

Insurance Guide

Employer Sponsored Product and Personal Product

1 July 2017



The information in this document forms part of the Enterprise Plan Employer Sponsored Product PDS dated 1 July 2017 and the Enterprise Plan Personal Product PDS dated 1 July 2017. You should consider this important additional information before making a decision about Enterprise Plan.

Things you should know

- This Insurance Guide is issued by Equity Trustees Limited ABN (46 004 031 298) AFSL 240975, RSE License 1067880, MySuper Licence 60998717367002, as Trustee for The Executive Superannuation Fund ABN 60 998 717 367 (the Fund).
- This Insurance Guide is for general information purposes only and is not intended to be relied on for the purpose of making a decision pertinent to your insurance in the Fund. It has been prepared without taking account of the objectives, financial situation and needs of any particular person. You should also consider obtaining professional advice before making decisions regarding your insurance in the Fund, to determine if they are appropriate to your needs. Please read the relevant Product Disclosure Statement available at enterpriseplan.com.au or contact the Fund for a copy. The terms of the trust deed governing the Fund have precedence over anything in the PDS and the Guides.
- The Trustee reserves the right to vary the benefits, the insurer and insurance related costs at any time.

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Insurance through the Enterprise Plan

Insurance is designed to provide financial security for you and your family.

The Insurer for the Enterprise Plan is Hannover Life Re of Australasia Ltd (ABN 37 062 395 484) (Insurer).

Information regarding eligibility for cover, when cover commences and terminates, how the amount of cover is calculated, when insured benefits are payable, insurance fees, exclusions and other significant terms and conditions are summarised in the following pages. You should take the time to read and understand this information so that you know when you are covered.

Information about the insurance cover applicable to you (if any) on becoming a member of the Plan will also be provided with your Welcome Letter (in a 'New Member Details Advice'). Information about any insurance cover you have at 30 June each year will be shown in your annual Member Benefit Statement, while you are a member of the Plan.

Note: This Guide does not set out all provisions of the Insurer's insurance policies. Any cover and payment of insurance benefits is subject to the terms and conditions of the insurance policies. In the event of a discrepancy between this Guide (including any Appendix) and the policies, the policies will prevail. The payment of insured benefits by the Trustee is subject to the Insurer's acceptance of a claim.

Type of cover available

The following types of insurance cover are available through the Enterprise Plan, subject to any special arrangements applicable to Tailored Sub-Plans:

- Income Protection
- Death Only (including Terminal Medical Condition)
- Death (including Terminal Medical Condition) and Total and Permanent Disablement (TPD)

Insurance cover can be provided to eligible members:

- automatically (referred to as default cover); or
- on application to the Insurer (voluntary or additional cover).

Default cover is only provided to eligible members of the Plan's Employer Sponsored Product.

The type and amount of default cover provided to eligible members in the Employer Sponsored Product varies depending on your circumstances. For members of the Employer Sponsored Product that are employees of an employer that established a tailored insurance arrangement (referred to as a Tailored Sub-Plan in this Guide), the default cover depends on the Tailored Sub-Plan that is applicable to you. Information about each of the Tailored Sub-Plans is summarised in the Appendices attached to this Guide. Your Welcome Letter will specify the Tailored Sub-Plan applicable to you (where relevant). If you would like more detailed information about your Tailored Sub-Plan contact the Plan Administrator.

If you are an Employer Sponsored Product member that is not covered by a Tailored Sub-Plan, you may be eligible for a minimum dollar amount of default Death and TPD cover.

Default cover is not provided to members of the Personal Product. However members of the Personal Product, transferred to the Personal Product from the Employer Sponsored Product as a result of ceasing employment with their employer, may retain the insurance cover they held at the date of transfer from the Employer Sponsored Product.

Where you have insurance cover, it is provided 24 hours a day, 7 days a week, subject to the terms and conditions of the insurance policies.

Income protection

Income Protection Cover Overview

Eligibility: Income Protection cover is usually only available to Permanent Employees who work a minimum of 15 hours per

week, meet the minimum entry age (after their 15th birthday) and maximum entry age (prior to their 65th birthday) and are an Australian Resident. Casual Employees cannot usually obtain cover. If you are covered by a Tailored Sub-Plan, eligibility for cover may be different.

Default Income Protection Cover (Automatic Acceptance): If you are an Employer Sponsored Product member covered by a Tailored Sub-Plan, you may be automatically accepted for default Income Protection cover, without having to provide satisfactory health evidence to the Insurer. Upon joining the Plan, you may be granted default Income Protection cover up to a specified amount per month without the need to provide evidence of health to the Insurer provided you were:

- At Work on the day you were first eligible for insurance cover and
- performing all the normal duties of your occupation.

Refer to the attached Appendix for the Tailored Sub-Plan relevant to you for details of the Automatic Acceptance level (including any Automatic Acceptance limit) applicable to your Tailored Sub-Plan. Details of any default Income Protection cover applicable to you on joining the Plan are provided with your Welcome Letter.

Where you have been transferred to the Employer Sponsored Product under a successor fund arrangement on 30 June 2017 and are covered by a Tailored Sub-Plan, the insurance arrangements under the Tailored Sub-Plan continue to apply to you in the Employer Sponsored Product from 1 July 2017.

Amount of Default Cover: If you are an Employer Sponsored Product Member covered by a Tailored Sub-Plan, the amount of default cover or how it is calculated is set out in the attached Appendix for the Tailored Sub-Plan relevant to you. Maximum limits apply.

Note, default Income Protection cover is based on your Monthly Income. If you were not permanently employed for at least 15 hours per week immediately prior to your Total Disability then your Monthly Income will be based on the average earnings over the 12 months immediately prior to the date of your disability.

Voluntary/Additional Income Protection cover: Personal Product members and Employer Sponsored Product members without default Income Protection cover can obtain Income Protection cover on application to the Insurer (unless you are covered by a Tailored Sub-Plan that does not offer Voluntary Income Protection cover). Employer Sponsored Product members with default Income Protection cover can apply to vary their cover. Any applications to the Insurer are subject to the provision of satisfactory health evidence.

The maximum amount of Income Protection cover available to Personal Product Members on application to the Insurer is \$30,000 per month.

Please contact Member Services on 1800 816 575 for the appropriate form or for more information.

Waiting Period: this refers to the length of time you are required to be absent from employment due to Injury or Illness prior to claiming Income Protection benefits. The Waiting Period commences on the date that you receive medical advice from a medical practitioner about your Injury or Illness and the medical practitioner certifies that you suffer Total Disability. If you are an Employer Sponsored Product member with default Income Protection cover, the Waiting Period is as agreed with the Insurer (see the Appendix applicable to you) but you can apply to the Insurer to change the Waiting period. If you are a Personal Product member or an Employer sponsored Product member applying for Voluntary Income Protection cover, you can choose from a 30 or 90 day Waiting Period (unless the Tailored Sub-Plan applicable to you does not allow a 90 day Waiting Period), subject to the Insurer's acceptance. The Waiting Period affects the cost of your insurance cover.

Benefit Period: this refers to the maximum length of time you can receive Income Protection benefits while you suffer Total Disability. If you are an Employer Sponsored Product member with default Income Protection cover, the Benefit Period varies

depending on the Tailored Sub-Plan (refer to the attached Appendix for your Tailored Sub-Plan for the Benefit Period relevant to you). You can apply to the Insurer to change the Benefit period. If you are applying for Voluntary Income Protection cover or to change your Benefit Period, you can choose from a 2 or 5 year Benefit Period or a Benefit Period up to age 65 (unless the Tailored Sub-Plan applicable to you does not give you a choice of Benefit Period), subject to the Insurer's acceptance. The Benefit Period affects the cost of your insurance cover.

Commencement of Income Protection cover

If you qualify for Automatic Acceptance under a Tailored Sub-Plan, your default Income Protection cover in the Enterprise Plan:

- commenced on 1 July 2017, if you were transferred to the Employer Sponsored Product under a successor fund arrangement and were eligible for cover on 30 June 2017;
- will commence on the day you are joined to the Plan by your employer provided an employer contribution is received within 120 days of the end of month of joining and you were At Work on the day you are joined. Otherwise, cover commences when the first contribution is received (if you meet the At Work requirement).

Members who do not have default Income Protection cover or wish to apply for (or vary) Income Protection cover will be subject to the provision of evidence of good health satisfactory to the insurer. Cover will commence once the Insurer confirms acceptance of your application including any loadings, exclusions or other conditions that will apply and the required premium is paid.

Income Protection Benefits

Total Disability

If you suffer Total Disability during the Benefit Period, a Monthly Benefit will be payable after the expiration of the Waiting Period and will continue until the earliest of:

- you ceasing to meet the definition of Total Disability
- the expiry of the Benefit Period
- you reach age 65 (or earlier if your Tailored Sub-Plan specifies an earlier cessation age)
- cover ceasing for any other reason.

Partial Disability

A benefit will be payable in the event you are Partially Disabled, however conditions do apply. Refer to section on Important Definitions.

The benefit amount is calculated by the following formula, less any Other Disability Income that accrues during the month:

$$((A - B)/A) \times C$$

Where:

- A** is your pre disability Monthly Income
- B** is your actual Monthly Income earned during the month of Partial Disability
- C** is the Monthly Benefit which would otherwise be payable if you had suffered Total Disability

No Partial Disability benefit is accrued or payable until the Waiting Period has ended.

If you suffer Partial Disability and no work is available, the Insurer will substitute an amount calculated by your capacity to earn, based on medical evidence.

Accident Cover

A benefit may also be payable if you suffer Total Disability caused solely as a result of an Injury whilst you are being underwritten by the Insurer for new cover or an increase or improvement in existing cover and have Accident Cover.

Accident Cover commences from the date the Insurer receives an application for either commencement of Income Protection cover or an increase or improvement (for example, reducing your Waiting Period or increasing your Benefit Period) in Income Protection cover. If you suffer Total Disability caused solely as a result of an Injury while you have Accident Cover, the Insurer will pay your Monthly Benefit, subject to certain conditions. Your Accident Cover ends on the earliest of the following:

- the Insurer notifies the Trustee that you have been accepted for cover
- the Insurer decides to refuse you cover
- your application is withdrawn or cancelled or the Insurer is advised that it is not proceeding
- 90 days after it began, in which case cover will cease at midnight on the 90th day
- the termination of the insurance policy.

The amount of the Monthly Benefit for Accident Cover shall not be greater than the maximum amount of cover which would have been applicable to you upon approval of your application by the Insurer and (subject to this maximum limit), the benefit payable shall be the lesser of the amount of cover being applied for or \$15,000 per month. The Monthly Benefit for Accident Cover is payable for a maximum period of 90 days or when Accident Cover ceases (whichever is earlier).

The Insurer will not be liable to pay a benefit for Partial Disability while you have Accident Cover.

Important definitions for Income Protection

This section sets out some important definitions relevant to the provision of Income Protection cover and payment of insured benefits. It does not set out all definitions in the insurance policy. If you would like further information about other defined terms used in this Guide (including the Appendices), contact the Plan Administrator.

At Work means that you are actively performing all of the duties of your usual occupation and not in receipt of and/or entitled to claim income support benefits from any source including but not limited to worker's compensation benefits, statutory transport accident benefits and disability income benefits

Casual Employee means an employee who is not employed on a permanent basis under an ongoing contract that:

- a) is for an indefinite duration or a fixed term of more than 6 months; and
- b) requires the employee to perform identifiable duties for a regular number of hours each week; and
- c) provides the employee with paid annual leave, sick leave, leave loading and long service leave.

Disability - either Total Disability or Partial Disability.

Excluded Occupations - any of the following:

- working as a support person, domestic helper or carer (whether in a paid capacity or not) for an organisation which provides such services to persons suffering from Acquired Immune Deficiency Syndrome (AIDS)
- air traffic controller
- earth drilling, mineral exploration, miner or person working with explosives
- professional entertainer such as actor, dancer, musician or stage performer
- fireman, police, ambulance officer or paramedic
- fisherman
- forestry worker
- sex worker
- workers in the horse racing industry such as trainer, jockey or strapper
- workers whose work requires them to work at heights such as rigger, scaffolder, roof worker or antenna erector

- offshore oil rig worker
- commercial pilot
- professional or semi-professional sport person
- security guard, doorman, bouncer or person employed in crowd control
- sheltered workshop employee
- seasonal worker or employees in industries with casual workforce
- underground or underwater worker.

Injury - bodily injury caused by violent, external, and visible means.

Illness - a sickness, disease, or disorder.

Monthly Income -

- where you do not directly or indirectly own part of your employer, 1/12th of your current annual pre-tax salary excluding any director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities, unless the Insurer has expressly agreed otherwise, or
- where you directly, or indirectly, own part of, or all of, a business or practice which is your employer, 1/12th of the annual share of the income of that business or practice generated by your personal exertion in the previous 12 months after the deduction of your share of expenses in generating that income, or any other income the Insurer has expressly approved.

Other Disability Income - any income (other than income under the Enterprise Plan's insurance policy) which you may derive during a month for which the amount of the benefit that applies to you under the policy is being assessed, whether that income was actually received or not and includes:

- any other income derived as a result of incapacity under any other insurance policy, and
- any benefit under any worker's compensation, motor accident compensation or other similar State, Federal or Territory legislation, and
- sick leave entitlements

but does not include

- income earned from investments
- any lump sum Total and Permanent Disablement benefit, lump sum superannuation benefit, lump sum trauma or Terminal Medical Condition style of benefit and
- annual leave or long service leave entitlements.

Any Other Disability Income that is in the form of a lump sum or is commuted to a lump sum, has a monthly equivalent of 1% of the lump sum for each month a disability benefit is paid.

If it can be shown that a portion of the lump sum represents compensation for pain and suffering, or the loss of use of a part of the body, the Insurer will not take that portion into account as Other Disability Income.

Where a common law, worker's compensation or statute payment is received as a lump sum and pain and suffering cannot be isolated from loss of earnings, the Insurer will convert this to income on the basis of 1% of the lump sum for each month a disability benefit is paid.

Partial Disability - you have ceased to suffer Total Disability and:

- you have resumed employment, or
- in the Insurer's opinion, you are deemed capable of returning to partial employment duties, and
- as a result of the Injury or Illness that caused your Total Disability you received, or would in the Insurer's opinion receive, a Post-Disability Income that is less than your Monthly Income, and

- you are under the continuous and regular care of a medical practitioner undergoing appropriate treatment.

Post-Disability Income - any income, other than income received under the Enterprise Plan's insurance policy that you may derive after the commencement of the applicable Waiting Period during a month for which the amount of the benefit that applies to you under the policy is being assessed.

However, if you are, in the Insurer's opinion, suffering Partial Disability but have not yet received such income, the Insurer will estimate your capacity to earn by substituting an amount for partial earnings with regard to the extent of your Partial Disability to enable the Insurer to calculate the benefit.

Pre-Existing Condition means a medical condition of which the Member was aware before they were provided with insurance cover under the Plan.

