	×
Other manual	×	×
Pilot (charter flights)	×	×
Pilot (regular commercial flights)	×	×
Radio operator	×	×
Refueller	×	×
Supervisor (no manual duties)	~	×
Test pilot	×	×
Truck driver	~	×
Aluminium fixer/framer/installer	~	×
Ambulance service officer/driver	~	×
Amusement/games centre employee	×	×
Amusement/games centre owner	~	×
Animal breeder/trainer (small domestic animals, non racing)	~	×
Animal breeder/trainer (other)	×	×
Annealer	~	×
Announcer radio/TV/shopping centre	×	×
Antenna erector (heights over 10 metres)	×	×
Antenna erector (heights up to 10 metres)	~	×
Antique dealer (deliveries)	~	×
Antique dealer (restoration)	~	×
Appliance electrician/repairs/technician	~	×
Apprentice tradesperson (first year)	×	×

Occupation	Up to five years	Up to age 65
Apprentice tradesperson (second/third/fourth year)	~	×
Archaeologist (field work)	×	×
Armed forces volunteer/reserve	×	×
Armed forces personnel	×	×
Armed security guard	×	×
Armoured car driver	×	×
Artificial inseminator	~	×
Artist – commercial freelance (not working from home)	×	×
Asbestos industry – mining/supervisor/worker	×	×
Asphalt layer	×	×
Assembly line worker	×	×
Astrologer	×	×
Author	×	×
Backhoe owner/operator	~	×
Baker/pastry chef	~	×
Bakery (delivery)	~	×
Banana grower	~	×
Bar staff	~	×
Bargeman	×	×
Barista	~	×
Battery manufacturer	~	×
Battery exhaust muffler radiator – fitter/repairs	~	×
Beautician (working from home)	×	×
Bill poster	×	×
Blacksmith	~	×
Blaster	×	×
Blind awning screen manufacturer/installer	~	×
Boat builder	~	×
Bobcat owner/operator	~	×
Boilermaker	~	×
Bomb disposal	×	×
Bookmaker	×	×
Bootmaker	~	×
Bouncer	×	×
Boxer	×	×
Bread vendor	~	×
Brewery/distillery supervisor	~	×
Brewery/distillery worker	×	×
Brick manufacturer	~	×
Brick paver	~	×
Bricklayer	~	×
Brothel owner/operator	×	×
Builder foreman/supervisor (no manual duties)	~	×
Builders labourer	~	×

Occupation	Up to five years	Up to
Building supply yard worker	✓	X
Bulldozer owner/operator	~	×
Bus driver (local/metro)	~	×
Bus driver (long distance)	×	×
Butcher (slaughtering)	×	×
Cablemaker	~	×
Café/coffee shop owner/operator/employee	~	×
Camera person (aerial)	×	×
Camera person (freelance)	×	×
Camera person (on location, Australia only)	~	×
Cane farmer	~	×
Cane harvester	×	×
Car and truck salesperson	~	×
Car assembly worker	×	×
Car detailer	~	×
Car washer	×	×
Car wrecker	×	×
Caravan park owner/operator/employee	×	×
Caretaker	~	×
Carpenter	~	×
Carpet cleaner	~	×
Carpet layer	~	×
Cartage contractor (local/metro)	~	×
Cartage contractor (long distance)	×	×
Casino (govt. licensed) croupier/waiter/ bar staff	~	×
Caterer	~	×
Cattery operator	~	×
Ceiling fixer	~	×
Cellarman	×	×
Cement manufacturer	~	×
Cement renderer	~	×
Cemetery crematorium worker	×	×
Chauffer	~	×
Chef (unqualified)	~	×
Child care worker (not own children working from home)	×	×
Chimney sweep (heights over 10 metres)	×	×
Chimney sweep (heights up to 10 metres)	~	×
Civil engineer (not university qualified field work)	~	×
Cleaner		
Brick	×	×
Carpet	~	×
Factory/hospital/school/store/ general/household/office	~	×
Window (heights over 10 metres)	×	×
Window (heights up to 10 metres)	~	×

