

Significant Event Notice

21 May 2019

Effective 1 July 2019, GuildSuper is making the following changes that may impact you, including changes to investment fees and costs and insurance premium rates.

Changes to fees

Changes have been made to some of the investment fees, buy-sell spreads and indirect costs (ICRs) for the investment options. Some fees have gone up and some have gone down.

Following are the fees and the changes to them from 1 July 2019

MySuper	Investment fee p.a.	Change	ICR p.a.	Change
Building	0.77%	0.02%	0.29%	-0.19%
Growing	0.70%	0.03%	0.25%	-0.17%
Consolidating	0.62%	0.04%	0.22%	-0.15%
MyMix				
Secure	0.25%	0.00%	0.00%	0.00%
Conservative	0.52%	0.03%	0.24%	0.00%
Balanced	0.64%	0.06%	0.32%	-0.05%
Growth	0.73%	0.06%	0.40%	-0.02%
High Growth	0.81%	0.06%	0.41%	-0.07%
Property Securities	0.67%	0.00%	0.32%	-0.02%
Australian Shares	0.70%	0.00%	0.08%	-0.13%
International Shares (unhedged)	0.75%	0.00%	0.05%	-0.01%

MySuper	Buy-sell spread			
	Buy	Change	Sell	Change
Building	0.17%	0.00%	0.17%	0.00%
Growing	0.17%	0.00%	0.17%	0.00%
Consolidating	0.17%	0.00%	0.17%	0.00%
MyMix				
Secure	Nil	0.00%	Nil	0.00%
Conservative	0.12%	0.01%	0.12%	0.01%
Balanced	0.17%	0.04%	0.15%	0.03%
Growth	0.18%	0.02%	0.17%	0.03%
High Growth	0.20%	0.02%	0.18%	0.02%
Property Securities	0.16%	0.00%	0.13%	-0.01%
Australian Shares	0.20%	0.00%	0.20%	0.00%
International Shares (unhedged)	0.19%	-0.02%	0.14%	-0.02%

Removal of Exit fee

Effective 1 July 2019, we will no longer charge an 'Exit fee' for a partial withdrawal or exit from the Fund.

3% cap on fees for balances less than \$6,000

If your MySuper and or MyMix account balance is less than \$6,000 at the end of the financial year, or if you leave GuildSuper, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance for the year (or the period until you left).

Any amount charged above the cap will be rebated to your account. Note, the cap is assessed on your MySuper and total MyMix account balances separately.

Changes to insurance

Cessation of cover

Insufficient balance

From 1 July 2019, if there is insufficient money in your account to pay the next premium your cover will be cancelled.

Inactive members

From 1 July 2019, if your account has been inactive for a continuous period of 16 months you must opt-in to retain your insurance cover, otherwise it will be cancelled. Your account will be deemed inactive if no contribution or rollover has been paid into your account for a continuous 16 month period. We will advise you prior to your insurance being cancelled.

Default cover type and number of units

If eligible, the type and number of units of Default Death, TPD and Income Protection cover you receive will depend on your age. Importantly, this remains unchanged and is summarised in the table below.

Age next birthday (at last 1 July)	Type & number of units of cover		
	Death*	TPD	IP
16-24	3	2	2
25-30	4	2	3
31-35	5	2	4
36-60	6	2	4
61-65	5	0	4
66-70	4	0	0
Over 70	No Default insurance cover is available		

*includes Terminal Illness cover

Insurance premiums

The following tables show the new premiums for insurance as of 1 July 2019. These represent an increase of approximately 9.2% for Death, 25.2% for Total & Permanent Disablement (TPD) and 34.9% for Income Protection.

Cost per unit per week of unitised Death and TPD cover

Occupational Classification	Cost per unit per week		
	Standard	White Collar	Professional
Death cover*	\$0.50	\$0.36	\$0.30
TPD cover	\$0.38	\$0.27	\$0.23

Rounding may cause variations to premium calculations.

*includes Terminal Illness cover

Unitised Death & TPD cover

This table shows the amount of cover per unit of Death and TPD cover.