Total Disability - because of Injury or Illness, you are:

- for the first 2 years, unable to perform at least 1 income producing duty of your occupation. For the remainder of the Benefit Period (where applicable), you must be unable to perform your own occupation or any other occupation which you are reasonably capable of performing by reason of education, training or experience, and
- under the regular care of, and following the advice of, a medical practitioner, and
- not working in any occupation, whether for reward or not for reward.

An income producing duty is a duty of your occupation immediately before you became disabled which generates 20% or more of your Monthly Income.

Monthly Benefit

For Employer Sponsored Product members covered by a Tailored Sub-Plan, the Monthly Benefit (including any applicable maximum limit) is described in the attached Appendix for the Tailored Sub-Plan relevant to you.

For Personal Product members, the Monthly Benefit is 75% of Monthly Income (up to \$25,000 per month) plus 50% of remaining Monthly Income, subject to a total maximum of \$30,000 per month.

The Monthly Benefit may also include Superannuation Contribution cover, on application to the Insurer. Superannuation Contribution cover is available to Personal Product members and some Tailored Sub-plans.

The Monthly Benefit may be subject to Benefit Indexation.

The Monthly Benefit may be offset by Other Disability Income.

Benefit Offsets

The amount of the Monthly Benefit paid to you for a month shall be reduced by any Other Disability Income that accrues during that month. If you are in receipt of, or entitled to Other Disability Income and this exceeds the agreed Monthly Benefit of your Monthly Income, then the Insurer will not be liable to pay the Monthly Benefit.

If your entitlement to Other Disability Income is in dispute the Insurer will, at their discretion, pay the full amount of benefits due under the policy on a conditional basis until the dispute is resolved. If the Insurer chooses to pay, and you receive Other Disability Income, the Insurer may offset those payments received from future benefits or recover the amount of the benefit paid which would have been offset.

Benefit Indexation

If a claim has been paid for 12 continuous months the amount of the Monthly Benefit will be indexed by the lesser of the annual CPI percentage increase and 7.5%. The Monthly Benefit will thereafter be increased for each consecutive 12 month period where a benefit continues to be paid to the Member.

Superannuation Contribution cover

If your employer is making compulsory superannuation contributions for you to the Plan, subject to conditions set out in the Tailored Sub-Plan for your employer, an additional benefit will be paid to the Plan to cover those contributions in the event of you making a claim.

Income Protection claim

If you are unable to work through Injury or Illness and you believe you are entitled to make a claim, you should contact the Plan Administrator. The Plan Administrator will liaise with you, the Insurer and the Trustee throughout the assessment procedure and payment of any subsequent benefit.

The payment of an insured benefit is subject to acceptance of the claim by the Insurer (which includes the Insurer being satisfied that you meet relevant definitions and other terms and conditions of the insurance policy). The Trustee must also be satisfied that the insured benefit can be paid from the Plan.

Pre-existing Conditions

If you make a claim in respect of a Pre-existing Condition, the Insurer will only be liable to pay a benefit if your cover was a result of automatic acceptance. However, if you applied for Income Protection cover and provided medical evidence to the Insurer, benefits will be paid if the Pre-existing Condition was disclosed on your application and the Insurer agreed to cover that Pre-Existing Condition.

Additional benefits

You may also be eligible to receive the following additional benefits under your Income Protection cover:

- Approved Rehabilitation Benefit – this will pay for an approved rehabilitation program in addition to the other benefits if the Insurer believes the program will assist you in returning to work and approves the use of the program.
- Recurrent Disability Benefit – if a recurrence of a disability (resulting from the same medical condition) occurs within 6 months of returning to full time work it will be considered to be a continuation of the previous period of disability and the Waiting Period will not apply.

Waiver of premium

During a period where you are receiving benefits due to a Total Disability the premiums for your cover will be waived by the Insurer.

Death benefits whilst on claim

In the event of death whilst you are receiving a Total or Partial Disability benefit, the Insurer will pay an additional \$10,000 lump sum Death benefit upon receipt of satisfactory evidence.

Exclusions for Income Protection benefits

No benefit will be payable under the policy where the claim results directly or indirectly from:

- self-inflicted injury or attempted suicide (regardless of your sanity at the time),
- participation in a criminal act,
- if your occupation is an Excluded Occupation, as set out on page 3 (without the Insurer's prior approval),
- service in the armed forces (with the exception of the Australian Defence Force Reserves),
- war or act of war, or
- normal and uncomplicated pregnancy (including miscarriage and participation in IVF) or childbirth.

Benefits whilst residing overseas

The Insurer will pay benefits for up to 6 months whilst you remain overseas. If your entitlement is on-going, the Insurer will continue to pay your benefit upon your return to Australia.

Cover during Approved Leave

Cover is continued for up to 2 years whilst on approved employer leave provided that employment is ongoing and premiums continue to be paid to the Insurer.

Premium rates for Income Protection cover

Insurance premiums are payable monthly and are debited directly from your member account. The insurance premiums usually include an insurance administration fee. This insurance administration fee is payable to the Plan Administrator to cover the cost of administering the insured benefits. The administration fee varies depending on the applicable premium rates.

The cost of Income Protection cover for Employer Sponsored Members covered by a Tailored Sub-Plan (excluding stamp duty) is shown in the attached Appendix for the Tailored Sub-Plan relevant to you.

The cost of Income Protection cover for Personal Product members (excluding stamp duty) is shown in Appendix A.

In addition to the insurance fees for Income Protection cover shown in the Appendices, stamp duty applies and is deducted from your account, where applicable. Stamp duty varies depending on the charges applied by each state or territory and ranges from 5% to 11% of the premiums

Cover on automatic transfer from the Employer Sponsored Product to the Personal Product

Upon notification of your termination of employment with your employer, your cover will automatically transfer to the Enterprise Plan's Personal Product provided cover has not ceased for any other reason. Unless otherwise agreed, the same Benefit Period and Waiting Period that applied will transfer and the cover will become subject to the insurance premium rates and occupational loading factors that apply to the Personal Product, without the need for underwriting (refer to Table 1 in Appendix A).

Any individual restrictions, conditions, exclusions or loadings which applied to your Income Protection cover at the date of transfer will also apply in the Personal Product.

Cessation of Income Protection Cover

Your cover will terminate at the earliest of the following:

- you reach age 65 (or if your Tailored Sub-Plan specifies an earlier cessation age, you reach that age)
- there are insufficient funds in your account to meet the next premium due
- you retire permanently from the workforce
- you cease to be a member of the Enterprise Plan
- you cease to be an Australian Resident
- you commence service with the armed forces of any country (other than the Australian Defence Force Reserves)
- you are on approved leave longer than the period of cover allowed in such circumstances by the Insurer
- you exercise your right to direct future employer contributions to another superannuation fund as a result of Choice of Fund legislation and transfer your account balance from the Enterprise Plan to your chosen fund
- you cease to reside in Australia or fail to meet the Insurer's agreed terms of cover during an employer secondment overseas (as defined in the insurance policy)
- you are subject to a fraudulent claim under the insurance policy
- you die
- the date on which all cover under the insurance policy ceases
- on the date the Trustee gives the Insurer notice that cover for you shall cease. Note: the Trustee will give the Insurer notice that your cover shall cease if you request in writing that your cover cease. Cover will cease with effect from the date your request is received (unless you opt out of cover within a timeframe advised to you with your Welcome Letter, with effect from the date cover otherwise commenced).

Death Only and Death and Total and Permanent Disablement (TPD) cover

Death and TPD Cover Overview

Eligibility: Death only or Death and TPD cover is usually only available to Permanent Employees who work a minimum of 15 hours per week, meet the minimum entry age (after their 15th birthday) and maximum entry age (prior to their 65th birthday) and are an Australian Resident. Casual Employees cannot usually obtain cover. Additional or different eligibility criteria may apply to you if you are covered by a Tailored Sub-Plan or to obtain other default cover.

Default Death only or Death and TPD Cover (Automatic Acceptance): If you are an Employer Sponsored Product member covered by a Tailored Sub-Plan, you may be automatically accepted for default Death only or Death and TPD cover, without having to provide satisfactory health evidence to the Insurer. On joining the Plan you may be granted a level of default Death only or Death and TPD cover up to a specified amount without the need to provide evidence of health to the Insurer provided you were:

- at Work on the day you were first eligible for insurance cover and
- performing all the normal duties of your occupation.

Refer to the attached Appendix for the Tailored Sub-Plan relevant to you for details of the Automatic Acceptance level (including any Automatic Acceptance limit) applicable to your Tailored Sub-Plan. Details of any default Death only or Death and TPD cover applicable to you on joining the Plan are provided with your Welcome Letter.

Where you have been transferred to the Employer Sponsored Product under a successor fund arrangement on 30 June 2017 and are covered by a Tailored Sub-Plan, the insurance arrangements under the Tailored Sub-Plan continue to apply to you in the Employer Sponsored Product from 1 July 2017.

All other Employer Sponsored Product members may be eligible for a minimum dollar amount of Death and TPD cover.

Amount of Default Cover: If you are an Employer Sponsored Product Member covered by a Tailored Sub-Plan, the amount of default cover or how it is calculated is set out in the attached Appendix for the Tailored Sub-Plan relevant to you. Maximum limits apply. Default Death only or Death and TPD cover under a Tailored Sub-Plan may be unitised, a fixed dollar amount or formula based.

If you are:

- an Employer Sponsored Product Member joined to the Plan on 30 June 2017 under a successor fund arrangement with nil insurance immediately prior to the transfer who has been notified that a dollar amount of default cover will be provided; or
- an Employer Sponsored Product Member joined to the Plan after 1 July 2017 who is **not** covered by a Tailored Sub-Plan,

you automatically receive \$50,000 of death and TPD cover, if eligible, on an opt-out basis.

The \$50,000 cover is only provided for new events where the Illness was diagnosed, or the Injury occurred, after the cover commenced. All conditions that are pre-existing prior to this date are excluded for the first 24 months. If you have been At Work for 30 consecutive days at the end of the 24 months then you will be provided with full cover. The 30 consecutive days will commence on the anniversary date 24 months after the date your cover commenced. If this requirement is not met, cover will continue to be provided for new events only until you have been At Work for 30 consecutive days

Voluntary Additional Death only or Death and TPD cover: Personal Product members and Employer Sponsored Product

members without default Death only or Death and TPD cover can obtain such cover on application to the Insurer (unless you are covered by a Tailored Sub-Plan that does not offer Voluntary TPD cover). Employer Sponsored Product members with default Death only or Death and TPD cover can apply to vary their cover (for example increase the amount of cover over and above any automatic cover). Any applications to the Insurer are subject to the provision of satisfactory health evidence. (Note, however, that some increases – referred to as Nominated events cover increases - can be obtained without providing medical evidence).

The maximum amount of Death only or Death and TPD cover available on application to the Insurer is:

- Death: unlimited
- Terminal Medical Condition (also referred to as Terminal Illness, in this guide): \$3 million
- TPD: \$3 million.

Your amount of TPD cover cannot exceed your amount of Death cover.

Please contact Member Services on 1800 816 575 for the appropriate form or for more information.

Commencement of Death only or Death and TPD cover

If you qualify for Automatic Acceptance under a Tailored Sub-Plan, your default Death only or Death and TPD cover in the Enterprise Plan:

- commenced on 1 July 2017, if you were transferred to the Employer Sponsored Product under a successor fund arrangement and were eligible for cover on 30 June 2017;
- will commence on the day you are joined to the Plan by your employer provided a contribution is received from your employer within 120 days of the end of month of joining and you were At Work on the day you are joined. Otherwise, cover commences when the first contribution is received (if you meet the At Work requirement).

If the default Death only or Death and TPD cover under a Tailored Sub-Plan is formula based cover that is subject to an Automatic Acceptance limit which is lower than the level of cover calculated using the formula, insurance cover above the Automatic Acceptance limit is not granted automatically and you will be provided with the Insurer's health evidence form for completion. The form will then be assessed by the Insurer and cover commences on the day the Insurer advises in writing.

If you qualify for the \$50,000 of default Death and TPD cover, this cover will commence:

- in the case of members transferred to this product under a successor fund arrangement, on 1 July 2017 unless notice in writing to opt-out of cover was received within the required timeframe,
- otherwise the date you joined the Plan or the date the member's account balance is sufficient to pay the required premiums.

If notice to opt-out of cover was received prior to 1 July 2017 then cover will be deemed to have not come into force. If notice to opt-out of cover was received on or after 1 July 2017 then cover will cease from the date the notification was received.

Members eligible for \$50,000 Death and TPD cover are those that satisfy the following conditions:

- a) in the case of a member joined to the Employer Sponsored Product under a successor fund arrangement on 30 June 2017, with nil insurance on that date, the member's account balance was greater than \$4,888 and was invested in the MySuper MyLife product on transfer to the Plan;
- b) in the case of a member joined to the Employer Sponsored Product after 1 July 2017, the member is NOT covered by a Tailored Sub-Plan;

- c) the member has not previously opted out of cover under the Enterprise Plan's policy; and
- d) the member has not previously claimed for TPD or terminal illness, or is entitled to lodge a claim for TPD or terminal illness, under any life insurance policy; and
- e) the member has not previously been declined for death or TPD cover by the Insurer; and
- f) the member is less than age 65 at the date cover commences; and
- g) the member is not employed in an Excluded Occupation.

If these conditions are not satisfied, the member is not eligible for this cover.

Members who do not have default Death only or Death and TPD cover or wish to apply for (or vary) Death only or Death and TPD cover will be subject to the provision of evidence of good health satisfactory to the insurer. Cover will commence once the Insurer confirms acceptance of your application including any loadings, exclusions or other conditions that will apply and the required premium is paid.

Premiums for members who qualify for the \$50,000 of default Death and TPD cover are shown in Appendix O.

Death and TPD Cover Benefits

Death cover (including Terminal Medical Condition)

Death cover (including cover for a terminal medical condition unless a Tailored Sub-Plan excludes cover for a terminal medical condition) provides a lump sum payment upon your death or suffering a terminal medical condition.

Terminal Medical Condition Cover

If you are diagnosed with a Terminal Medical Condition (defined below) after your Death cover commenced in the Plan, an insurance benefit may be payable equal to the amount of your Death benefit (subject to a maximum of \$3 million). This benefit is considered by the Insurer to be an advance payment of part or all of your Death insurance cover, and the terms and conditions applicable to Death cover in this Guide also apply to Terminal Medical Condition cover unless otherwise noted. In addition, if you meet the definition of Terminal Medical Condition under superannuation law, your account balance in the Plan will also be payable, however you should be aware that if your account balance is paid to you in full because you satisfy the definition of Terminal Medical Condition under superannuation law, your Terminal Medical Condition cover will cease.