Occupation	Up to five years	Up to age 65
Clothing industry	years	uge 05
Fashion designer (freelance)	×	×
Model	×	×
Pattern maker	~	×
Process worker/machinist	×	×
Club worker		
Bar person/manager with bar work	~	×
Bouncer/security staff	×	×
Entertainer	×	×
Other	×	×
Coach (selected sports)	×	×
Coach driver (local/metro)	~	X
Coach driver (long distance)	×	×
Commercial artist (self employed not working at home)	×	×
Composer	×	×
Concreter	×	×
Cook (unqualified)	~	×
Courier		
Bicycle/motor cycle	×	×
Car and small van	~	×
Truck (local/metro)	✓	×
Truck (long distance)	×	×
Crane driver/operator	×	×
Crop duster/sprayer (ground, non flying)	~	×
Curator/groundsman	~	×
Curtain installer	~	×
Customs officer	~	×
Dairy industry		
Delivery	~	×
Farm owner without employee	~	×
Process worker employee	×	×
Supervisor	~	×
Dance instructor	~	×
Dancer	×	X
Debt collector	×	×
Deckhand	×	×
Decorator exterior (heights over 10 metres)	×	×
Decorator exterior (heights up to 10 metres)	~	×
Decorator interior (only)	~	×
Deep sea fisherman	×	×
Demolition – no explosive use/ explosive use/supervisor	×	×
Department store – storeperson/ deliveries/heavier manual	~	×
Designer clothing (freelance)	×	×
Detective (private)	×	×
Detention centre officer	×	×
Diemaker	~	×

ive years and/or up to age 65 (cont	inueu)	
Occupation	Up to five years	Up to age 65
Diesel mechanic	~	×
Disc jockey	×	×
Diver (professional)	×	×
Dockworker	×	×
Dockyard terminal operator (office only)	~	×
Dog breeder/trainer (no racing involvement)	~	×
Dog groomer/washer	~	×
Dogman	×	×
Drainage contractor (domestic)	~	×
Dredger	~	×
Driller (local worker only)	~	×
Driller – using explosives/other	×	×
Driver		
Ambulance	~	×
Armoured car	×	×
Bulldozer/earthmoving and construction (owner/operator)	~	×
Bus/truck/van (local/metro)	~	×
Bus/truck/van (long distance)	×	×
Cement truck/forklift	~	×
Chauffeur	~	×
Crane	×	×
Courier truck (local/metro)/ small van/car	~	×
Courier motorcycle/bicycle	×	×
Dairy deliveryman/milkman	~	×
Explosives/dangerous goods	×	×
Hire car owner/driver	~	×
Garbage collector/ice cream truck/tow truck	~	×
Petrol tanker (local)	~	×
Removalist	×	×
Taxi (owner driver)	✓	×
Driving instructor	~	×
Drover	×	×
Dry cleaning industry manager/ owner/ supervisor/other	~	×
Dyer	~	×
Earth moving contractor owner/operator	~	×
Editor film	~	×
Electric gate garage door installer	✓	×
Electrician – industrial (high voltage)	×	×
Electroplater/enameller	~	×
Elevator mechanic/installer	~	×
Embalmer	~	×
Engineer (manual duties)	~	×
Engineer - mining (underground/offshore)	×	×
Entertainer	×	×

Occupation	Up to five years	Up to age 65
Entertainment agent	×	×
Equipment hire – repair and maintenance/sales	~	×
Excavation contractor	~	×
Exotic dancer	×	×
Explosives industry worker (above/below ground)	×	×
Exterminator and fumigator	~	×
Factory worker	×	×
Faith healer	×	×
Farm contractor/labourer worker	×	×
Farm manager	~	×
Farmer		
Banana/cane/oyster/poultry	~	×
Grazier owner (with full time employees)	~	×
Grazier owner (with no full time employees)	~	×
Market gardener	~	×
Orchardist	~	×
Farrier	~	×
Fashion designer – clothing (freelance)	×	×
Fast food takeaway employee	~	×
Fencing contractor	~	×
Ferry master (harbour only/harbour pilot)	~	×
Fertiliser manufacturer other	×	×
Fertiliser manufacturer supervisor	~	×
Fibreglass		
Moulder		×
Other	×	×
Supervisor	~	×
Film/music/radio/television/theatre industry		
Director producer	×	×
Editor	· · ·	×
Script writer	×	×
Stage hand	×	×
Stage manager	· ·	×
Announcer newsreader	×	×
Stuntman/woman	X	×
Actor/actress	×	×
Firefighter	×	×
Fisherman deepsea/harbour/ estuary/other	×	×
Fitness centreowner/operator/instructor		×
Fitter and turner	<u> </u>	×
Floor coverer/layer		×
Floor sander/surfacer	×	×
Floor tiler (qualified)		×
Floor tiler (qualified)	V	
rioor tiler (unqualified)	×	×