ANB*	Unit of Death & TPD cover	ANB*	Unit of Death & TPD cover	ANB*	Unit of Death & TPD cover
16	\$72,000	35	\$45,000	54	\$8,740
17	\$72,000	36	\$35,860	55	\$7,960
18	\$72,000	37	\$33,890	56	\$7,190
19	\$72,000	38	\$31,920	57	\$6,590
20	\$72,000	39	\$29,950	58	\$6,060
21	\$72,000	40	\$27,980	59	\$5,540
22	\$75,000	41	\$26,000	60	\$5,170
23	\$78,000	42	\$24,290	61	\$4,720
24	\$83,000	43	\$22,580	62	\$4,270
25	\$85,000	44	\$20,870	63	\$3,820
26	\$90,000	45	\$19,160	64	\$3,450
27	\$90,000	46	\$17,450	65	\$3,070
28	\$90,000	47	\$16,550	66	\$2,000
29	\$89,000	48	\$15,270	67	\$2,000
30	\$88,000	49	\$14,050	68	\$2,000
31	\$70,000	50	\$12,830	69	\$2,000
32	\$63,000	51	\$11,610	70	\$2,000
33	\$56,000	52	\$10,410		
34	\$50,000	53	\$9,510		

*Age Next Birthday (ANB) at last 1 July.

Premium rates for Fixed Death and TPD cover

This table shows the annual premium rates per \$1,000 of Death (including Terminal Illness) and TPD cover (depending on your age, gender and Occupational Classification). Use these rates to calculate the cost of insurance if you choose to apply for Fixed Death Only or Fixed Death and TPD cover, including additional Fixed cover. Insurance premium loadings may also apply.