If your Death benefit is greater than \$3 million, and you remain a member of the Plan and continue to pay premiums after a Terminal Medical Condition benefit is paid by the Insurer, the remainder of your Death benefit will be paid by the Insurer in the event of your subsequent death whilst a member of the Plan. Please note that from the date you lodge a Terminal Medical Condition claim, you cease to be eligible for any Total and Permanent Disablement cover, or any increase or reinstatement of such cover.

Definition of Terminal Medical Condition

For the purpose of your insurance cover, you will be deemed to suffer from a Terminal Medical Condition if the Insurer is satisfied that you suffer from a disease or condition which, in the opinion of two registered Doctors approved by the Insurer, is likely to lead to your death within 12 months (the Certification period) from the date the Doctor provides certification in respect of the Terminal Medical Condition and the Certification Period must not have ended. At least one of the registered Doctors must be a specialist in the field to which the Terminal Medical Condition relates.

TPD cover

Definition of Total and Permanent Disablement

The definition of TPD is dependent on whether, in the 6 months prior to the date of your disability, you were aged less than 65 and gainfully employed as a Permanent Employee working at least 15 hours each week. If this is the case, then the definition provides that you suffer TPD in the event you:

- are unable to do any work as a result of Injury or Illness for 6 consecutive months and, in the opinion of the Insurer, at the end of that 6 months you continue to be so disabled that you are, in the opinion of the Insurer, unlikely to resume your previous occupation at any time in the future and will be unlikely at any time in the future to perform any Other Occupation, or

- suffer the permanent loss of the use of 2 limbs, or the sight of both eyes, or the permanent loss of the use of 1 limb and the sight of 1 eye, or

- suffer a cognitive loss.

In all other cases, the definition provides that you suffer TPD if you, in the opinion of the Insurer:

- suffer the permanent loss of 2 limbs, or the sight of both eyes, or the permanent loss of the use of 1 limb and the sight of 1 eye, or

- suffer an Injury or Illness that wholly prevents you from performing 2 of the following activities of daily living without the assistance of someone else for at least 6 consecutive months:

- Bathing - the ability to wash or shower
- Dressing - the ability to put on and take off clothing
- Feeding - the ability to get food from a plate into your mouth
- Mobility - the ability to get in and out of a chair and a bed
- Toileting - the ability to use the toilet, including getting on and off

and you have been under the regular care and attention of a medical practitioner since your Injury or Illness occurred, and in the opinion of the Insurer the Injury or Illness means that you are unable to ever again perform at least 2 of the above activities without assistance of someone else, or

- suffer a cognitive loss.

If you make a TPD claim, medical reports will be required to assess whether you are eligible to receive the TPD benefit. You will also need to satisfy the Trustee that you have met a condition of release under superannuation law before any insurance proceeds received in respect of your claim can be paid from the Plan.

There are other important definitions relevant to Death and TPD cover, shown further below.

TPD Tapering

Where TPD cover is a fixed level of cover (either on application to the Insurer or because fixed cover applies to you under a Tailored Sub-Plan), a TPD taper will apply. When an insured member reaches their 61st birthday, their TPD cover reduces by 10% each year until the member reaches the Maximum Insurable Age.

Accident cover

Accident Cover up to a maximum of \$1.5 million will be provided whilst any application (which is subject to the provision of satisfactory health evidence to the Insurer) for Death only or Death and TPD cover is being assessed by the Insurer.

In the event of your death or becoming TPD during this assessment period, the Insurer may pay a benefit where your Death or TPD was caused by a visible, violent and external injury to your body.

Accident Cover ends on the earliest of the following:

- when the Insurer has notified the Plan of its acceptance of your cover
- when the Insurer declines your application for cover
- when you withdraw or cancel your application
- 90 days after it began or
- the termination of the insurance policy.

Important Definitions for Death & TPD Cover

This section sets out some other important definitions relevant to the provision of Death and TPD cover and payment of insured benefits. It does not set out all definitions in the insurance policy. If you would like further information about other defined terms used in this Guide (including the Appendices), contact the Plan Administrator.

At Work means that you are actively performing all of the duties of your usual occupation and not in receipt of and/or entitled to claim income support benefits from any source including but not limited to worker's compensation benefits, statutory transport accident benefits and disability income benefits

Excluded Occupations – excluded occupations apply to Death only and Death and TPD cover. Refer to the list of excluded occupations shown on page 3 of this Guide for Income Protection cover, which are also relevant here.

Gainful Employment – means employed or self employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Injury - bodily injury caused by violent, external and visible means

Illness - a sickness, disease or disorder

Maximum Insurable Age – Age 70, unless a lower maximum insurable age applies under a Tailored Sub-Plan.

Other Occupation - any occupation you are qualified to perform by your education, training or experience at the time the claim is assessed and includes

- part-time occupations, and
- an occupation which may be perceived by you to be of lower status than your previous occupation or an occupation in which you do not earn as much income as you did in your previous occupation.

Permanent Employee - an employee who is employed on a permanent basis under an on-going contract that:

- is for an indefinite duration or fixed term of more than 6 months,
- requires the employee to perform identifiable duties for a regular number of hours each week, and
- provides the employee with paid annual leave, sick leave, leave loading, and long service leave.

Nominated events cover increases

You may wish to increase your cover at times of change in your life. Under nominated events cover you can apply to increase your Death only or Death and TPD cover without having to provide medical evidence. Increases without medical evidence are capped at 25% of your sum insured up to a maximum of \$200,000, or one unit of cover if your cover is unitised.

Nominated events eligible for increased cover without medical evidence are:

- purchase a home for your permanent residence and take out a mortgage,
- get married, or
- you or your partner gives birth or adopts a child/children (each a Nominated Event)

provided that:

- you are aged less than 55 on the date you apply for this increase in cover

- your cover is not subject to any special conditions such as premium loadings, restrictions or exclusions
- you have not previously been declined cover
- you can only increase your cover once for any Nominated Event in any year and only once ever for each Nominated Event
- you apply for cover within 90 days of the Nominated Event
- the increased cover amount is lower than the maximum cover available, and
- you provide sufficient proof to the Insurer's satisfaction that the Nominated Event occurred.

If a claim arises within the first 6 months of cover increasing as a result of a Nominated Event, the Insurer will only pay the increased cover amount where the claim is as a result of bodily injury caused by visible, violent and external means.

Death Benefit claims

If you die, your superannuation savings and your insured benefit will become available for payment to your dependants or your legal personal representative.

The Trustee has the final decision on who will receive your death benefit. The Trustee will consider your nominated beneficiaries as your preferred choice. The Trustee is not bound to pay your death benefit to your nominated beneficiary. You can bind the Trustee to your preferred choice for beneficiary by completing the Binding Beneficiary Nomination Form available by contacting the Plan Administrator (provided the Nomination is valid and effective at the date of death).

Making a TPD or Terminal Medical Condition claim

To make a TPD or Terminal Medical Condition claim you should contact the Plan Administrator. Terminal Medical Condition claims can be assessed immediately on diagnosis of your condition. Generally, TPD claims are not assessed until you have been absent from work for 6 months, however, you should make contact with the Plan Administrator during this 6 month period.

Exclusions for Death, Terminal Medical Condition & TPD cover

No insured benefit will be paid if a claim arises directly or indirectly as a result of war or an act of war.

Special conditions regarding leave and secondment

Employer Approved Leave – cover will continue if you are on Employer Approved Leave for up to 2 years, providing your premiums are paid. If your leave continues beyond this period, any further cover is at the discretion of the Insurer.

Leave Due to Injury or Illness – you will continue to be covered if you are on leave due to Injury or Illness provided you continue to be employed by your employer and your premiums are paid.

Secondment Overseas – if you are seconded for a period of more than 3 months, cover will continue for up to 3 years provided that your premiums are paid and certain conditions by the Insurer are met.

Premium rates for Death and TPD cover

Insurance premiums are payable monthly and are debited directly from your member account balance. The insurance premiums usually include an insurance administration fee. This insurance administration fee is payable to the Plan Administrator for insurance administration services. The administration fee varies depending on the applicable premium rates.

The cost of Death only or Death and TPD cover for Employer Sponsored Members covered by a Tailored Sub-Plan is shown in the attached Appendix for the Tailored Sub-Plan relevant to you.

The cost of \$50,000 Death and TPD cover provided automatically to eligible Employer Sponsored Product members is shown in Appendix O.

The costs of Death only or Death and TPD cover for Personal Product members is shown in Appendix A.

Note if you are provided with Death and TPD cover under Appendix O you cannot subsequently change this to Death Only cover.

There are no additional fees payable for any Death only or Death and TPD insurance you have other than the premium amount debited to your account.

Cover on automatic transfer from the Employer Sponsored Product to the Personal Product

Upon notification of your termination of employment with your employer, your cover will automatically transfer to the Enterprise Plan's Personal Product provided cover has not ceased for any other reason. Unless otherwise agreed, the same type and level of cover will transfer as fixed cover subject to the insurance premium rates and occupational loading factors that apply to the Personal Product, without the need for underwriting (refer to Table 2 in Appendix A).

Any individual restrictions, conditions, exclusions or loadings which applied to your Death only or Death and TPD cover at the date of transfer will also apply in the Personal Product.

When cover for Death and TPD ceases

Your cover for Death, Terminal Medical Condition and TPD ceases on the earliest of the following:

- you reach age 70 (or if your Tailored Sub-Plan specifies an earlier cessation age, you reach that age).
- you join the armed forces of any country (other than the Australian Defence Force Reserves).
- you cease to be an eligible person or a member of the Plan.
- you cease to be an Australian Resident.
- you cease to reside in Australia (or fail to meet the agreed conditions for Overseas Residence cover, if such cover has been granted).
- there are insufficient funds in your account to meet the next premium payment that falls due.
- you have been on approved leave from your employer for longer than the period the Insurer has agreed to provide cover
- the date you cease employment with your employer, unless you are an Employer Sponsored Product member whose cover is transferred to the Personal Product (as described earlier in this Guide)
- when the Insurer admits a claim for a benefit to you (other than of the remainder of your Death cover, if any, after payment of a Terminal Medical Condition benefit, as described under Terminal Medical Condition cover above)
- on the date the Trustee gives the Insurer notice that cover for you shall cease.

General terms and conditions applicable to all cover types

Duty of disclosure

Before you are covered under a life insurance contract with the Plan (including all cover other than default cover), you have a duty to tell us or the Insurer anything that you know, or could reasonably be expected to know, which may affect the Insurer's decision to insure you and the terms of that insurance.

This duty of disclosure continues after you have completed any application for cover until the cover has been issued by us.

The same duty applies before you extend, vary or reinstate insurance cover.

You do not need to disclose anything that:

- reduces the risk you are insured for; or
- is common knowledge; or
- the Insurer knows or should know as an insurer; or
- the Insurer waives your duty to disclose.

If you do not tell us something

In exercising the following rights, the Insurer must consider whether different types of cover can constitute separate contracts of life insurance. If they do, it may apply the following rights separately to each type of cover.

If you do not disclose something that you are required to, and the Insurer would not have insured you on the same terms if you had disclosed, it may avoid the cover within 3 years of issuing it.

If the Insurer chooses not to avoid the cover, it may, at any time, reduce the amount for which you have been insured. This would be worked out using a formula that takes into account the premium that would have been payable if you had disclosed everything you should have. However, for death cover, we may only exercise this right within 3 years of issuing the cover.

If the Insurer chooses not to avoid the cover or reduce the amount for which you have been insured, it may, at any time vary the cover in a way that places it in the same position it would have been in if it had been told everything it should have been told. However, this right does not apply to death cover.

If your failure to disclose is fraudulent, the Insurer may refuse to pay a claim and treat the cover as if it never existed.

All questions on any application you make in relation to insurance cover are relevant as to whether or not the Insurer accepts the risk and, if so, on what terms.

Privacy

Privacy laws protect your privacy. The way in which the Trustee and Insurer collect, use, disclose and handle your information is described in the Trustee and the Insurer's Privacy Policies. Please be aware that the duty of disclosure as explained above applies to the information you provide. If you fail to comply with this duty you may be in breach of it, the consequences of which are explained under Duty of Disclosure.

The Trustee and Insurer may collect and use or disclose your personal information (including health and sensitive information) to assess, verify and process your application and any claim made.

The Trustee and Insurer may collect or disclose information relating to you or your application or any claim you may make to or from each other and a range of services including: financial advisers, reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants or current or former employers or lawyers, claim investigators and other third party service providers. If this information is not provided, your application for insurance or an insurance claim may not be processed. You have a right to access any personal information held about you unless the Trustee or Insurer is legally entitled to deny access. If you want to know more about the Trustee or the Insurer's approach to privacy or you want to know more about your application, you can contact Member Services on 1800 816 575.

Occupational loadings

Insurance premiums are tailored to suit the level of risk associated with different occupational classes. The table below shows the loadings generally applicable to the various occupational classes. If an insured Member's occupation is unknown a Default occupational rating applies. The Default occupational rating where a Member's occupation is unknown is Light Manual for all members with the exception of those members provided with \$50,000 of Default Death only or Death and TPD insurance cover from 1 July 2017 for whom the Default occupational rating is Skilled. Also, some Tailored Sub-Plans may have different Occupational loadings or the insurance premiums applicable to cover may not be affected by occupational loadings (refer to the Appendix applicable to you).

Occupational Loading Levels		
Occupation Class	Income Protection	Death/TPD Cover
Professional	0.90	0.89
White Collar	1.00	1.00
Light Manual	1.40	1.25
Skilled	2.20	1.56
Unskilled	3.00	2.08
Excluded occupations		
The Default occupation rating where a Member's occupation is unknown is Light Manual for all members with the exception of those members who have successor fund transferred from 1 July 2017 with \$50,000 default cover for whom the Default occupation rating is Skilled.		Subject to prior approval by the Insurer and individual loadings

Description of Occupation

- Professional** - Employees who hold a tertiary qualification and are registered by a government body or are members of a professional institute and earn more than \$100,000 p.a. These occupations must be working in a sedentary capacity in an office environment, in an office or retail building, with less than 20% of time spent outdoors.
- White Collar** - Employees mainly engaged in clerical and administrative office based duties working indoors and in a sedentary capacity.
- Light Manual (default)** - Employees mainly engaged in light manual duties or who travel but do not deliver goods (e.g. retail and sales personnel, computer technicians, supervisors of manual work or professionals with some fieldwork).
- Skilled** - Skilled trades and semi-skilled employees who hold a trade certificate and perform a moderate amount of manual work (e.g. plumbers, carpenters, and nurses).
- Unskilled** - Unskilled employees mainly performing manual work or skilled employees performing heavy manual work (e.g. construction workers, factory workers, cleaners, labourers, delivery drivers, storemen, production workers, and machine operators).
- Excluded Occupations** - A number of occupations are deemed to be hazardous and are therefore excluded from cover unless otherwise approved by the Insurer.

Appendix A – Personal Product Premium rates

The premium rates applicable include a fee of 15% of the premiums to cover insurance administration costs.