Occupation	Up to five years	Up to age 65
Florist (deliveries)	~	×
Forest (maintenance worker)	×	×
Forest ranger	✓	×
Forest technician	✓	×
Fork lift driver	✓	×
Foundry worker	×	×
Fruit grower/orchardist	✓	×
Fruit packer/picker	×	×
Fruit/vegetable providore/wholesaler	✓	×
Fumigator	✓	×
Funeral driver/pallbearer	~	×
Funeral embalmer	~	×
Funeral (other)	×	×
Furniture removalist	×	×
Furniture restorer	~	×
Furniture retailer (deliveries)	✓	×
Garage door installer	✓	×
Garbage collector	✓	×
Gardener domestic landscape	~	×
Gas fitter	~	×
Gas pipe layer	×	×
Geologist – exploration/field work (no explosives/underground)	~	×
Glass blower/furnaceman	~	×
Glazier	~	×
Glue manufacturer other	×	×
Glue manufacturer supervisor	~	×
Goldsmith silversmith	~	×
Golf professional (shop/tuition only)	~	×
Golf professional (touring)	×	×
Grave digger	~	×
Grazier owner (with full time employees)	~	×
Grazier owner (with no full time employees)	~	×
Greengrocer	~	×
Greenkeeper/groundsman	✓	×
Grocer	✓	×
Guard (armed)	×	×
Guard (unarmed, no unusual hazards)	~	×
Guest house proprietor	~	×
Gunsmith	~	×
Gymnasium instructor	✓	×
Gymnasium owner operator	✓	×
Gyprock fixer	~	×
Handyman	~	×
Harbour pilot	~	×

Occupation	Up to five years	Up to age 65
Harbourmaster	~	×
Harvester	×	×
Health and safety inspector/officer	~	×
Helicopter pilot	×	×
Hoist driver/operator	×	×
Home care worker (not family/friend)	~	×
Home duties	×	×
Horse racing industry		
Bookmaker	×	×
Breaker	×	×
Breeder	~	×
Jockey (flat racing/jumps)	×	×
Riding instructor	×	×
Stablehand	×	×
Strapper	×	×
Trainer	~	×
Trotting driver	×	×
Horticulturist	~	×
Hospital		
Domestic worker	~	×
Nurse (enrolled or nurses aide)	~	×
Nurse (psychiatric)	~	×
Orderly/wardsman	~	×
Porter	~	×
Hospitality		
Bar staff	~	×
Bottleshop sales	~	×
Bouncer	×	×
Chef/cook (unqualified)	~	×
Head waiter	~	×
Housekeeper/chambermaid	~	×
Porter	~	×
Publican/manager	~	×
Waiter/waitress	~	×
Kitchen hand	~	×
House reblocker	×	×
Housekeeper (employed)	✓	×
Incineration operator	×	×
Insecticide manufacturer (other)	×	×
Insecticide manufacturer supervisor	~	×
Instrument manufacturer	~	×
Insulation installer	~	×
Insurance investigator	~	×
Interior decorator (manual duties)	~	×
Investor	×	×
Ironing contractor	~	X

Occupation	Up to five years	Up to age 65
Jack hammer operator	×	×
Jackaroo	×	×
Janitor	✓	×
Jewellery industry – cutter/engraver/polisher/setter	~	×
Jillaroo	×	×
Jockey (flat racing/jumps)	×	×
Joiner	✓	×
Journalist/reporter (freelance)	×	×
Journalist/reporter (salaried) on air/studio	×	×
Journalist/reporter (salaried) overseas assignments	×	×
Juice delivery	✓	×
Kennel operator	~	×
Knitter (in mill)	✓	×
Labourer	~	×
Land broker (not university qualified)	~	×
Landscape gardener (qualified owner with full time employees)	~	×
Lapidary	~	×
Lathe operator (qualified)	~	×
Laundromat owner/operator	~	×
Laundry worker	~	×
Lawn mowing contractor	~	×
Lead industry	×	×
Lifeguard	×	×
Lift installer/mechanic	~	×
Line marker	~	×
Linesman (heights over 10 metres)	×	×
Linesman (heights up to 10 metres)	✓	×
Linoleum layer	~	×
Lithographer	~	×
Livestock buyer/dealer	~	×
Locksmith	~	×
Logging contractor log hauler	×	×
Lumber merchant supervisor (up to 10% manual duties)	~	×
Lumber yard worker	~	×
Machinery/equipment hire and service (repair and maintenance)	~	×
Machinist clothing/metal/wood/sailmaking	~	×
Maid	~	×
Manicurist (not working at home)	~	×
Manicurist (working at home)	×	×
Manufacturer (other)	×	×
Marina owner/operator	~	×
Marine biologist	×	×