ANB*	Standard				White Collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
16	\$0.42	\$0.93	\$0.02	\$0.06	\$0.29	\$0.64	\$0.01	\$0.04	\$0.25	\$0.54	\$0.01	\$0.03
17	\$0.47	\$1.11	\$0.06	\$0.08	\$0.32	\$0.76	\$0.04	\$0.05	\$0.28	\$0.65	\$0.03	\$0.05
18	\$0.50	\$1.24	\$0.08	\$0.12	\$0.35	\$0.86	\$0.05	\$0.08	\$0.30	\$0.73	\$0.05	\$0.07
19	\$0.50	\$1.26	\$0.10	\$0.15	\$0.35	\$0.87	\$0.07	\$0.11	\$0.30	\$0.74	\$0.06	\$0.09
20	\$0.49	\$1.19	\$0.08	\$0.19	\$0.34	\$0.82	\$0.05	\$0.13	\$0.29	\$0.70	\$0.05	\$0.11
21	\$0.44	\$1.11	\$0.12	\$0.23	\$0.30	\$0.76	\$0.08	\$0.16	\$0.26	\$0.65	\$0.07	\$0.14
22	\$0.42	\$1.06	\$0.10	\$0.19	\$0.29	\$0.73	\$0.07	\$0.13	\$0.25	\$0.62	\$0.06	\$0.11
23	\$0.37	\$0.99	\$0.12	\$0.23	\$0.25	\$0.68	\$0.08	\$0.16	\$0.22	\$0.58	\$0.07	\$0.14
24	\$0.37	\$0.93	\$0.12	\$0.23	\$0.25	\$0.64	\$0.08	\$0.16	\$0.22	\$0.54	\$0.07	\$0.14
25	\$0.35	\$0.89	\$0.10	\$0.23	\$0.24	\$0.61	\$0.07	\$0.16	\$0.21	\$0.52	\$0.06	\$0.14
26	\$0.34	\$0.82	\$0.10	\$0.25	\$0.23	\$0.57	\$0.07	\$0.17	\$0.20	\$0.48	\$0.06	\$0.15
27	\$0.34	\$0.77	\$0.10	\$0.27	\$0.23	\$0.53	\$0.07	\$0.19	\$0.20	\$0.45	\$0.06	\$0.16
28	\$0.34	\$0.76	\$0.15	\$0.31	\$0.23	\$0.52	\$0.11	\$0.21	\$0.20	\$0.44	\$0.09	\$0.18
29	\$0.34	\$0.76	\$0.17	\$0.31	\$0.23	\$0.52	\$0.12	\$0.21	\$0.20	\$0.44	\$0.10	\$0.18
30	\$0.35	\$0.72	\$0.17	\$0.33	\$0.24	\$0.50	\$0.12	\$0.23	\$0.21	\$0.42	\$0.10	\$0.19
31	\$0.35	\$0.72	\$0.23	\$0.35	\$0.24	\$0.50	\$0.16	\$0.24	\$0.21	\$0.42	\$0.14	\$0.20
32	\$0.37	\$0.71	\$0.27	\$0.37	\$0.25	\$0.49	\$0.19	\$0.25	\$0.22	\$0.41	\$0.16	\$0.22
33	\$0.42	\$0.72	\$0.31	\$0.40	\$0.29	\$0.50	\$0.21	\$0.28	\$0.25	\$0.42	\$0.18	\$0.24
34	\$0.44	\$0.76	\$0.37	\$0.42	\$0.30	\$0.52	\$0.25	\$0.29	\$0.26	\$0.44	\$0.22	\$0.25
35	\$0.49	\$0.77	\$0.42	\$0.44	\$0.34	\$0.53	\$0.29	\$0.31	\$0.29	\$0.45	\$0.25	\$0.26
36	\$0.54	\$0.79	\$0.50	\$0.50	\$0.37	\$0.54	\$0.35	\$0.35	\$0.31	\$0.46	\$0.29	\$0.29
37	\$0.57	\$0.82	\$0.58	\$0.58	\$0.39	\$0.57	\$0.40	\$0.40	\$0.33	\$0.48	\$0.34	\$0.34
38	\$0.64	\$0.89	\$0.67	\$0.62	\$0.44	\$0.61	\$0.46	\$0.43	\$0.37	\$0.52	\$0.40	\$0.36
39	\$0.71	\$0.93	\$0.75	\$0.73	\$0.49	\$0.64	\$0.52	\$0.50	\$0.41	\$0.54	\$0.44	\$0.43
40	\$0.77	\$0.99	\$0.91	\$0.83	\$0.53	\$0.68	\$0.62	\$0.57	\$0.45	\$0.58	\$0.53	\$0.49
41	\$0.84	\$1.09	\$1.06	\$0.91	\$0.58	\$0.75	\$0.73	\$0.62	\$0.49	\$0.64	\$0.62	\$0.53
42	\$0.93	\$1.16	\$1.19	\$1.08	\$0.64	\$0.80	\$0.82	\$0.74	\$0.54	\$0.68	\$0.70	\$0.63