Table 1: Income Protection Premiums (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured for White Collar occupations

Age next birthday	2 Year Benefit 30 Day Wait *		2 Year Benefit 90 Day Wait *		5 Year Benefit 30 Day Wait *		5 Year Benefit 90 Day Wait *		Benefit to Age 65 30 Day Wait *		Benefit to Age 65 90 Day Wait *	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<20	2.11	3.17	0.77	1.16	2.85	4.28	1.00	1.50	4.54	6.81	1.96	2.94
21	2.11	3.17	0.77	1.16	2.88	4.32	1.02	1.53	4.69	7.04	2.02	3.03
22	2.14	3.21	0.77	1.16	2.96	4.44	1.03	1.55	4.85	7.28	2.09	3.14
23	2.17	3.26	0.77	1.16	3.04	4.56	1.05	1.58	5.03	7.55	2.17	3.26
24	2.18	3.27	0.77	1.16	3.11	4.67	1.06	1.59	5.22	7.83	2.24	3.36
25	2.23	3.35	0.77	1.16	3.19	4.79	1.09	1.64	5.40	8.10	2.32	3.48
26	2.26	3.39	0.77	1.16	3.27	4.91	1.09	1.64	5.56	8.34	2.32	3.48
27	2.29	3.44	0.77	1.16	3.36	5.04	1.09	1.64	5.75	8.63	2.34	3.51
28	2.34	3.51	0.77	1.16	3.47	5.21	1.11	1.67	5.99	8.99	2.39	3.59
29	2.40	3.60	0.77	1.16	3.61	5.42	1.11	1.67	6.30	9.45	2.46	3.69
30	2.48	3.72	0.78	1.17	3.78	5.67	1.14	1.71	6.64	9.96	2.55	3.83
31	2.58	3.87	0.81	1.22	3.98	5.97	1.18	1.77	7.03	10.55	2.65	3.98
32	2.70	4.05	0.83	1.25	4.19	6.29	1.21	1.82	7.48	11.22	2.80	4.20
33	2.83	4.25	0.86	1.29	4.42	6.63	1.27	1.91	7.98	11.97	2.96	4.44
34	2.98	4.47	0.90	1.35	4.69	7.04	1.34	2.01	8.51	12.77	3.17	4.76
35	3.13	4.70	0.96	1.44	4.98	7.47	1.43	2.15	9.11	13.67	3.39	5.09
36	3.30	4.95	1.02	1.53	5.31	7.97	1.53	2.30	9.76	14.64	3.67	5.51
37	3.52	5.28	1.08	1.62	5.66	8.49	1.62	2.43	10.49	15.74	3.97	5.96
38	3.73	5.60	1.18	1.77	6.05	9.08	1.77	2.66	11.24	16.86	4.32	6.48
39	3.97	5.96	1.28	1.92	6.46	9.69	1.93	2.90	12.08	18.12	4.73	7.10
40	4.23	6.35	1.40	2.10	6.89	10.34	2.11	3.17	12.98	19.47	5.21	7.82
41	4.48	6.72	1.52	2.28	7.34	11.01	2.33	3.50	13.92	20.88	5.72	8.58
42	4.78	7.17	1.67	2.51	7.82	11.73	2.57	3.86	14.94	22.41	6.33	9.50
43	5.12	7.68	1.83	2.75	8.35	12.53	2.85	4.28	16.05	24.08	7.02	10.53
44	5.46	8.19	2.05	3.08	8.89	13.34	3.17	4.76	17.21	25.82	7.80	11.70
45	5.84	8.76	2.26	3.39	9.47	14.21	3.52	5.28	18.45	27.68	8.67	13.01
46	6.25	9.38	2.52	3.78	10.13	15.20	3.92	5.88	19.78	29.67	9.66	14.49
47	6.70	10.05	2.83	4.25	10.81	16.22	4.35	6.53	21.19	31.79	10.77	16.16
48	7.20	10.80	3.16	4.74	11.55	17.33	4.82	7.23	22.68	34.02	12.00	18.00
49	7.71	11.57	3.54	5.31	12.34	18.51	5.35	8.03	24.27	36.41	13.36	20.04
50	8.29	12.44	3.97	5.96	13.20	19.80	5.94	8.91	25.94	38.91	14.87	22.31
51	8.92	13.38	4.45	6.68	13.98	20.97	6.58	9.87	27.70	41.55	16.50	24.75
52	9.63	14.45	5.00	7.50	14.81	22.22	7.30	10.95	29.54	44.31	18.29	27.44
53	10.40	15.60	5.62	8.43	15.69	23.54	8.08	12.12	31.46	47.19	20.20	30.30
54	11.22	16.83	6.31	9.47	16.64	24.96	8.92	13.38	33.45	50.18	22.24	33.36
55	12.15	18.23	7.08	10.62	17.46	26.19	9.85	14.78	35.48	53.22	24.36	36.54
56	13.18	19.77	7.96	11.94	18.52	27.78	10.82	16.23	37.49	56.24	26.50	39.75
57	14.32	21.48	8.91	13.37	19.61	29.42	11.86	17.79	36.19	54.29	25.11	37.67
58	15.57	23.36	9.98	14.97	20.73	31.10	12.95	19.43	34.74	52.11	23.64	35.46
59	16.99	25.49	11.18	16.77	21.87	32.81	14.07	21.11	31.44	47.16	22.12	33.18
60	18.54	27.81	12.51	18.77	22.95	34.43	15.20	22.80	28.62	42.93	20.85	31.28
61	20.26	30.39	13.95	20.93	23.77	35.66	16.09	24.14	25.63	38.45	19.94	29.91
62	22.21	33.32	15.56	23.34	24.32	36.48	16.87	25.31	25.22	37.83	19.26	28.89
63	22.86	34.29	16.35	24.53	22.86	34.29	16.35	24.53	23.18	34.77	18.83	28.25
64	19.27	28.91	12.74	19.11	19.27	28.91	12.74	19.11	19.73	29.60	14.82	22.23
65	6.65	9.67	3.95	5.93	6.65	9.98	3.95	5.93	6.65	9.98	3.95	5.93

■ Waiting period means the number of consecutive days that you must be disabled before a benefit is paid.

Table 2: Fixed Cover – Premium Rates for Death Only and Death and TPD
Annual premium per \$1,000 sum insured for White Collar occupations

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	0.69	0.81	30	0.51	0.71	44	1.18	2.16	58	3.96	9.95
17	0.69	0.81	31	0.49	0.71	45	1.28	2.39	59	4.34	11.04
18	0.69	0.81	32	0.51	0.75	46	1.39	2.67	60	4.73	12.21
19	0.69	0.81	33	0.54	0.79	47	1.52	2.99	61	5.15	13.41
20	0.69	0.81	34	0.56	0.86	48	1.65	3.36	62	5.60	14.76
21	0.69	0.81	35	0.58	0.90	49	1.82	3.79	63	6.09	16.25
22	0.66	0.79	36	0.64	0.98	50	1.99	4.26	64	6.57	17.90
23	0.62	0.75	37	0.66	1.05	51	2.16	4.77	65	7.17	19.74
24	0.56	0.71	38	0.71	1.16	52	2.37	5.37	66	7.79	18.03
25	0.56	0.71	39	0.79	1.28	53	2.57	6.01	67	8.56	19.80
26	0.51	0.68	40	0.86	1.41	54	2.80	6.72	68	9.41	21.79
27	0.49	0.66	41	0.94	1.56	55	3.04	7.40	69	10.24	23.85
28	0.49	0.66	42	1.01	1.75	56	3.31	8.15	70	11.12	26.12
29	0.49	0.69	43	1.09	1.95	57	3.61	9.00			

For all TPD cover provided as a fixed sum insured, TPD tapering applies

Occupational Loading Levels		
Occupation Class	Income Protection	Death/TPD Cover
Professional	0.90	0.89
White Collar	1.00	1.00
Light Manual Note: This is the default occupational rating where a Member's occupation is unknown	1.40	1.25
Skilled	2.20	1.56
Unskilled	3.00	2.08
Excluded occupations The Default occupation rating where a Member's occupation is unknown is Light Manual for all members with the exception of those members who have successor fund transferred from 1 July 2017 with \$50,000 default cover for whom the Default occupation rating is Skilled.		Subject to prior approval by the Insurer and individual loadings

1. Death Cover (including Terminal Illness)

Default Cover		Voluntary Cover
1 unit of Death only cover (see the table below for the amount of cover provided with each unit of cover, depending on age) Insurance Premium \$2.10 per week for 1 unit of cover		Additional units of cover are available (subject to a maximum of \$600,000 of cover) on application to the Insurer, however Terminal Medical Condition cover is subject to a maximum of \$3 million. The premium for each additional unit of cover is \$2.10 per week. Fully underwritten
Age Next Birthday	Sum Insured (1 Unit)	
Up to 40	\$120,000	
41 – 45	\$92,000	
46 – 50	\$54,000	
51 – 55	\$30,000	
56 – 60	\$25,000	
61 – 65	\$15,000	

2. Total and Permanent Disablement Cover

Not provided on either a Default or Voluntary basis

3. Income Protection Cover

Not available to Casual Employees
Maximum \$30,000 per month
Superannuation Contribution cover included
No underwriting up to a benefit of \$6,000 per month

Default Cover	Voluntary Cover
All Permanent Employees working a minimum of 15 hours per week: 75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income. If this formula means the amount of your default Income Protection Cover is greater than \$6,000 per month, you will only be automatically accepted for cover up to \$6,000 per month Benefit Period: Age 65 Waiting Period: 30 Days Benefit Indexation applies	Available on application to the Insurer, subject to maximums shown above Fully underwritten Benefit Periods Available: 2 Years; 5 Years; or Age 65 Waiting Periods Available: 30 Days or 90 Days

4. Administration Fee

The premium rates include a fee of 20% of the premium to cover insurance administration costs

5. Premium Rates

Income protection premium table (excluding Stamp Duty)
Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period to age 65
White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
<20	5.68	8.51	36	12.19	18.29	52	36.89	55.33
21	5.86	8.78	37	13.09	19.64	53	39.28	58.92
22	6.06	9.08	38	14.03	21.05	54	41.76	62.65
23	6.28	9.42	39	15.08	22.62	55	44.30	66.46
24	6.52	9.78	40	16.20	24.31	56	46.81	70.21
25	6.74	10.10	41	17.39	26.08	57	45.19	67.79
26	6.95	10.42	42	18.66	27.98	58	43.38	65.08
27	7.18	10.78	43	20.04	30.05	59	39.26	58.90
28	7.48	11.22	44	21.49	32.23	60	35.75	53.62
29	7.86	11.80	45	23.04	34.56	61	32.00	48.01
30	8.29	12.43	46	24.70	37.04	62	31.49	47.23
31	8.78	13.18	47	26.46	39.70	63	28.94	43.43
32	9.34	14.00	48	28.32	42.48	64	24.64	36.96
33	9.96	14.94	49	30.31	45.47	65	8.30	12.46
34	10.62	15.94	50	32.39	48.59			
35	11.38	17.08	51	34.58	51.88			

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
15% x Annual Salary x Plan Membership* * Years and completed months from 1 July in Commencement year to Age 65 No underwriting up to \$900,000. If the formula for calculating default cover means the amount of cover is in excess of \$900,000 you will only be automatically accepted for \$900,000 of cover.	Available on application to the Insurer, subject to underwriting. Additional Death cover is unlimited but Terminal Illness cover is subject to a maximum of \$3 million

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover but available only to employees working at least 10 hours per week Not available to Casual Employees	Available on application to the Insurer, subject to underwriting, up to a maximum of \$3 million For all TPD cover provided as a fixed sum insured, TPD tapering applies

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month
 No underwriting up to benefit of \$11,000 per month
 Insurance premium: \$13.06 per month per \$1,000 sum insured (includes Stamp Duty)

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$25,000 per month) and 50% of remaining Monthly Income Benefit Period: 2 Years Waiting Period: 30 Days Benefit Indexation applies	Available on application to the Insurer, subject to maximums shown above. Fully underwritten Benefit Periods Available: 2 Years; 5 Years; or Age 65 Waiting Periods Available: 30 Days or 90 Days

4. Administration Fee

The premium rates include a fee of 15% of the premium to cover insurance administration costs.

5. Premium Rates

Default and Voluntary Cover – Premium Rates for Death Only and Death and TPD
 Annual Premium per \$1,000 Sum Insured for White Collar occupations*

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	0.51	0.59	30	0.37	0.52	44	0.87	1.58	58	2.91	7.30
17	0.51	0.59	31	0.36	0.52	45	0.94	1.75	59	3.18	8.10
18	0.51	0.59	32	0.37	0.55	46	1.02	1.96	60	3.47	8.95
19	0.51	0.59	33	0.40	0.58	47	1.12	2.19	61	3.77	9.83
20	0.51	0.59	34	0.41	0.63	48	1.21	2.47	62	4.10	10.82
21	0.51	0.59	35	0.43	0.66	49	1.34	2.78	63	4.46	11.91
22	0.48	0.58	36	0.47	0.72	50	1.46	3.13	64	4.82	13.12
23	0.45	0.55	37	0.48	0.77	51	1.58	3.50	65	5.26	14.47
24	0.41	0.52	38	0.52	0.85	52	1.74	3.94	66	5.72	13.22
25	0.41	0.52	39	0.58	0.94	53	1.89	4.41	67	6.28	14.52
26	0.37	0.50	40	0.63	1.03	54	2.05	4.93	68	6.90	15.98
27	0.36	0.48	41	0.69	1.14	55	2.23	5.43	69	7.51	17.49
28	0.36	0.48	42	0.74	1.28	56	2.42	5.98	70	8.15	19.16
29	0.36	0.51	43	0.80	1.43	57	2.64	6.60			

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

Appendix D – Health Industry Group Training Company Sub-Plan

1. Death Cover (including Terminal Illness)

Default Cover		Voluntary Cover
All staff: 1 unit of Death only cover (see the table below for the amount of cover provided with each unit of cover, depending on age) Premium \$3.50 per week for 1 unit of cover		Additional units of cover are available (unlimited) on application to the Insurer, however Terminal Medical Condition cover is subject to a maximum of \$3 million. The premium for each additional unit of cover is \$3.50 per week Fully underwritten
Age Next Birthday	Sum Insured (1 Unit)	
Up to 35	\$150,000	
36 – 40	\$110,000	
41 – 45	\$75,000	
46 – 50	\$37,000	
51 – 55	\$25,000	
56 – 60	\$10,000	
61 – 70	\$ 5,000	

2. Total and Permanent Disablement Cover

Not provided on a Default or Voluntary basis

3. Income Protection Cover

Not available to Casual Employees
Maximum \$30,000 per month
Superannuation Contribution cover included

Default Cover	Voluntary Cover
Not available	75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income available on application to the Insurer, subject maximum shown above. Fully underwritten Benefit Period Available: 5 Years Waiting Period Available: 30 Days Benefit Indexation applies

4. Administration Fee

The premium rates below include a fee of 15% of premiums to cover insurance administration costs.