Marine industry Officer/crew (bulk/container or cruise ships) Salvage vessel officer/crew Shipyard worker Surveyor engineer Market gardener Market stall holder Martial arts instructor Meat industry - cold store worker/processor Meat industry - packer Mechanic Merchant marine personnel Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (using explosives) Underground worker - mechanic/electrician Underground explosives handler Minister of religion Model Assembly production line Parts retailer/parts and accessories fitter Wirecker Musician other Musician other Wisician other	Occupation	Up to five years	Up to age 65
Salvage vessel officer/crew Shipyard worker Surveyor engineer Warket gardener Warket stall holder Wartial arts instructor Weat industry - cold store worker/processor Meat industry - packer Meat industry - packer Wechanic Werchant marine personnel Wetal industry Annealer Electroplater/enameller Fiter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Wilk bar employee/owner/operator Milk bar employee/owner/operator Wilk man milk delivery Winning Asbestos worker (no explosives) Surface worker (using explosives) Underground worker - mechanic/electrician Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Parts retaller/parts and accessories fitter Wirecker Musician other Wiscian orchestral Musician other Wiscian other	Marine industry	youro	age co
Shipyard worker Surveyor engineer Market gardener Market stall holder Martial arts instructor Meat industry - cold store worker/processor Meat industry - packer Meet industry - packer Metal industry - slaughterer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker/faceworker Minister of religion Model Assembly production line Dealer/sales Mechanic Parts retaller/parts and accessories fitter Wirecker Musician other Musician other Musician other Musician other X X X X X X X X X X X X X	Officer/crew (bulk/container or cruise ships)	×	×
Surveyor engineer Market gardener Market stall holder Martial arts instructor Meat industry - cold store worker/processor Meat industry - packer Meeta industry - packer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground explosives handler Minister of religion Model Motor vehicle Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wirecker Musician other Musician other Wusician other X X Musician other X X X X Musician other X X X Musician other X X X X Musician other X X X Musician other X X X X X Musician other X X X Musician other X X X X Musician other X X X X Musici	Salvage vessel officer/crew	×	×
Market gardener Market stall holder Martial arts instructor Meat industry - cold store worker/processor Meat industry - packer Meeta industry - slaughterer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground explosives handler Minister of religion Model Motor vehicle Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wiscian other Musician other Musician other Musician other X X X X Musician other X X X X Musician other X X X X Musician other X X X Musician other X X X X X Musician other X X X X X X Musician other X X X X X Musician other X X X X X	Shipyard worker	×	×
Market stall holder X X Martial arts instructor X X Meat industry – cold store worker/processor X Meat industry – packer X Meat industry – slaughterer X Mechanic X X Merchant marine personnel X Metal industry Annealer X Electroplater/enameller X Fitter and turner X Ironmonger X X Scrap dealer X Scheet metal worker X Metallurgist (field work including underground work) Meter reader X Milk bar employee/owner/operator X Milkman milk delivery X Mining X Asbestos worker X Surface worker (no explosives) X Surface worker (using explosives) X Underground worker – mechanic/ electrician Underground explosives handler X Minister of religion X Model X Motor vehicle Assembly production line X Dealer/sales X Mechanic X Parts retaller/parts and accessories fitter X Music teacher (Working at home) X Musician orchestral X Musician other X Musician o	Surveyor engineer	×	×
Martial arts instructor Meat industry - cold store worker/processor Meat industry - packer Meat industry - packer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (using explosives) Underground worker/faceworker Underground worker/faceworker Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Musician other Westernal Musician other X Musician other X Musician other X X Musician other X X X X X X X X X X X X X	Market gardener	~	×
Meat industry – cold store worker/processor Meat industry – packer Meat industry – packer Metal industry – slaughterer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (no explosives) Vunderground worker/faceworker Underground worker/faceworker Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wrecker Musician other Wisician other X Musician other X Musician other X X Musician other X X Musician other X X Medentinus X X X X X X X X X X X X X	Market stall holder	×	×
Meat industry – packer Meat industry – slaughterer Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker/faceworker Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician other X X Musician other X X Musician other X X X X X X X X X X X X X	Martial arts instructor	×	×
Meat industry - slaughterer X Merchant marine personnel X Metal industry X Annealer X Electroplater/enameller X Fitter and turner X Ironmonger X Scrap dealer X Sheet metal worker X Metallurgist (field work including underground worker X Milk bar employee/owner/operator X Milk bar employee/owner/operator X Milkman milk delivery X Mining X Asbestos worker X Surface worker (no explosives) X Surface worker (using explosives) X Underground worker/faceworker X Underground explosives handler X Minister of religion X Model X Assembly production line X Assembl	Meat industry – cold store worker/processor	×	×
Mechanic Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Asbestos worker Surface worker (no explosives) Surface worker (no explosives) Underground worker/faceworker Underground worker - mechanic/electrician Underground explosives handler Motor vehicle Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician other X X X X X X X X X X X X X		×	×
Merchant marine personnel Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Vunderground worker/faceworker Underground worker/electrician Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Music teacher (working at home) Musician orchestral Musician other X X X X X X X X X X X X X	Meat industry – slaughterer	×	×
Metal industry Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Music teacher (working at home) Musician orchestral Musician other X X X X X X X X X X X X X	Mechanic	~	×
Annealer Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/electrician Underground explosives handler Model Assembly production line Dealer/sales Mechanic Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician orchestral Musician other X X X X X X X X X X X X X	Merchant marine personnel	×	×
Electroplater/enameller Fitter and turner Ironmonger Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Vanderground worker-mechanic/electrician Underground explosives handler Minister of religion Model Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician other X X X X X X X X X X X X X X X	Metal industry		
Fitter and turner Ironmonger Scrap dealer Scrap dealer Sheet metal worker Metallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker-mechanic/electrician Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician other X X X X X X X X X X X X X	Annealer	~	×
Ironmonger X X Scrap dealer X X Sheet metal worker X X Metallurgist (field work including underground work) X X Meter reader X X Milk bar employee/owner/operator X X Milkman milk delivery X X Mining X X Asbestos worker X X Surface worker (no explosives) X X Surface worker (using explosives) X X Underground worker/faceworker X X Underground worker - mechanic/electrician X X Underground explosives handler X X Model X X Motor vehicle X X Assembly production line X X Dealer/sales Y X Mechanic Y X Pants retailer/parts and accessories fitter Y X Wrecker X X Museum attendant Y X Musician orchestral Y X Musician other X X	Electroplater/enameller	~	×
Scrap dealer Sheet metal worker Wetallurgist (field work including underground work) Meter reader Milk bar employee/owner/operator Wilkman milk delivery Wining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/electrician Underground explosives handler Minister of religion Wodel Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Musician orchestral Musician other X X X X X X X X X X X X X	Fitter and turner	~	×
Sheet metal worker X Metallurgist (field work including underground work) X Meter reader X Milk bar employee/owner/operator X Milkman milk delivery X Mining X Asbestos worker X Surface worker (no explosives) X Surface worker (using explosives) X Underground worker/faceworker X Underground explosives handler X Minister of religion X Model X Motor vehicle X Assembly production line X Dealer/sales X Mechanic X Panel beater/spray painter/detailer X Parts retailer/parts and accessories fitter X Wrecker X Museum attendant X Musician orchestral X Musician other X	Ironmonger	×	×
Metallurgist (field work including underground work) X Meter reader X Milk bar employee/owner/operator X Milkman milk delivery X Mining X Asbestos worker X Surface worker (no explosives) X Surface worker (using explosives) X Underground worker/faceworker X Underground explosives handler X Whinister of religion X Model X Motor vehicle X Assembly production line X Dealer/sales X Mechanic X Panel beater/spray painter/detailer X Parts retailer/parts and accessories fitter X Wrecker X Museum attendant X Music teacher (working at home) X Musician other X	Scrap dealer	×	×
underground work) Meter reader Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/electrician Underground explosives handler Minister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Musician orchestral Musician other X X X X X X X X X X X X X	Sheet metal worker	~	×
Milk bar employee/owner/operator Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Musician orchestral Musician other X X X X X X X X X X X X X		×	×
Milkman milk delivery Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker – mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Musician orchestral Musician other X X X X X X X X X X X X X	Meter reader	~	×
Mining Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Winister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician other X X X X X X X X X X X X X	Milk bar employee/owner/operator	~	×
Asbestos worker Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Musician orchestral Musician other X X X X X X X X X X X X X	Milkman milk delivery	~	×
Surface worker (no explosives) Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician other	Mining		
Surface worker (using explosives) Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler Minister of religion Model Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Music teacher (working at home) Musician other X X X X X X X X X X X X X	Asbestos worker	×	×
Underground worker/faceworker Underground worker - mechanic/ electrician Underground explosives handler X Minister of religion Model X Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Music teacher (working at home) Musician other X X X X X X X X X X X X X	Surface worker (no explosives)	~	×
Underground worker - mechanic/ electrician Underground explosives handler X Minister of religion Model X Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician other X X X X X X X X X X X X X	Surface worker (using explosives)	×	×
electrician Underground explosives handler X Minister of religion Model X Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician other X X X X X X X X X X X X X	Underground worker/faceworker	×	×
Minister of religion Model Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician other X X X X X X X X X X X X X		×	×
Model X X Motor vehicle X X Assembly production line X X Dealer/sales Y X Mechanic Y X Panel beater/spray painter/detailer Y X Parts retailer/parts and accessories fitter Y X Wrecker X X Museum attendant Y X Music teacher (working at home) X X Musician orchestral Y X Musician other X X	Underground explosives handler	×	×
Motor vehicle Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician orchestral Musician other	Minister of religion	~	×
Assembly production line Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician orchestral Musician other	Model	×	×
Dealer/sales Mechanic Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician orchestral Musician other	Motor vehicle		
Mechanic X Panel beater/spray painter/detailer X Parts retailer/parts and accessories fitter X Wrecker X Museum attendant X Music teacher (working at home) X Musician orchestral X Musician other X	Assembly production line	×	×
Panel beater/spray painter/detailer Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician orchestral Musician other	Dealer/sales	~	×
Parts retailer/parts and accessories fitter Wrecker Museum attendant Music teacher (working at home) Musician orchestral Musician other X X X X X	Mechanic	~	×
Wrecker X X Museum attendant Music teacher (working at home) X X Musician orchestral X Musician other X X	Panel beater/spray painter/detailer	~	×
Museum attendant Music teacher (working at home) Musician orchestral Musician other X X X	Parts retailer/parts and accessories fitter	~	×
Music teacher (working at home) X X Musician orchestral X Musician other X X	Wrecker	×	×
Musician orchestral Musician other	Museum attendant	~	×
Musician other X X	Music teacher (working at home)	×	×
	Musician orchestral	~	×
Newsagent (deliveries)	Musician other	×	×
· · · · · · · · · · · · · · · · · · ·	Newsagent (deliveries)	~	×
Newsreader X X	Newsreader	×	×