43	\$0.98	\$1.28	\$1.35	\$1.25	\$0.67	\$0.88	\$0.93	\$0.86	\$0.57	\$0.75	\$0.79	\$0.73
44	\$1.03	\$1.39	\$1.52	\$1.43	\$0.71	\$0.96	\$1.05	\$0.98	\$0.60	\$0.82	\$0.89	\$0.84
45	\$1.06	\$1.55	\$1.68	\$1.66	\$0.73	\$1.07	\$1.16	\$1.14	\$0.62	\$0.91	\$0.98	\$0.97
46	\$1.11	\$1.68	\$1.91	\$1.91	\$0.76	\$1.16	\$1.31	\$1.31	\$0.65	\$0.98	\$1.12	\$1.12
47	\$1.16	\$1.82	\$2.18	\$2.22	\$0.80	\$1.25	\$1.50	\$1.53	\$0.68	\$1.06	\$1.28	\$1.30
48	\$1.26	\$2.00	\$2.49	\$2.51	\$0.87	\$1.38	\$1.71	\$1.73	\$0.74	\$1.17	\$1.46	\$1.47
49	\$1.38	\$2.19	\$2.89	\$2.89	\$0.95	\$1.51	\$1.99	\$1.99	\$0.81	\$1.28	\$1.69	\$1.69
50	\$1.51	\$2.42	\$3.39	\$3.32	\$1.04	\$1.67	\$2.34	\$2.28	\$0.89	\$1.42	\$1.99	\$1.94
51	\$1.68	\$2.61	\$3.86	\$3.82	\$1.16	\$1.79	\$2.66	\$2.63	\$0.98	\$1.53	\$2.26	\$2.23
52	\$1.87	\$2.84	\$4.43	\$4.36	\$1.28	\$1.96	\$3.05	\$3.00	\$1.09	\$1.66	\$2.59	\$2.55
53	\$2.03	\$3.08	\$5.01	\$4.95	\$1.40	\$2.12	\$3.45	\$3.41	\$1.19	\$1.80	\$2.93	\$2.90
54	\$2.24	\$3.33	\$5.61	\$5.65	\$1.54	\$2.29	\$3.86	\$3.89	\$1.31	\$1.95	\$3.28	\$3.31
55	\$2.45	\$3.63	\$6.17	\$6.25	\$1.69	\$2.50	\$4.25	\$4.30	\$1.44	\$2.13	\$3.61	\$3.66
56	\$2.71	\$3.95	\$6.75	\$6.94	\$1.86	\$2.72	\$4.65	\$4.78	\$1.58	\$2.31	\$3.95	\$4.06
57	\$2.94	\$4.30	\$7.36	\$7.79	\$2.03	\$2.96	\$5.07	\$5.36	\$1.72	\$2.52	\$4.31	\$4.56
58	\$3.21	\$4.69	\$8.00	\$8.77	\$2.21	\$3.23	\$5.51	\$6.04	\$1.88	\$2.75	\$4.68	\$5.13
59	\$3.46	\$5.16	\$8.69	\$9.89	\$2.39	\$3.55	\$5.99	\$6.81	\$2.03	\$3.02	\$5.09	\$5.79
60	\$3.77	\$5.65	\$9.43	\$11.16	\$2.59	\$3.89	\$6.49	\$7.69	\$2.20	\$3.31	\$5.52	\$6.53
61	\$4.10	\$6.20	\$10.27	\$12.59	\$2.82	\$4.27	\$7.08	\$8.67	\$2.40	\$3.63	\$6.01	\$7.37
62	\$4.52	\$6.79	\$11.35	\$14.13	\$3.11	\$4.68	\$7.82	\$9.73	\$2.65	\$3.98	\$6.65	\$8.27
63	\$5.06	\$7.38	\$12.68	\$15.83	\$3.49	\$5.08	\$8.73	\$10.90	\$2.96	\$4.32	\$7.42	\$9.26
64	\$5.65	\$8.00	\$14.25	\$17.68	\$3.89	\$5.51	\$9.81	\$12.17	\$3.31	\$4.68	\$8.34	\$10.35
65	\$6.37	\$8.68	\$15.94	\$19.76	\$4.39	\$5.97	\$10.98	\$13.61	\$3.73	\$5.08	\$9.33	\$11.57
66	\$6.91	\$9.62	\$18.49	\$22.75	\$4.76	\$6.62	\$12.73	\$15.66	\$4.04	\$5.63	\$10.82	\$13.31
67	\$7.52	\$10.66	\$21.44	\$26.16	\$5.17	\$7.34	\$14.76	\$18.01	\$4.40	\$6.24	\$12.55	\$15.31
68	\$8.22	\$11.82	\$24.75	\$30.15	\$5.66	\$8.14	\$17.04	\$20.76	\$4.81	\$6.92	\$14.49	\$17.65
69	\$8.93	\$13.11	\$28.65	\$34.66	\$6.15	\$9.03	\$19.73	\$23.87	\$5.23	\$7.68	\$16.77	\$20.29
70	\$9.70	\$14.53	\$33.16	\$39.92	\$6.68	\$10.00	\$22.83	\$27.49	\$5.68	\$8.50	\$19.41	\$23.37