5. Premium Rates

Income protection premium table (excluding Stamp Duty)
Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period 5 years – for White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
<20	3.03	4.54	36	5.65	8.48	51	14.88	22.32
21	3.06	4.59	37	6.03	9.04	52	15.76	23.64
22	3.16	4.73	38	6.44	9.65	53	16.70	25.05
23	3.23	4.85	39	6.88	10.31	54	17.71	26.56
24	3.31	4.97	40	7.33	11.00	55	18.59	27.88
25	3.39	5.09	41	7.82	11.73	56	19.72	29.58
26	3.48	5.23	42	8.32	12.48	57	20.88	31.32
27	3.58	5.37	43	8.89	13.33	58	22.07	33.11
28	3.69	5.53	44	9.47	14.20	59	23.28	34.92
29	3.85	5.77	45	10.08	15.12	60	24.43	36.64
30	4.02	6.03	46	10.78	16.18	61	25.31	37.96
31	4.24	6.36	47	11.51	17.26	62	25.89	38.83
32	4.46	6.69	48	12.29	18.44	63	24.33	36.50
33	4.71	7.06	49	13.14	19.71	64	20.52	30.78
34	4.99	7.49	50	14.05	21.07	65	7.08	10.62
35	5.31	7.96						

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
4.0 x Annual Salary reduced by 0.1 x Annual Salary for each year above age 20 on joining the Plan. For example, aged 35 on joining, Death benefit = 4.0 – 0.1 x 15 = 2.5 x Annual Salary Up to \$600,000 without underwriting	Available (unlimited) subject to underwriting, however Terminal Illness cover is subject to a maximum of \$3 million

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover but subject to a maximum of \$3 million	Available on application to the Insurer, subject to underwriting, up to a maximum of \$3 million For all TPD cover provided as a fixed sum insured, TPD tapering applies

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month

Default Cover	Voluntary Cover
Not available	75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Fully Underwritten Benefit Periods: 2 Years; 5 Years; or Age 65 Waiting Periods: 30 Days or 90 Days Superannuation cover included Benefit indexation applies

4. Administration Fee

A fee of 5% of Death/TPD premium rates and 15% of Income Protection premium rates is included in the premiums to cover insurance administration costs

5. Premium Rates

Table A: Income Protection Premium rates (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured – for White Collar occupations*

Age next birthday	2 Year Benefit 30 Day Wait *		2 Year Benefit 90 Day Wait *		5 Year Benefit 30 Day Wait *		5 Year Benefit 90 Day Wait *		Benefit to Age 65 30 Day Wait *		Benefit to Age 65 90 Day Wait *	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
≤21	2.11	3.17	0.77	1.16	2.88	4.32	1.02	1.53	4.69	7.04	2.02	3.03
22	2.14	3.21	0.77	1.16	2.96	4.44	1.03	1.55	4.85	7.28	2.09	3.14
23	2.17	3.26	0.77	1.16	3.04	4.56	1.05	1.58	5.03	7.55	2.17	3.26
24	2.18	3.27	0.77	1.16	3.11	4.67	1.06	1.59	5.22	7.83	2.24	3.36
25	2.23	3.35	0.77	1.16	3.19	4.79	1.09	1.64	5.40	8.10	2.32	3.48
26	2.26	3.39	0.77	1.16	3.27	4.91	1.09	1.64	5.56	8.34	2.32	3.48
27	2.29	3.44	0.77	1.16	3.36	5.04	1.09	1.64	5.75	8.63	2.34	3.51
28	2.34	3.51	0.77	1.16	3.47	5.21	1.11	1.67	5.99	8.99	2.39	3.59
29	2.40	3.60	0.77	1.16	3.61	5.42	1.11	1.67	6.30	9.45	2.46	3.69
30	2.48	3.72	0.78	1.17	3.78	5.67	1.14	1.71	6.64	9.96	2.55	3.83
31	2.58	3.87	0.81	1.22	3.98	5.97	1.18	1.77	7.03	10.55	2.65	3.98
32	2.70	4.05	0.83	1.25	4.19	6.29	1.21	1.82	7.48	11.22	2.80	4.20
33	2.83	4.25	0.86	1.29	4.42	6.63	1.27	1.91	7.98	11.97	2.96	4.44
34	2.98	4.47	0.90	1.35	4.69	7.04	1.34	2.01	8.51	12.77	3.17	4.76
35	3.13	4.70	0.96	1.44	4.98	7.47	1.43	2.15	9.11	13.67	3.39	5.09
36	3.30	4.95	1.02	1.53	5.31	7.97	1.53	2.30	9.76	14.64	3.67	5.51
37	3.52	5.28	1.08	1.62	5.66	8.49	1.62	2.43	10.49	15.74	3.97	5.96
38	3.73	5.60	1.18	1.77	6.05	9.08	1.77	2.66	11.24	16.86	4.32	6.48
39	3.97	5.96	1.28	1.92	6.46	9.69	1.93	2.90	12.08	18.12	4.73	7.10

Age next birthday	2 Year Benefit 30 Day Wait *		2 Year Benefit 90 Day Wait *		5 Year Benefit 30 Day Wait *		5 Year Benefit 90 Day Wait *		Benefit to Age 65 30 Day Wait *		Benefit to Age 65 90 Day Wait *	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	4.23	6.35	1.40	2.10	6.89	10.34	2.11	3.17	12.98	19.47	5.21	7.82
41	4.48	6.72	1.52	2.28	7.34	11.01	2.33	3.50	13.92	20.88	5.72	8.58
42	4.78	7.17	1.67	2.51	7.82	11.73	2.57	3.86	14.94	22.41	6.33	9.50
43	5.12	7.68	1.83	2.75	8.35	12.53	2.85	4.28	16.05	24.08	7.02	10.53
44	5.46	8.19	2.05	3.08	8.89	13.34	3.17	4.76	17.21	25.82	7.80	11.70
45	5.84	8.76	2.26	3.39	9.47	14.21	3.52	5.28	18.45	27.68	8.67	13.01
46	6.25	9.38	2.52	3.78	10.13	15.20	3.92	5.88	19.78	29.67	9.66	14.49
47	6.70	10.05	2.83	4.25	10.81	16.22	4.35	6.53	21.19	31.79	10.77	16.16
48	7.20	10.80	3.16	4.74	11.55	17.33	4.82	7.23	22.68	34.02	12.00	18.00
49	7.71	11.57	3.54	5.31	12.34	18.51	5.35	8.03	24.27	36.41	13.36	20.04
50	8.29	12.44	3.97	5.96	13.20	19.80	5.94	8.91	25.94	38.91	14.87	22.31
51	8.92	13.38	4.45	6.68	13.98	20.97	6.58	9.87	27.70	41.55	16.50	24.75
52	9.63	14.45	5.00	7.50	14.81	22.22	7.30	10.95	29.54	44.31	18.29	27.44
53	10.40	15.60	5.62	8.43	15.69	23.54	8.08	12.12	31.46	47.19	20.20	30.30
54	11.22	16.83	6.31	9.47	16.64	24.96	8.92	13.38	33.45	50.18	22.24	33.36
55	12.15	18.23	7.08	10.62	17.46	26.19	9.85	14.78	35.48	53.22	24.36	36.54
56	13.18	19.77	7.96	11.94	18.52	27.78	10.82	16.23	37.49	56.24	26.50	39.75
57	14.32	21.48	8.91	13.37	19.61	29.42	11.86	17.79	36.19	54.29	25.11	37.67
58	15.57	23.36	9.98	14.97	20.73	31.10	12.95	19.43	34.74	52.11	23.64	35.46
59	16.99	25.49	11.18	16.77	21.87	32.81	14.07	21.11	31.44	47.16	22.12	33.18
60	18.54	27.81	12.51	18.77	22.95	34.43	15.20	22.80	28.62	42.93	20.85	31.28
61	20.26	30.39	13.95	20.93	23.77	35.66	16.09	24.14	25.63	38.45	19.94	29.91
62	22.21	33.32	15.56	23.34	24.32	36.48	16.87	25.31	25.22	37.83	19.26	28.89
63	22.86	34.29	16.35	24.53	22.86	34.29	16.35	24.53	23.18	34.77	18.83	28.25
64	19.27	28.91	12.74	19.11	19.27	28.91	12.74	19.11	19.73	29.60	14.82	22.23
65	6.65	9.67	3.95	5.93	6.65	9.98	3.95	5.93	6.65	9.98	3.95	5.93

Table B: Premium rates for Death and Death and TPD cover

Premium Rate based on \$1,000 Sum Insured for White Collar occupations

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	0.18	0.22	30	0.32	0.37	43	0.66	0.99	57	2.87	6.10
17	0.24	0.29	31	0.33	0.39	44	0.72	1.11	58	3.18	6.91
18	0.31	0.37	32	0.33	0.40	45	0.79	1.26	59	3.51	7.82
19	0.38	0.44	33	0.35	0.43	46	0.88	1.43	60	3.88	8.83
20	0.42	0.49	34	0.36	0.45	47	0.98	1.62	61	4.28	9.75
21	0.43	0.51	35	0.37	0.48	48	1.09	1.83	62	4.66	10.76
22	0.41	0.48	36	0.39	0.50	49	1.21	2.08	63	5.20	11.84
23	0.38	0.44	37	0.41	0.55	50	1.35	2.37	64	5.72	13.04
24	0.34	0.39	38	0.44	0.60	51	1.51	2.73	65	6.28	14.33
25	0.31	0.36	39	0.47	0.64	52	1.68	3.13	66	6.91	15.76
26	0.30	0.35	40	0.51	0.71	53	1.88	3.60	67	7.60	17.34
27	0.30	0.35	41	0.55	0.79	54	2.10	4.13	68	8.36	19.07
28	0.30	0.35	41	0.60	0.88	55	2.34	4.73	69	9.20	20.98
29	0.31	0.35	42	0.66	0.99	56	2.59	5.37	70	10.12	23.07

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Medical Condition)

Default Cover	Voluntary Cover
Permanent Employees and Casual Employees Administration staff and Engineers - \$60,000 Death cover Air Crew - \$180,000 Death cover	Death cover unlimited, however Terminal Medical Condition cover is subject to a maximum of \$3 million. Fully underwritten

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Not available on a Default or Voluntary basis	

3. Income Protection Cover

Not available to Casual Employees
Maximum \$30,000 per month

Default Cover	Voluntary Cover
Not available	Fully underwritten 75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Superannuation Contribution cover included Benefit Period: 2 Years, 5 Years or Age 65 Waiting Period: 30 Days or 90 Days Benefit Indexation applies

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Death premium rates - fixed default and voluntary cover

Annual premium per \$1,000 sum insured for White Collar occupations*

Age next birthday	Death only	Age next birthday	Death only	Age next birthday	Death only	Age next birthday	Death only
≤ 21	0.51	34	0.41	47	1.12	60	3.47
22	0.48	35	0.43	48	1.21	61	3.77
23	0.45	36	0.47	49	1.34	62	4.10
24	0.41	37	0.48	50	1.46	63	4.46
25	0.41	38	0.52	51	1.58	64	4.82
26	0.37	39	0.58	52	1.74	65	5.26
27	0.36	40	0.63	53	1.89	66	5.72
28	0.36	41	0.69	54	2.05	67	6.28
29	0.36	42	0.74	55	2.23	68	6.90
30	0.37	43	0.8	56	2.42	69	7.51
31	0.36	44	0.87	57	2.64	70	8.15
32	0.37	45	0.94	58	2.91		
33	0.40	46	1.02	59	3.18		

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

Income Protection premiums (Excluding Stamp Duty) tables

Annual premium per \$1,000 sum insured for White Collar occupations*

Age next birthday	Benefit Period 2 yrs 30 Day Wait		Benefit Period 2 yrs 90 Day Wait		Benefit Period 5 yrs 30 Day Wait		Benefit Period 5 yrs 90 Day Wait		Benefit to Age 65 30 Day Wait		Benefit to Age 65 90 Day Wait	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
≤20	2.11	3.17	0.77	1.16	2.85	4.28	1.00	1.50	4.54	6.81	1.96	2.94
21	2.11	3.17	0.77	1.16	2.88	4.32	1.02	1.53	4.69	7.04	2.02	3.03
22	2.14	3.21	0.77	1.16	2.96	4.44	1.03	1.55	4.85	7.28	2.09	3.14
23	2.17	3.26	0.77	1.16	3.04	4.56	1.05	1.58	5.03	7.55	2.17	3.26
24	2.18	3.27	0.77	1.16	3.11	4.67	1.06	1.59	5.22	7.83	2.24	3.36
25	2.23	3.35	0.77	1.16	3.19	4.79	1.09	1.64	5.40	8.10	2.32	3.48
26	2.26	3.39	0.77	1.16	3.27	4.91	1.09	1.64	5.56	8.34	2.32	3.48
27	2.29	3.44	0.77	1.16	3.36	5.04	1.09	1.64	5.75	8.63	2.34	3.51
28	2.34	3.51	0.77	1.16	3.47	5.21	1.11	1.67	5.99	8.99	2.39	3.59
29	2.40	3.60	0.77	1.16	3.61	5.42	1.11	1.67	6.30	9.45	2.46	3.69
30	2.48	3.72	0.78	1.17	3.78	5.67	1.14	1.71	6.64	9.96	2.55	3.83
31	2.58	3.87	0.81	1.22	3.98	5.97	1.18	1.77	7.03	10.55	2.65	3.98
32	2.70	4.05	0.83	1.25	4.19	6.29	1.21	1.82	7.48	11.22	2.80	4.20
33	2.83	4.25	0.86	1.29	4.42	6.63	1.27	1.91	7.98	11.97	2.96	4.44
34	2.98	4.47	0.90	1.35	4.69	7.04	1.34	2.01	8.51	12.77	3.17	4.76
35	3.13	4.70	0.96	1.44	4.98	7.47	1.43	2.15	9.11	13.67	3.39	5.09
36	3.30	4.95	1.02	1.53	5.31	7.97	1.53	2.30	9.76	14.64	3.67	5.51
37	3.52	5.28	1.08	1.62	5.66	8.49	1.62	2.43	10.49	15.74	3.97	5.96
38	3.73	5.60	1.18	1.77	6.05	9.08	1.77	2.66	11.24	16.86	4.32	6.48
39	3.97	5.96	1.28	1.92	6.46	9.69	1.93	2.90	12.08	18.12	4.73	7.10
40	4.23	6.35	1.40	2.10	6.89	10.34	2.11	3.17	12.98	19.47	5.21	7.82
41	4.48	6.72	1.52	2.28	7.34	11.01	2.33	3.50	13.92	20.88	5.72	8.58
42	4.78	7.17	1.67	2.51	7.82	11.73	2.57	3.86	14.94	22.41	6.33	9.50
43	5.12	7.68	1.83	2.75	8.35	12.53	2.85	4.28	16.05	24.08	7.02	10.53
44	5.46	8.19	2.05	3.08	8.89	13.34	3.17	4.76	17.21	25.82	7.80	11.70
45	5.84	8.76	2.26	3.39	9.47	14.21	3.52	5.28	18.45	27.68	8.67	13.01
46	6.25	9.38	2.52	3.78	10.13	15.20	3.92	5.88	19.78	29.67	9.66	14.49
47	6.70	10.05	2.83	4.25	10.81	16.22	4.35	6.53	21.19	31.79	10.77	16.16
48	7.20	10.80	3.16	4.74	11.55	17.33	4.82	7.23	22.68	34.02	12.00	18.00
49	7.71	11.57	3.54	5.31	12.34	18.51	5.35	8.03	24.27	36.41	13.36	20.04
50	8.29	12.44	3.97	5.96	13.20	19.80	5.94	8.91	25.94	38.91	14.87	22.31
51	8.92	13.38	4.45	6.68	13.98	20.97	6.58	9.87	27.70	41.55	16.50	24.75
52	9.63	14.45	5.00	7.50	14.81	22.22	7.30	10.95	29.54	44.31	18.29	27.44
53	10.40	15.60	5.62	8.43	15.69	23.54	8.08	12.12	31.46	47.19	20.20	30.30
54	11.22	16.83	6.31	9.47	16.64	24.96	8.92	13.38	33.45	50.18	22.24	33.36
55	12.15	18.23	7.08	10.62	17.46	26.19	9.85	14.78	35.48	53.22	24.36	36.54
56	13.18	19.77	7.96	11.94	18.52	27.78	10.82	16.23	37.49	56.24	26.50	39.75
57	14.32	21.48	8.91	13.37	19.61	29.42	11.86	17.79	36.19	54.29	25.11	37.67
58	15.57	23.36	9.98	14.97	20.73	31.10	12.95	19.43	34.74	52.11	23.64	35.46
59	16.99	25.49	11.18	16.77	21.87	32.81	14.07	21.11	31.44	47.16	22.12	33.18
60	18.54	27.81	12.51	18.77	22.95	34.43	15.20	22.80	28.62	42.93	20.85	31.28
61	20.26	30.39	13.95	20.93	23.77	35.66	16.09	24.14	25.63	38.45	19.94	29.91
62	22.21	33.32	15.56	23.34	24.32	36.48	16.87	25.31	25.22	37.83	19.26	28.89
63	22.86	34.29	16.35	24.53	22.86	34.29	16.35	24.53	23.18	34.77	18.83	28.25
64	19.27	28.91	12.74	19.11	19.27	28.91	12.74	19.11	19.73	29.60	14.82	22.23
65	6.65	9.67	3.95	5.93	6.65	9.98	3.95	5.93	6.65	9.98	3.95	5.93