Occupation	Up to five years	Up to age 65
Nurse – assistant/enrolled	~	×
Nurse – psychiatric	~	×
Nursery person	~	×
Oil and gas		
Distributor (no delivery)	✓	×
Onshore worker other	×	×
Pipeline offshore worker	×	×
Refinery worker	×	×
Tanker driver (local/metro)	~	×
Truck driver (long distance)	×	×
Orchardist	~	×
Packer	×	×
Painter (heights over 10 metres)	×	×
Painter (heights up to 10 metres)	~	×
Painter (spray)	~	×
Panel beater	~	×
Paramedic	~	×
Park ranger	~	×
Parking station attendant	✓	×
Parking warden/officer	~	×
Parole officer	×	×
Paver	~	×
Personal trainer	×	×
Pest controller	~	×
Petrol tanker driver (local/metro)	~	×
Petrol tanker driver (long distance)	×	×
Photographer – aerial (more than 100 hours a year)	×	×
Photographer – aerial (up to 100 hours a year)	~	×
Photographer (on location)	~	×
Picture framer	~	×
Pilot (harbour)	✓	×
Pipelayer	~	×
Pipeline worker (no offshore work)	~	×
Plant operator	~	×
Plasterer	~	×
Plumber/gas fitter (roof)	~	×
Police officer	×	×
Post sorter	~	X
Postal delivery officer (bicycle/motorcycle)	×	×
Postal delivery officer (car/van/truck/on foot)	~	×
Pottery and ceramics potter (not working at home)	~	×
Poultry farmer/poulterer	~	×
Power station skilled (other)	~	×
Printer	~	×