Rounding may cause variations to premium calculations.

*Age Next Birthday at last 1 July.

Premium rates for Unitted Income Protection cover

This table shows the weekly cost per unit of Unitted Income Protection cover with a maximum Benefit Period of 5 years depending on a 30, 60 or 90 day waiting period and your Occupational Classification. These rates are inclusive of stamp duty. Income Protection cover is subject to a maximum of 85% of your income. Insurance premium loadings may also apply.

ANB*	Unit of IP per month	Standard			White Collar			Professional		
		30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
17	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
18	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
19	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
20	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
21	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
22	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
23	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
24	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
25	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
26	550	\$0.70	\$0.48	\$0.30	\$0.56	\$0.37	\$0.23	\$0.50	\$0.34	\$0.21
27	550	\$0.73	\$0.50	\$0.32	\$0.57	\$0.38	\$0.25	\$0.52	\$0.34	\$0.23
28	550	\$0.76	\$0.52	\$0.34	\$0.60	\$0.40	\$0.28	\$0.53	\$0.36	\$0.24
29	550	\$0.78	\$0.54	\$0.36	\$0.63	\$0.42	\$0.28	\$0.56	\$0.38	\$0.25
30	550	\$0.83	\$0.57	\$0.37	\$0.66	\$0.45	\$0.29	\$0.58	\$0.40	\$0.25
31	550	\$0.89	\$0.60	\$0.38	\$0.70	\$0.48	\$0.30	\$0.63	\$0.42	\$0.28
32	550	\$0.94	\$0.65	\$0.40	\$0.74	\$0.50	\$0.32	\$0.67	\$0.46	\$0.29
33	550	\$1.00	\$0.69	\$0.41	\$0.78	\$0.54	\$0.33	\$0.71	\$0.49	\$0.30
34	550	\$1.07	\$0.73	\$0.42	\$0.85	\$0.57	\$0.34	\$0.76	\$0.52	\$0.32
35	550	\$1.16	\$0.78	\$0.46	\$0.91	\$0.61	\$0.36	\$0.82	\$0.56	\$0.33
36	550	\$1.24	\$0.85	\$0.49	\$0.98	\$0.66	\$0.38	\$0.87	\$0.60	\$0.34
37	550	\$1.33	\$0.90	\$0.53	\$1.04	\$0.71	\$0.41	\$0.94	\$0.65	\$0.37
38	550	\$1.43	\$0.98	\$0.56	\$1.11	\$0.76	\$0.45	\$1.02	\$0.69	\$0.40
39	550	\$1.53	\$1.03	\$0.61	\$1.20	\$0.82	\$0.49	\$1.09	\$0.73	\$0.42
40	550	\$1.64	\$1.11	\$0.67	\$1.28	\$0.87	\$0.53	\$1.16	\$0.78	\$0.48
41	550	\$1.76	\$1.19	\$0.74	\$1.39	\$0.94	\$0.58	\$1.24	\$0.85	\$0.53
42	550	\$1.88	\$1.27	\$0.82	\$1.47	\$1.00	\$0.65	\$1.33	\$0.90	\$0.57
43	550	\$2.01	\$1.36	\$0.90	\$1.59	\$1.07	\$0.71	\$1.43	\$0.95	\$0.65
44	550	\$2.14	\$1.46	\$1.00	\$1.69	\$1.14	\$0.78	\$1.52	\$1.03	\$0.71
45	550	\$2.29	\$1.56	\$1.11	\$1.80	\$1.23	\$0.87	\$1.63	\$1.10	\$0.78
46	550	\$2.45	\$1.65	\$1.24	\$1.93	\$1.31	\$0.98	\$1.73	\$1.18	\$0.89
47	550	\$2.62	\$1.77	\$1.38	\$2.06	\$1.40	\$1.09	\$1.86	\$1.26	\$0.98
48	550	\$2.79	\$1.90	\$1.53	\$2.20	\$1.51	\$1.22	\$1.99	\$1.35	\$1.09
49	550	\$2.99	\$2.04	\$1.71	\$2.34	\$1.60	\$1.35	\$2.12	\$1.43	\$1.20
50	550	\$3.19	\$2.16	\$1.89	\$2.50	\$1.71	\$1.48	\$2.26	\$1.53	\$1.33
51	550	\$3.40	\$2.32	\$2.09	\$2.67	\$1.81	\$1.64	\$2.41	\$1.64	\$1.47
52	550	\$3.64	\$2.47	\$2.30	\$2.86	\$1.94	\$1.80	\$2.58	\$1.76	\$1.63
53	550	\$3.89	\$2.65	\$2.53	\$3.06	\$2.09	\$1.99	\$2.75	\$1.88	\$1.79
54	550	\$4.17	\$2.83	\$2.78	\$3.28	\$2.23	\$2.17	\$2.95	\$2.00	\$1.96
55	550	\$4.45	\$3.03	\$3.03	\$3.51	\$2.39	\$2.39	\$3.16	\$2.14	\$2.14
56	550	\$4.78	\$3.26	\$3.31	\$3.76	\$2.55	\$2.61	\$3.39	\$2.32	\$2.34
57	550	\$5.12	\$3.51	\$3.59	\$4.03	\$2.76	\$2.83	\$3.64	\$2.49	\$2.54
58	550	\$5.50	\$3.77	\$3.89	\$4.34	\$2.98	\$3.06	\$3.90	\$2.67	\$2.76
59	550	\$5.94	\$4.06	\$4.21	\$4.67	\$3.20	\$3.32	\$4.21	\$2.87	\$2.98
60	550	\$6.40	\$4.39	\$4.54	\$5.05	\$3.46	\$3.57	\$4.54	\$3.11	\$3.22
61	550	\$7.16	\$4.91	\$5.68	\$5.64	\$3.86	\$4.46	\$5.07	\$3.48	\$4.02
62	550	\$6.69	\$4.59	\$5.13	\$5.26	\$3.61	\$4.05	\$4.74	\$3.24	\$3.65
63	550	\$5.94	\$4.08	\$4.36	\$4.67	\$3.22	\$3.45	\$4.21	\$2.89	\$3.08
64	550	\$5.02	\$3.45	\$3.23	\$3.94	\$2.71	\$2.54	\$3.56	\$2.45	\$2.29
65	550	\$2.55	\$1.76	\$1.53	\$2.01	\$1.39	\$1.22	\$1.81	\$1.24	\$1.09