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Medical Condition)

Default Cover		Voluntary Cover
Permanent Employees not engaged in a Hazardous Occupation: 1 unit of cover (see the table below for the amount of cover 1 unit provides, depending on age) Premium \$2.00 per week for 1 unit of cover Automatic Acceptance for 1 unit of cover		Fully underwritten. Additional units of Death cover may be obtained on application subject to a maximum additional cover of \$600,000. The premium for each additional unit of cover is \$2 per week.
Age Next Birthday	Sum Insured (1 Unit)	
Up to 40	\$120,000	
41 – 45	\$92,000	
46 – 50	\$54,000	
51 – 55	\$30,000	
56 – 60	\$25,000	
61 – 65	\$15,000	
Up to 40	\$120,000	

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Not available on a Default or Voluntary basis	

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$20,000 per month) & 50% of remaining Monthly Income Superannuation Contribution cover included Automatic Acceptance up to \$6,000pm Benefit Period: Age 65 Waiting Period: 30 Days Benefit Indexation applies	Fully underwritten

4. Administration Fee

Nil

5. Premium Rates

Income Protection Premium rates (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period to age 65 – White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
≤21	12.43	18.63	36	23.44	35.18	51	62.37	93.58
22	12.97	19.45	37	25.09	37.63	52	65.45	98.19
23	13.53	20.32	38	26.89	40.33	53	68.37	102.55
24	14.17	21.28	39	28.84	43.24	54	70.98	106.45
25	14.86	22.30	40	30.94	46.40	55	73.53	110.29
26	14.98	22.48	41	33.19	49.76	56	75.15	112.75
27	15.22	22.81	42	35.59	53.39	57	75.96	113.95
28	15.58	23.35	43	38.14	57.20	58	75.63	113.48
29	16.06	24.10	44	40.82	61.23	59	73.83	110.74
30	16.68	25.06	45	43.63	65.45	60	74.73	112.09
31	17.47	26.20	46	46.58	69.89	61	68.99	103.51
32	18.37	27.55	47	49.64	74.46	62	59.21	88.83
33	19.42	29.14	48	52.79	79.17	63	43.07	64.58
34	20.62	30.91	49	55.97	83.97	64	30.01	45.02
35	21.97	32.95	50	59.18	88.78	65	15.01	22.51

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
White Collar workers: Fixed sum insured of \$150,000 (refer to Table A below for the cost per \$1000 of cover) Unskilled workers (as defined under the insurance policy) & Casual Employees: 4.8 units of cover (refer to Table B below for the cost of per unit of cover, subject to occupational loadings applicable to Table B also set out below)	Fully underwritten. Unlimited Death cover, however Terminal Illness cover is subject to a maximum of \$3 million. Applicable premium rates depend on whether you apply for fixed cover or unitised cover.

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover for employees working at least 10 hours per week.	Available on application to the Insurer to employees working at least 10 hours per week, subject to underwriting, up to a maximum of \$3 million. For all TPD cover provided as a fixed sum insured, TPD tapering applies

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month
 No underwriting up to benefit \$7,000 per month

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Benefit Period: 2 Years Waiting Period: 30 Days Benefit Indexation applies	Not available

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates and Factors

Table A: Fixed Cover – Premium Rates for Death Only and Death and TPD

Annual premium per \$1,000 sum insured for White Collar occupations*

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	0.51	0.59	30	0.37	0.52	44	0.87	1.58	58	2.91	7.3
17	0.51	0.59	31	0.36	0.52	45	0.94	1.75	59	3.18	8.1
18	0.51	0.59	32	0.37	0.55	46	1.02	1.96	60	3.47	8.95
19	0.51	0.59	33	0.40	0.58	47	1.12	2.19	61	3.77	9.83
20	0.51	0.59	34	0.41	0.63	48	1.21	2.47	62	4.10	10.82
21	0.51	0.59	35	0.43	0.66	49	1.34	2.78	63	4.46	11.91
22	0.48	0.58	36	0.47	0.72	50	1.46	3.13	64	4.82	13.12
23	0.45	0.55	37	0.48	0.77	51	1.58	3.5	65	5.26	14.47
24	0.41	0.52	38	0.52	0.85	52	1.74	3.94	66	5.72	13.22
25	0.41	0.52	39	0.58	0.94	53	1.89	4.41	67	6.28	14.52
26	0.37	0.5	40	0.63	1.03	54	2.05	4.93	68	6.90	15.98
27	0.36	0.48	41	0.69	1.14	55	2.23	5.43	69	7.51	17.49
28	0.36	0.48	42	0.74	1.28	56	2.42	5.98	70	8.15	19.16
29	0.36	0.51	43	0.8	1.43	57	2.64	6.6			

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

Table B: Unitised Cover – Cover per Unit at a cost of \$0.50 per week

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	52,989	45,139	30	71,691	51,862	44	30,854	16,927	58	9,233	3,677
17	52,989	45,139	31	73,864	50,781	45	28,677	15,330	59	8,434	3,316
18	52,989	45,139	32	71,691	48,750	46	26,495	13,694	60	7,738	2,998
19	52,989	45,139	33	67,708	45,991	47	24,134	12,249	61	7,107	2,730
20	52,989	45,139	34	65,878	42,763	48	22,159	10,882	62	6,553	2,482
21	52,989	45,139	35	62,500	40,625	49	20,145	9,634	63	6,018	2,255
22	55,398	46,875	36	58,036	37,500	50	18,466	8,538	64	5,565	2,047
23	59,451	48,750	37	55,398	34,822	51	16,927	7,665	65	5,099	1,855
24	64,145	50,781	38	50,781	31,656	52	15,526	6,809	66	4,697	2,031
25	65,878	51,862	39	45,991	28,677	53	14,254	6,094	67	4,276	1,849
26	71,691	54,167	40	42,763	25,931	54	13,105	5,441	68	3,894	1,681
27	73,864	55,398	41	39,314	23,438	55	12,008	4,954	69	3,579	1,535
28	73,864	55,398	42	35,846	21,013	56	11,080	4,489	70	3,294	1,402
29	73,864	52,989	43	33,390	18,750	57	10,156	4,069			

Occupational Loading Factors applying to unitised cover in Table B

Occupation Class	Death/TPD Unitised Cover
Professional	1.12
White Collar	1.00
Light Manual Note: This is the default occupational rating where a Member's occupation is unknown	0.80
Skilled	0.64
Unskilled	0.48

Table C: Income Protection premium tables (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period of 2 years – White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
21	1.76	2.64	36	2.75	4.13	51	7.44	11.16
22	1.78	2.67	37	2.94	4.41	52	8.03	12.05
23	1.81	2.72	38	3.11	4.67	53	8.66	12.99
24	1.82	2.73	39	3.31	4.97	54	9.35	14.03
25	1.86	2.79	40	3.53	5.30	55	10.13	15.20
26	1.88	2.82	41	3.74	5.61	56	10.99	16.49
27	1.90	2.85	42	3.98	5.97	57	11.93	17.90
28	1.95	2.93	43	4.26	6.39	58	12.98	19.47
29	2.00	3.00	44	4.55	6.83	59	14.16	21.24
30	2.06	3.09	45	4.87	7.31	60	15.45	23.18
31	2.15	3.23	46	5.21	7.82	61	16.89	25.34
32	2.25	3.38	47	5.58	8.37	62	18.51	27.77
33	2.36	3.54	48	6.00	9.00	63	19.05	28.58
34	2.48	3.72	49	6.43	9.65	64	16.06	24.09
35	2.61	3.92	50	6.91	10.37	65	5.54	8.31

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover		Voluntary Cover
Members not engaged in a Hazardous Occupation: 1 unit of cover (see the table below for the amount of cover provided with each unit of cover, depending on age) Premium \$2.10 per week for 1 unit of cover		Additional units of cover can be applied for subject to maximum additional cover of \$600,000. The premium for each additional unit of cover is \$2.10 per week Fully underwritten
Age Next Birthday	Sum Insured (1 Unit)	
Up to 35	\$150,000	
36 – 40	\$110,000	
41 – 45	\$75,000	
46 – 50	\$37,000	
51 – 55	\$25,000	
56 – 60	\$10,000	
61 – 65	\$5,000	

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Not provided on a Default or Voluntary basis	

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month
 Superannuation Contribution cover included
 No underwriting up to benefit \$6,000 per month
 Cover for Trainees and Apprentices ceases at age 35
 Cover for employees ceases at Age 65

Default Cover	Voluntary Cover
75% x Monthly Income Benefit Period: 2 Years Waiting Period: 30 Days Benefit Indexation applies	Underwritten Benefit Period: Age 65 Waiting Periods: 30 Days

4. Administration Fee

A fee of 20% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates and Factors

Income protection premium rates

Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period 2 Years (Excluding Stamp Duty)

White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
<21	1.82	2.73	36	2.85	4.27	51	7.69	11.53
22	1.84	2.76	37	3.04	4.55	52	8.30	12.44
23	1.87	2.80	38	3.21	4.82	53	8.96	13.43
24	1.88	2.82	39	3.42	5.13	54	9.67	14.50
25	1.92	2.88	40	3.65	5.47	55	10.47	15.70
26	1.94	2.92	41	3.86	5.79	56	11.36	17.04
27	1.97	2.95	42	4.12	6.17	57	12.34	18.50
28	2.02	3.03	43	4.41	6.61	58	13.42	20.12
29	2.07	3.11	44	4.70	7.05	59	14.64	21.95
30	2.13	3.20	45	5.03	7.55	60	15.97	23.95
31	2.22	3.33	46	5.39	8.08	61	17.46	26.18
32	2.32	3.49	47	5.77	8.65	62	19.13	28.70

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
33	2.44	3.66	48	6.20	9.30	63	19.69	29.54
34	2.57	3.85	49	6.64	9.97	64	16.60	24.91
35	2.69	4.04	50	7.14	10.71	65	5.73	8.59

Income protection premium table (Voluntary Cover) – Excluding Stamp Duty

Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period to age 65

White Collar Occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
<20	5.68	8.51	36	12.19	18.29	51	34.58	51.88
21	5.86	8.78	37	13.09	19.64	52	36.89	55.33
22	6.06	9.08	38	14.03	21.05	53	39.28	58.92
23	6.28	9.42	39	15.08	22.62	54	41.76	62.65
24	6.52	9.78	40	16.20	24.31	55	44.30	66.46
25	6.74	10.10	41	17.39	26.08	56	46.81	70.21
26	6.95	10.42	42	18.66	27.98	57	45.19	67.79
27	7.18	10.78	43	20.04	30.05	58	43.38	65.08
28	7.48	11.22	44	21.49	32.23	59	39.26	58.90
29	7.86	11.80	45	23.04	34.56	60	35.75	53.62
30	8.29	12.43	46	24.70	37.04	61	32.00	48.01
31	8.78	13.18	47	26.46	39.70	62	31.49	47.23
32	9.34	14.00	48	28.32	42.48	63	28.94	43.43
33	9.96	14.94	49	30.31	45.47	64	24.64	36.96
34	10.62	15.94	50	32.39	48.59	65	8.30	12.46
35	11.38	17.08						

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
All staff - \$350,000	Fully underwritten. Unlimited death cover, however Terminal Illness cover is subject to a maximum of \$3 million

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover for employees working at least 10 hours per week	Available on application to the Insurer to employees working at least 10 hours per week, subject to underwriting, up to a maximum of \$3 million. For all TPD cover provided as a fixed sum insured, TPD tapering applies

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month
 No underwriting up to benefit \$7,000 per month

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Benefit Period: Age 65 Waiting Period: 30 Days Benefit Indexation applies	Underwritten Benefit Periods: 2 Years; 5 Years; or Age 65 Waiting Periods: 30 Days or 90 Days

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Table A: Fixed Cover – Premium Rates for Death Only and Death and TPD Fixed Default and Voluntary Cover