Occupation	Up to five years	Up to age 65
Prison/correctional/detention centre officer	×	×
Private detective – enquiry agent	×	×
Process server	~	×
Process/production worker	~	×
Produce merchant	~	×
Professional sportsperson	×	×
Property developer/investor	×	×
Public servant (manual duties)	×	×
Quarry worker (blasting/no blasting)	×	×
Railway driver/guard/worker	×	×
Refrigerator mechanic	~	×
Removalist	×	×
Renderer	~	×
Repairman serviceman (heavy equipment)	~	×
Reporter (salaried) overseas assignments	×	×
Respite care worker	×	×
Restaurant bar staff/waiter/ waitress	~	×
Restaurant kitchen hand	~	×
Restaurant manager/owner	~	×
Retiree	×	×
Riding instructor	×	×
Rigger	×	×
Road construction worker	~	×
Roof plumber (heights over 10 metres)	×	×
Roof plumber (heights up to 10 metres)	~	×
Roof tiler (heights over 10 metres)	×	×
Roof tiler (heights up to 10 metres)	~	×
Roofer	~	×
Saddlemaker	~	×
Sailmaker	~	×
Sales representative (heavy machinery)	~	×
Sales representative other (deliveries)	~	×
Sales representative (stock/station)	~	×
Salvage vessel officer	×	×
Sandblaster	×	×
Sanitation services – garbage collector	~	×
Sanitation services – incinerator operator	×	×
Sanitation services – street cleaning	~	×
Saw doctor	~	×
Sawmill worker other	×	×
Sawmill worker supervisor	~	×
Sawyer	×	×
Scaffolder	×	×
School teacher music (working from home)	×	×
Scrap metal dealer	×	×
Sculptor	×	×

Seaman X X Search and rescue worker X X Second hand dealer Y X Security guard/officer (armed) X X Security guard/officer (unarmed) Y X Service station mechanic/owner/operator Y X Sex worker X X Shearer shearing contractor X X Sheetmetal worker Y X Shipping X X Shipping X X Shore personnel other X X Shore personnel other X X Shopard worker X X Shopard
Second hand dealer Security guard/officer (armed) Service station mechanic/owner/operator Sex worker Shearer shearing contractor Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Bottleshop/liquor store
Security guard/officer (armed) Security guard/officer (unarmed) Service station mechanic/owner/operator Sex worker Shearer shearing contractor Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bottleshop/liquor store
Security guard/officer (unarmed) Service station mechanic/owner/operator Sex worker Shearer shearing contractor Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Solvage vessel officer/crew X X X X X X X X X X X X X
Service station mechanic/owner/operator Sex worker Shearer shearing contractor Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Sex worker X X X X X X X X X X X X X
Sex worker Shearer shearing contractor Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Shop X X X X X X X X X X X X X
Shearer shearing contractor Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Sheetmetal worker X X X X X X X X X X X X X
Sheetmetal worker Shipping Harbour pilot Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shoemaker repairer Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Shipping X X X X X X X X X X X X X
Shipping X Harbour pilot X Salvage vessel officer/crew X Shore personnel other X Seagoing personnel X Shipyard worker X Shoemaker repairer X Shop X Adult books/goods X Antiques deliveries/restoration X Aquarium X Bakery (deliveries) X Bicycle repairs X Bootmaker X Bottleshop/liquor store X
Harbour pilot X Salvage vessel officer/crew X Shore personnel other X Seagoing personnel X Shipyard worker X Shoemaker repairer X Shop X Adult books/goods X Antiques deliveries/restoration X Aquarium X Bakery (deliveries) X Bicycle repairs X Bootmaker X Bottleshop/liquor store X
Salvage vessel officer/crew Shore personnel other Seagoing personnel Shipyard worker Shoemaker repairer Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Shore X X X X X X X X X X X X X
Shore personnel other Seagoing personnel Shipyard worker Shoemaker repairer Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Shore X X X X X X X X X X X X X
Seagoing personnel Shipyard worker Shoemaker repairer Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Shop X X X X X X X X X X X X X
Shipyard worker X X Shoemaker repairer X X Shop Adult books/goods X X Antiques deliveries/restoration X Aquarium X Bakery (deliveries) X Bicycle repairs X Bootmaker X Bottleshop/liquor store X X
Shoemaker repairer Shop Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Bottleshop/liquor store
Shop Adult books/goods X X Antiques deliveries/restoration X Aquarium X Bakery (deliveries) X Bicycle repairs X Bootmaker X Bottleshop/liquor store X
Adult books/goods Antiques deliveries/restoration Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Bottleshop/liquor store
Antiques deliveries/restoration
Aquarium Bakery (deliveries) Bicycle repairs Bootmaker Bottleshop/liquor store X X X X X X X X X X X X
Bakery (deliveries) Bicycle repairs Bootmaker Bottleshop/liquor store X X X X X X X X X X X X X
Bicycle repairs Bootmaker Bottleshop/liquor store X X X
Bootmaker
Bottleshop/liquor store
Brassware 🗸 🗙
Cafe employee ×
Carpet floor covering ×
Delicatessen/milkbar employee ✓ X
Disposal store ×
Dry cleaner ×
Fast food owner/operator ×
Fishmonger × X
Florist deliveries ×
Fruiterer/greengrocer/grocer/supermarket other
Furniture deliveries ×
General store ×
Glazier ✓ ×
Gunsmith ✓ ×
Hardware/building supplies/yard work
Lawnmower service and repairs ×
Locksmith ×
Motor vehicle accessories and spare parts ✓ X
Newsagent deliveries ×
Not otherwise classified (heavy goods)
Nursery (manual duties) ×
Office supply stationer (deliveries)