Annual Premium per \$1,000 Sum Insured – White Collar occupations*

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	0.33	0.39	30	0.24	0.34	44	0.57	1.04	58	1.90	4.77
17	0.33	0.39	31	0.23	0.34	45	0.61	1.14	59	2.08	5.29
18	0.33	0.39	32	0.24	0.36	46	0.67	1.28	60	2.27	5.85
19	0.33	0.39	33	0.26	0.38	47	0.73	1.43	61	2.47	6.43
20	0.33	0.39	34	0.27	0.41	48	0.79	1.61	62	2.68	7.07
21	0.33	0.39	35	0.28	0.43	49	0.87	1.82	63	2.92	7.79
22	0.32	0.38	36	0.31	0.47	50	0.95	2.04	64	3.15	8.58
23	0.30	0.36	37	0.32	0.50	51	1.04	2.29	65	3.44	9.46
24	0.27	0.34	38	0.34	0.56	52	1.13	2.57	66	3.74	8.64
25	0.27	0.34	39	0.38	0.61	53	1.23	2.88	67	4.10	9.49
26	0.24	0.32	40	0.41	0.68	54	1.34	3.22	68	4.51	10.44
27	0.23	0.32	41	0.45	0.75	55	1.46	3.55	69	4.91	11.43
28	0.23	0.32	42	0.49	0.84	56	1.58	3.91	70	5.33	12.52
29	0.23	0.33	43	0.52	0.94	57	1.73	4.31			

Table B: Premium Rates for Income Protection Cover per \$1000 sum insured (Excluding Stamp Duty) – White Collar occupations*

Age next birthday	2 Year Benefit 30 Day Wait		2 Year Benefit 90 Day Wait		5 Year Benefit 30 Day Wait		5 Year Benefit 90 Day Wait		Benefit to Age 65 30 Day Wait		Benefit to Age 65 90 Day Wait	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
≤21	1.58	2.38	0.58	0.86	2.16	3.24	0.77	1.15	3.52	5.28	1.51	2.27
22	1.60	2.40	0.58	0.86	2.22	3.34	0.77	1.16	3.64	5.45	1.58	2.37
23	1.63	2.45	0.58	0.86	2.28	3.42	0.78	1.18	3.77	5.66	1.63	2.45
24	1.64	2.46	0.58	0.86	2.33	3.50	0.79	1.19	3.92	5.88	1.68	2.53
25	1.67	2.51	0.58	0.86	2.39	3.58	0.82	1.23	4.05	6.08	1.74	2.61
26	1.69	2.54	0.58	0.86	2.46	3.69	0.82	1.23	4.17	6.26	1.74	2.61
27	1.71	2.57	0.58	0.86	2.52	3.78	0.82	1.23	4.31	6.47	1.76	2.64
28	1.76	2.64	0.58	0.86	2.60	3.91	0.83	1.24	4.49	6.74	1.79	2.69
29	1.80	2.70	0.58	0.86	2.71	4.07	0.83	1.24	4.73	7.09	1.85	2.77
30	1.85	2.78	0.59	0.88	2.84	4.26	0.86	1.29	4.98	7.47	1.92	2.88
31	1.94	2.91	0.61	0.92	2.99	4.48	0.88	1.32	5.27	7.91	1.99	2.99
32	2.03	3.04	0.62	0.94	3.14	4.72	0.91	1.37	5.61	8.42	2.11	3.16
33	2.12	3.19	0.64	0.96	3.32	4.99	0.95	1.43	5.99	8.98	2.22	3.34
34	2.23	3.35	0.68	1.02	3.52	5.28	1.01	1.51	6.38	9.58	2.38	3.56
35	2.35	3.53	0.72	1.08	3.74	5.61	1.07	1.61	6.83	10.25	2.55	3.83
36	2.48	3.72	0.77	1.15	3.98	5.97	1.15	1.73	7.33	10.99	2.75	4.13
37	2.65	3.97	0.81	1.22	4.25	6.37	1.22	1.83	7.87	11.80	2.98	4.47
38	2.80	4.20	0.88	1.32	4.54	6.80	1.32	1.99	8.42	12.64	3.24	4.86
39	2.98	4.47	0.96	1.45	4.84	7.26	1.45	2.18	9.06	13.60	3.55	5.32
40	3.18	4.77	1.05	1.58	5.17	7.75	1.58	2.38	9.73	14.60	3.91	5.86
41	3.37	5.05	1.14	1.72	5.51	8.26	1.75	2.62	10.44	15.66	4.29	6.44
42	3.58	5.37	1.25	1.88	5.86	8.79	1.93	2.89	11.21	16.81	4.74	7.12
43	3.83	5.75	1.37	2.05	6.26	9.40	2.13	3.20	12.03	18.05	5.27	7.90
44	4.10	6.15	1.54	2.31	6.67	10.01	2.38	3.56	12.91	19.36	5.85	8.78
45	4.38	6.58	1.69	2.54	7.10	10.66	2.65	3.97	13.83	20.75	6.51	9.77
46	4.69	7.04	1.89	2.84	7.60	11.39	2.94	4.42	14.83	22.25	7.25	10.87
47	5.02	7.53	2.12	3.19	8.11	12.17	3.27	4.91	15.89	23.84	8.07	12.11
48	5.40	8.10	2.37	3.56	8.66	12.99	3.62	5.43	17.01	25.52	9.00	13.50
49	5.79	8.69	2.66	3.99	9.26	13.90	4.01	6.02	18.21	27.32	10.02	15.03
50	6.22	9.33	2.98	4.47	9.90	14.85	4.46	6.69	19.46	29.19	11.15	16.73
51	6.70	10.04	3.34	5.01	10.49	15.73	4.93	7.40	20.77	31.16	12.38	18.57
52	7.23	10.85	3.75	5.63	11.11	16.66	5.47	8.21	22.16	33.24	13.72	20.57
53	7.79	11.69	4.21	6.32	11.77	17.66	6.06	9.09	23.59	35.39	15.16	22.73
54	8.42	12.63	4.73	7.10	12.47	18.71	6.70	10.04	25.08	37.63	16.68	25.02
55	9.12	13.68	5.31	7.97	13.10	19.65	7.39	11.09	26.61	39.92	18.27	27.41
56	9.89	14.84	5.98	8.96	13.90	20.84	8.12	12.18	28.12	42.17	19.87	29.81
57	10.74	16.11	6.68	10.02	14.72	22.08	8.89	13.34	27.14	40.72	18.84	28.26
58	11.68	17.52	7.49	11.23	15.55	23.33	9.71	14.57	26.06	39.09	17.73	26.60
59	12.74	19.12	8.39	12.58	16.41	24.62	10.55	15.82	23.58	35.37	16.59	24.89
60	13.91	20.86	9.38	14.07	17.21	25.81	11.40	17.11	21.47	32.20	15.64	23.46
61	15.20	22.81	10.47	15.71	17.83	26.75	12.07	18.11	19.22	28.84	14.96	22.44
62	16.66	24.99	11.67	17.51	18.24	27.37	12.65	18.98	18.92	28.38	14.45	21.67
63	17.15	25.72	12.27	18.41	17.15	25.72	12.27	18.41	17.39	26.08	14.12	21.19
64	14.45	21.68	9.56	14.34	14.45	21.68	9.56	14.34	14.80	22.19	11.12	16.68
65	4.99	7.48	2.96	4.45	4.99	7.48	2.96	4.45	4.99	7.48	2.96	4.45

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
15% x Annual Salary x Plan Membership* * Years and completed months from 1 July in Commencement year to Age 65 Note, members who are over age 55 are insured for 1 x Annual Salary Nil underwriting up to \$350,000	Fully underwritten. Unlimited death cover, however Terminal Illness cover is subject to a maximum of \$3 million

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover for full time employees under the age of 55	Available on application to the Insurer to full time employees under the age of 55, subject to underwriting, up to a maximum of \$3 million. Not available to Casual employees. For all TPD cover provided as a fixed sum insured, TPD tapering applies

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month

Default Cover	Voluntary Cover
Not available	75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Fully underwritten Superannuation Contribution cover included Benefit Periods: 2 Years; 5 Years; or Age 65 Waiting Periods: 30 Days or 90 Days Benefit indexation applies

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Table A: Death Only and Death & TPD premium table - Fixed cover – White Collar occupations*
 Annual Premium per \$1,000 sum insured

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
<21	0.51	0.59	38	0.52	0.85	55	2.23	5.43
22	0.48	0.58	39	0.58	0.94	56	2.42	
23	0.45	0.55	40	0.63	1.03	57	2.64	
24	0.41	0.52	41	0.69	1.14	58	2.91	
25	0.41	0.52	42	0.74	1.28	59	3.18	
26	0.37	0.50	43	0.80	1.43	60	3.47	
27	0.36	0.48	44	0.87	1.58	61	3.77	
28	0.36	0.48	45	0.94	1.75	62	4.10	
29	0.36	0.51	46	1.02	1.96	63	4.46	
30	0.37	0.52	47	1.12	2.19	64	4.82	
31	0.36	0.52	48	1.21	2.47	65	5.26	
32	0.37	0.55	49	1.34	2.78	66	5.72	
33	0.40	0.58	50	1.46	3.13	67	6.28	
34	0.41	0.63	51	1.58	3.50	68	6.90	
35	0.43	0.66	52	1.74	3.94	69	7.51	
36	0.47	0.72	53	1.89	4.41	70	8.15	
37	0.48	0.77	54	2.05	4.93			

Total and Permanent Disablement Cover is not available to employees over age 55.

Table B: Income Protection premium tables (Excluding Stamp Duty)

Annual premium rates per \$1,000 sum insured – White Collar occupations*

Age next birthday	2 Year Benefit 30 Day Wait		2 Year Benefit 90 Day Wait		5 Year Benefit 30 Day Wait		5 Year Benefit 90 Day Wait		Benefit to Age 65 30 Day Wait		Benefit to Age 65 90 Day Wait	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
≤21	1.76	2.64	0.64	0.96	2.40	3.60	0.85	1.28	3.91	5.87	1.68	2.52
22	1.78	2.67	0.64	0.96	2.47	3.71	0.86	1.29	4.04	6.06	1.75	2.63
23	1.81	2.72	0.64	0.96	2.53	3.80	0.87	1.31	4.19	6.29	1.81	2.72
24	1.82	2.73	0.64	0.96	2.59	3.89	0.88	1.32	4.35	6.53	1.87	2.81
25	1.86	2.79	0.64	0.96	2.65	3.98	0.91	1.37	4.50	6.75	1.93	2.90
26	1.88	2.82	0.64	0.96	2.73	4.10	0.91	1.37	4.63	6.95	1.93	2.90
27	1.90	2.85	0.64	0.96	2.80	4.20	0.91	1.37	4.79	7.19	1.95	2.93
28	1.95	2.93	0.64	0.96	2.89	4.34	0.92	1.38	4.99	7.49	1.99	2.99
29	2.00	3.00	0.64	0.96	3.01	4.52	0.92	1.38	5.25	7.88	2.05	3.08
30	2.06	3.09	0.65	0.98	3.15	4.73	0.95	1.43	5.53	8.30	2.13	3.20
31	2.15	3.23	0.68	1.02	3.32	4.98	0.98	1.47	5.86	8.79	2.21	3.32
32	2.25	3.38	0.69	1.04	3.49	5.24	1.01	1.52	6.23	9.35	2.34	3.51
33	2.36	3.54	0.71	1.07	3.69	5.54	1.06	1.59	6.65	9.98	2.47	3.71
34	2.48	3.72	0.75	1.13	3.91	5.87	1.12	1.68	7.09	10.64	2.64	3.96
35	2.61	3.92	0.80	1.20	4.15	6.23	1.19	1.79	7.59	11.39	2.83	4.25
36	2.75	4.13	0.85	1.28	4.42	6.63	1.28	1.92	8.14	12.21	3.06	4.59
37	2.94	4.41	0.90	1.35	4.72	7.08	1.35	2.03	8.74	13.11	3.31	4.97
38	3.11	4.67	0.98	1.47	5.04	7.56	1.47	2.21	9.36	14.04	3.60	5.40
39	3.31	4.97	1.07	1.61	5.38	8.07	1.61	2.42	10.07	15.11	3.94	5.91
40	3.53	5.30	1.17	1.76	5.74	8.61	1.76	2.64	10.81	16.22	4.34	6.51
41	3.74	5.61	1.27	1.91	6.12	9.18	1.94	2.91	11.60	17.40	4.77	7.16
42	3.98	5.97	1.39	2.09	6.51	9.77	2.14	3.21	12.45	18.68	5.27	7.91
43	4.26	6.39	1.52	2.28	6.96	10.44	2.37	3.56	13.37	20.06	5.85	8.78
44	4.55	6.83	1.71	2.57	7.41	11.12	2.64	3.96	14.34	21.51	6.50	9.75
45	4.87	7.31	1.88	2.82	7.89	11.84	2.94	4.41	15.37	23.06	7.23	10.85
46	5.21	7.82	2.10	3.15	8.44	12.66	3.27	4.91	16.48	24.72	8.05	12.08
47	5.58	8.37	2.36	3.54	9.01	13.52	3.63	5.45	17.66	26.49	8.97	13.46
48	6.00	9.00	2.63	3.95	9.62	14.43	4.02	6.03	18.90	28.35	10.00	15.00
49	6.43	9.65	2.95	4.43	10.29	15.44	4.46	6.69	20.23	30.35	11.13	16.70
50	6.91	10.37	3.31	4.97	11.00	16.50	4.95	7.43	21.62	32.43	12.39	18.59
51	7.44	11.16	3.71	5.57	11.65	17.48	5.48	8.22	23.08	34.62	13.75	20.63
52	8.03	12.05	4.17	6.26	12.34	18.51	6.08	9.12	24.62	36.93	15.24	22.86
53	8.66	12.99	4.68	7.02	13.08	19.62	6.73	10.10	26.21	39.32	16.84	25.26
54	9.35	14.03	5.26	7.89	13.86	20.79	7.44	11.16	27.87	41.81	18.53	27.80
55	10.13	15.20	5.90	8.85	14.55	21.83	8.21	12.32	29.57	44.36	20.30	30.45
56	10.99	16.49	6.64	9.96	15.44	23.16	9.02	13.53	31.24	46.86	22.08	33.12
57	11.93	17.90	7.42	11.13	16.35	24.53	9.88	14.82	30.16	45.24	20.93	31.40
58	12.98	19.47	8.32	12.48	17.28	25.92	10.79	16.19	28.95	43.43	19.70	29.55
59	14.16	21.24	9.32	13.98	18.23	27.35	11.72	17.58	26.20	39.30	18.43	27.65
60	15.45	23.18	10.42	15.63	19.12	28.68	12.67	19.01	23.85	35.78	17.38	26.07
61	16.89	25.34	11.63	17.45	19.81	29.72	13.41	20.12	21.36	32.04	16.62	24.93
62	18.51	27.77	12.97	19.46	20.27	30.41	14.06	21.09	21.02	31.53	16.05	24.08
63	19.05	28.58	13.63	20.45	19.05	28.58	13.63	20.45	19.32	28.98	15.69	23.54
64	16.06	24.09	10.62	15.93	16.06	24.09	10.62	15.93	16.44	24.66	12.35	18.53
65	5.54	8.31	3.29	4.94	5.54	8.31	3.29	4.94	5.54	8.31	3.29	4.94

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover	Voluntary Cover
All employees: 4.8 units of cover (refer to Table A below for the amount of cover provided with each unit of cover, depending on age) Cost \$0.52 per week per unit of cover Up to \$350,000 without underwriting	Additional units of death cover are available subject to underwriting. Unlimited death cover, however Terminal Illness is subject to a maximum of \$3 million. The premium for each additional unit of cover is \$0.52 per week.

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Same as Death cover for employees working at least 10 hours per week, but not available to Casual Employees	Available on application to the Insurer to employees working at least 10 hours per, subject to underwriting, up to a maximum of \$3 million. Not available to Casual employees.

3. Income Protection Cover

Not available to Casual Employees
Maximum \$30,000 per month
No underwriting up to benefit \$6,000 per month

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Benefit Period: 2 Years Waiting Period: 30 Days Benefit Indexation applies	Underwritten Benefit Periods: 2 Years; 5 Years; or Age 65 Waiting Periods: 30 Days or 90 Days

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Table A: Unitised Cover
Annual Cover per Unit at a cost of \$0.52 per week – White Collar occupations*

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
16	52,989	45,139	30	71,691	51,862	44	30,854	16,927	58	9,233	3,677
17	52,989	45,139	31	73,864	50,781	45	28,677	15,330	59	8,434	3,316
18	52,989	45,139	32	71,691	48,750	46	26,495	13,694	60	7,738	2,998
19	52,989	45,139	33	67,708	45,991	47	24,134	12,249	61	7,107	2,730
20	52,989	45,139	34	65,878	42,763	48	22,159	10,882	62	6,553	2,482
21	52,989	45,139	35	62,500	40,625	49	20,145	9,634	63	6,018	2,255
22	55,398	46,875	36	58,036	37,500	50	18,466	8,538	64	5,565	2,047
23	59,451	48,750	37	55,398	34,822	51	16,927	7,665	65	5,099	1,855
24	64,145	50,781	38	50,781	31,656	52	15,526	6,809	66	4,697	2,031
25	65,878	51,862	39	45,991	28,677	53	14,254	6,094	67	4,276	1,849
26	71,691	54,167	40	42,763	25,931	54	13,105	5,441	68	3,894	1,681
27	73,864	55,398	41	39,314	23,438	55	12,008	4,954	69	3,579	1,535
28	73,864	55,398	42	35,846	21,013	56	11,080	4,489	70	3,294	1,402
29	73,864	52,989	43	33,390	18,750	57	10,156	4,069			

Table B: Income Protection premium tables (Excluding Stamp Duty)**Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period of 2 years – White Collar occupations***

Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD	Age next birthday	Death only	Death and TPD
21	1.76	2.64	36	2.75	4.13	51	7.44	11.16
22	1.78	2.67	37	2.94	4.41	52	8.03	12.05
23	1.81	2.72	38	3.11	4.67	53	8.66	12.99
24	1.82	2.73	39	3.31	4.97	54	9.35	14.03
25	1.86	2.79	40	3.53	5.30	55	10.13	15.20
26	1.88	2.82	41	3.74	5.61	56	10.99	16.49
27	1.90	2.85	42	3.98	5.97	57	11.93	17.90
28	1.95	2.93	43	4.26	6.39	58	12.98	19.47
29	2.00	3.00	44	4.55	6.83	59	14.16	21.24
30	2.06	3.09	45	4.87	7.31	60	15.45	23.18
31	2.15	3.23	46	5.21	7.82	61	16.89	25.34
32	2.25	3.38	47	5.58	8.37	62	18.51	27.77
33	2.36	3.54	48	6.00	9.00	63	19.05	28.58
34	2.48	3.72	49	6.43	9.65	64	16.06	24.09
35	2.61	3.92	50	6.91	10.37	65	5.54	8.31

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover		Voluntary Cover
All employees: 1 unit of cover (see the table below for the amount of cover provided with each unit of cover, depending on age) Premium \$2.10 per week per \$1000 sum insured		1 Additional unit of cover within 90 days of joining the Plan (for eligible members joining after 1 July 2017) without underwriting subject to the premium rate (per each additional \$1000 sum insured) applicable to Default cover. Fully underwritten. Unlimited Death Cover, however Terminal Illness is subject to a maximum of \$3 million
Age Next Birthday	Sum Insured (1 Unit)	
Up to 65	\$100,000	
66	\$80,000	
67	\$60,000	
68	\$30,000	
69	\$20,000	
70	\$15,000	

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Not provided on a Default or Voluntary basis	

3. Income Protection Cover

Not available to Casual Employees
 Superannuation Contribution cover included
 No underwriting up to benefit \$7,000 per month

Default Cover	Voluntary Cover
75% of Monthly Income up to a maximum \$30,000 per month (2 Year Benefit Period) and \$20,000 per month (5 Year Benefit Period) Waiting Period: 30 Days Benefit Period: 2 Years or 5 Years Benefit Indexation applies	Not available

4. Administration Fee

A fee of 20% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Income protection premium table (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured - Waiting Period of 30 Days, Benefit Period of 5 Years – White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
16	14.39	12.25	33	26.11	16.93	50	80.15	54.97
17	14.79	12.53	34	28.09	17.83	51	86.29	60.18
18	15.24	12.77	35	29.70	18.83	52	93.36	66.00
19	15.72	13.01	36	31.65	19.97	53	100.32	72.43
20	16.17	13.34	37	34.03	21.22	54	107.92	79.50
21	16.81	13.62	38	35.89	22.59	55	117.13	87.22
22	17.50	13.86	39	38.19	24.01	56	126.22	95.79
23	18.27	14.19	40	40.90	25.62	57	136.16	105.25
24	18.92	14.51	41	43.57	27.32	58	147.44	115.75
25	19.73	14.79	42	46.16	29.14	59	159.44	127.36
26	20.08	14.55	43	48.66	31.12	60	152.09	126.14
27	20.49	14.43	44	51.70	33.22	61	134.55	114.58
28	21.02	14.47	45	55.17	35.49	62	115.03	99.79
29	21.46	14.67	46	59.73	38.72	63	96.55	83.74
30	22.27	15.04	47	64.34	42.19	64	79.70	68.79
31	23.52	15.52	48	68.96	46.00	65	48.01	41.43
32	24.82	16.17	49	74.16	50.28			

Annual premium per \$1,000 sum insured - Waiting Period of 30 Days, Benefit Period of 2 Years - White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
16	11.25	10.05	33	17.26	11.70	50	44.37	31.87
17	11.49	10.17	34	18.13	12.13	51	47.25	34.51
18	11.70	10.29	35	19.10	12.69	52	50.37	37.48
19	11.93	10.41	36	20.14	13.34	53	53.70	40.64
20	12.30	10.57	37	21.30	14.05	54	57.25	44.17
21	12.65	10.73	38	22.58	14.85	55	61.10	47.89
22	13.09	10.89	39	23.90	15.74	56	65.10	51.89
23	13.49	10.97	40	25.35	16.69	57	69.43	56.21
24	13.94	11.05	41	26.82	17.69	58	73.99	61.18
25	14.14	11.13	42	28.35	18.73	59	78.92	66.91
26	14.29	10.85	43	29.87	19.90	60	84.24	73.31
27	14.34	10.65	44	31.35	21.06	61	90.16	80.39
28	14.41	10.53	45	33.00	22.34	62	96.94	88.05
29	14.61	10.53	46	34.84	23.78	63	87.24	79.15
30	15.09	10.65	47	36.92	25.51	64	72.79	65.94
31	15.74	10.89	48	39.20	27.46	65	43.88	39.72
32	16.45	11.25	49	41.68	29.50			

Additional Voluntary Death cover - White Collar occupations*

The cost of additional voluntary cover is based on the amount of cover chosen using the following premium scales per \$1,000 of sum insured depending on your age.

Age next birthday	Sum insured	Age next birthday	Sum insured	Age next birthday	Sum insured	Age next birthday	Sum insured
16	1.01	31	0.98	44	1.79	57	5.14
17	0.99	32	0.97	45	1.93	58	5.58
18	0.98	33	0.98	46	2.12	59	6.10
19	0.97	30	0.99	47	2.28	60	6.66
20	0.98	31	0.98	48	2.48	61	7.27
21	1.57	34	1.00	49	2.71	62	7.93
22	1.49	35	1.03	50	2.93	63	8.62
23	1.39	36	1.07	51	3.20	64	9.34
24	1.31	37	1.10	42	1.52	65	10.11
25	1.25	38	1.15	43	1.64	66	10.93
26	1.16	39	1.22	52	3.48	67	11.81
27	1.08	40	1.32	53	3.77	68	12.72
28	1.04	41	1.41	54	4.08	69	13.68
29	1.01	42	1.52	55	4.42	70	14.72

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

1. Death Cover (including Terminal Illness)

Default Cover		Voluntary Cover
All staff: 1 unit of cover (see the table below for the amount of cover provided with each unit of cover, depending on age) Premium \$3.50 per week for 1 unit of cover		Additional units of cover can be applied for. Fully underwritten. Unlimited death cover, however Terminal Illness is subject to a maximum of \$3 million. Premium for additional units of cover is \$3.50 per week per 1 unit of additional cover.
Age Next Birthday	Sum Insured (1 Unit)	
Up to 35	\$150,000	
36 – 40	\$110,000	
41 – 45	\$75,000	
46 – 50	\$37,000	
51 – 55	\$25,000	
56 – 60	\$10,000	
61 – 70	\$5,000	

2. Total and Permanent Disablement Cover

Default Cover	Voluntary Cover
Not provided on a Default or Voluntary basis	

3. Income Protection Cover

Not available to Casual Employees
 Maximum \$30,000 per month
 Superannuation Contribution cover included
 No underwriting up to benefit \$10,000 per month
 Cover for Trainees and Apprentices (employees mainly engaged in any manual duties, including skilled trades-persons, semi-skilled or unskilled employees) ceases at age 35
 Cover for other eligible employees ceases at Age 65

Default Cover	Voluntary Cover
75% x Monthly Income (up to \$25,000 per month) & 50% of remaining Monthly Income Benefit Period: Age 65 Waiting Period: 30 Days Benefit Indexation applies	Fully Underwritten

4. Administration Fee

A fee of 20% of premiums is included in the premium rates to cover insurance administration costs

5. Premium Rates

Table A: Income protection premium rates for Permanent Employees (Excluding Stamp Duty)

Annual premium per \$1,000 sum insured – Waiting Period of 30 days, Benefit Period Age 65

White Collar occupations*

Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female	Age next birthday	Male	Female
16	4.43	6.64	29	6.15	9.22	42	14.58	21.87	55	34.62	51.93
17	4.43	6.64	30	6.48	9.71	43	15.65	23.49	56	36.58	54.87
18	4.43	6.64	31	6.86	10.30	44	16.80	25.19	57	35.31	52.97
19	4.43	6.64	32	7.29	10.95	45	18.01	27.01	58	33.90	50.85
20	4.43	6.64	33	7.79	11.68	46	19.29	28.94	59	30.68	46.02
21	4.58	6.86	34	8.31	12.45	47	20.68	31.02	60	27.93	41.90
22	4.73	7.11	35	8.89	13.34	48	22.13	33.20	61	25.01	37.51
23	4.91	7.36	36	9.53	14.29	49	23.68	35.53	62	24.61	36.91
24	5.09	7.65	37	10.23	15.35	50	25.31	37.97	63	22.62	33.94
25	5.27	7.90	38	10.97	16.45	51	27.03	40.54	64	19.25	28.89
26	5.42	8.14	39	11.78	17.68	52	28.82	43.23	65	6.49	9.74
27	5.61	8.42	40	12.66	19.00	53	30.69	46.05			
28	5.84	8.77	41	13.59	20.37	54	32.64	48.95			

Table B: Trainees/Apprentices – Waiting period of 30 days, Benefit Period to age 65

Employees mainly engaged in any manual duties, including skilled trades-persons, semi-skilled or unskilled employees.

Age next birthday	Male	Female	Age next birthday	Male	Female
16	17.52	26.28	26	21.45	32.18
17	17.52	26.28	27	22.19	33.29
18	17.52	26.28	28	23.10	34.65
19	17.52	26.28	29	24.29	36.44
20	17.52	26.28	30	25.60	38.40
21	18.10	27.14	31	27.14	40.71
22	18.72	28.07	32	28.84	43.26
23	19.40	29.10	33	30.78	46.17
24	20.14	30.21	34	32.82	49.24
25	20.82	31.23	35	35.16	52.73

Income Protection insurance is not available to Trainees and Apprentices aged 35 and over

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of 'Light Manual' applies.

Appendix O – Eligible Successor Fund Transfer Members with Nil Insurance at 30 June 2017 and eligible new members from 1 July 2017 not covered by a Tailored Employer Plan

Table 1: \$50,000 Fixed Death & TPD Cover – Premium Rates for Default Death & TPD

Age next birthday	Death and TPD	Age next birthday	Death and TPD	Age next birthday	Death and TPD	Age next birthday	Death and TPD
16	0.59	30	0.52	44	1.58	58	7.30
17	0.59	31	0.52	45	1.75	59	8.10
18	0.59	32	0.55	46	1.96	60	8.95
19	0.59	33	0.58	47	2.19	61	9.83
20	0.59	34	0.63	48	2.47	62	10.82
21	0.59	35	0.66	49	2.78	63	11.91
22	0.58	36	0.72	50	3.13	64	13.12
23	0.55	37	0.77	51	3.50	65	14.47
24	0.52	38	0.85	52	3.94	66	13.22
25	0.52	39	0.94	53	4.41	67	14.52
26	0.50	40	1.03	54	4.93	68	15.98
27	0.48	41	1.14	55	5.43	69	17.49
28	0.48	42	1.28	56	5.98	70	19.16
29	0.51	43	1.43	57	6.60		

* Occupational Loadings apply to other occupation classes. Refer to pages 9-10 of the Guide for further information about the applicable loadings. If you or your employer have not provided your occupation class, the default occupation of Skilled* applies.

Occupational Loading Levels

Occupation Class	Death/TPD Cover
Professional	0.89
White Collar	1.00
Light Manual	1.25
Skilled Note: this is the Default occupation rating where a Member's occupation is unknown	1.56
Unskilled	2.08

4. Administration Fee

A fee of 15% of premiums is included in the premium rates to cover insurance administration costs

Further information and how to contact us

Should you require any further information in respect of the Plan, information is available as follows:

Plan website enterpriseplan.com.au

Plan Administrator

OneVue Super Services Pty Ltd

PO Box 1282

Albury NSW 2640

1800 816 575

Equity Trustees Limited

(ABN 46 004 031 298, RSE Licence No. L0003904, AFSL No. 240975) as Trustee for

The Executive Superannuation Fund

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Melbourne VIC 3001

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Plan website

enterpriseplan.com.au

Plan Administrator

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Albury NSW 2640
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