Occupation	Up to five years	Up to age 65
Outdoor supplies	~	×
Paint and wallpaper	~	×
Pawnbroker	×	×
Photocopying repairs	~	×
Photographic service and repairs	~	×
Secondhand goods (deliveries)	~	×
Supermarket deliveries	~	×
Takeaway food employee	~	×
Shopfitter	~	×
Shower screen/mirror installer	~	×
Sign erector (heights over 10 metres)	×	×
Sign erector (heights up to 10 metres)	~	×
Sign writer (heights over 10 metres)	×	×
Sign writer (heights up to 10 metres)	~	×
Silversmith/goldsmith	~	×
Singer	×	×
Skylight fitter	~	×
Slaughterer	~	×
Social worker (not university qualified)	~	×
Soft drink deliverer/manufacture/other	~	×
Sports/fitness centre instructor	~	×
Sports/fitness centre owner/ operator	~	×
Sportsperson	×	×
Spray painter	~	×
Station hand	×	×
Steel erector fixer	~	×
Steeplejack	×	×
Stevedore	×	×
Stock and station agent	~	×
Stockman	×	×
Stonemason	~	×
Storeman/packer	~	×
Street cleaner	×	×
Structural steel erector/rigger	×	×
Student	×	×
Stuntman/woman	×	×
Sugar refinery (other)	×	×
Supermarket (deliveries)	~	×
Surfboard shaper	~	×
Surveyor marine/mine/remote areas	~	×
Surveyor field (university qualified)	~	×
Surveyor (using explosives)	×	×
Swimming pool attendant/instructor	~	×
Swimming pool builder	~	×
Tailor/dressmaker (qualified, not working at home)	~	×
Tailor/dressmaker (qualified, working at home)	×	×

five years and/or up to age 65 (continued)			
Occupation	Up to five years	Up to age 65	
Take away/fast food employee	~	×	
Tanker driver (local/metro)	~	×	
Tanker driver (long distance)	×	×	
Tanner	~	×	
Tattooist	×	×	
Taxi driver employee	×	×	
Taxi driver owner driver	~	×	
Taxidermist	~	×	
Teacher music (working from home)	×	×	
Teachers aide	~	×	
Telecommunications linesman (heights over 10 metres)	×	×	
Telecommunications linesman (heights up to 10 metres)	~	×	
Telephone technician (underground/ heights up to 10 metres)	~	×	
Tennis coach	~	×	
Textile worker (qualifed)	~	×	
Textile worker supervisor	~	×	
Textile worker (unqualified)	×	×	
Tiler - floor/wall (qualified/unqualified)	~	×	
Tiler – roof (heights over 10 metres)	×	×	
Tiler – roof (heights up to 10 metres)	✓	×	
Timber merchant (manual work)	~	×	
Timber merchant (no manual duties)	~	×	
Tobacco industry other	×	×	
Tool maker	~	×	
Tour guide	×	×	
Tow truck driver	~	×	
Track worker	×	×	
Train driver/guard	×	×	
Tram driver	×	×	
Tree feller	×	×	
Tree surgeon	~	×	
Trench digger (mechanical)	×	×	
Trotting driver	×	×	
Truck and van driver (local/metro)	~	×	
Truck and van driver (long distance)	×	×	
Tugboat captain (harbour only)	~	×	
Tugboat captain other	×	×	
Turner (qualified)	~	×	
Tyre and battery – manufacture/repairs/fitting	~	×	
Underground worker (no explosives)	×	×	
Underground worker (using explosives)	×	×	
Unemployed person	×	×	
Upholsterer	~	×	
Usher	~	×	

Occupation	Up to five years	Up to age 65
Vehicle wrecker	×	×
Vending machine operator	✓	×
Vicar	✓	×
Vigneron	~	×
Vineyard employee/owner/operator	✓	×
Waiter/waitress	✓	×
Wallpaper hanger	~	×
Warehouseman	×	×
Washing machine mechanic	✓	×
Waterproofer	~	×
Waterside worker	×	×
Weaver (not working from home)	~	×
Weaver (working from home)	×	×
Welder	~	×

Occupation	Up to five years	Up to age 65
Welfare officer	~	×
Wharf labourer	×	×
Window cleaner (heights over 10 metres)	×	×
Window cleaner (heights up to 10 metres)	~	×
Window dresser	~	×
Window tinter	~	×
Windscreen fitter installer/glazier	~	×
Wiremaker	~	×
Wool classer	~	×
Wrecker	×	×
Youth worker	~	×
Zoo keeper/attendant	~	×

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

Contact us

Call 1300 667 387

(8.30am to 5pm AEST/AEDT weekdays)

Web australiansuper.com

Email australiansuper.com/contact-us

Mail GPO Box 1901, MELBOURNE VIC 3001



This factsheet was issued in November 2025 and is subject to change, by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898. This may contain general financial advice that does not take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement, available at **australiansuper.com/pds** or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at **australiansuper.com/tmd**

2073111/25 ISS4