Rounding may cause variations to premium calculations.

*Age Next Birthday at last 1 July.

Premium rates for Income Protection cover to age 65

This table shows the weekly cost per \$100 of monthly benefit payable with a maximum Benefit Period to age 65 depending on the waiting period (30, 60 or 90 days), your gender and Occupational Classification. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance premium loadings may also apply.

ANB*	Female									Male								
	Standard			White Collar			Professional			Standard			White Collar			Professional		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
17	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
18	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
19	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
20	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
21	\$0.53	\$0.21	\$0.14	\$0.29	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.28	\$0.11	\$0.09	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
22	\$0.55	\$0.22	\$0.15	\$0.31	\$0.12	\$0.08	\$0.28	\$0.11	\$0.07	\$0.28	\$0.11	\$0.08	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
23	\$0.58	\$0.23	\$0.15	\$0.32	\$0.13	\$0.09	\$0.29	\$0.12	\$0.08	\$0.29	\$0.11	\$0.08	\$0.16	\$0.06	\$0.05	\$0.14	\$0.06	\$0.04
24	\$0.60	\$0.24	\$0.16	\$0.33	\$0.13	\$0.09	\$0.30	\$0.12	\$0.08	\$0.29	\$0.12	\$0.08	\$0.16	\$0.06	\$0.04	\$0.15	\$0.06	\$0.04
25	\$0.62	\$0.25	\$0.17	\$0.35	\$0.14	\$0.09	\$0.31	\$0.12	\$0.08	\$0.30	\$0.12	\$0.08	\$0.16	\$0.07	\$0.04	\$0.15	\$0.06	\$0.04
26	\$0.65	\$0.26	\$0.17	\$0.36	\$0.14	\$0.10	\$0.32	\$0.13	\$0.09	\$0.30	\$0.12	\$0.08	\$0.17	\$0.07	\$0.04	\$0.15	\$0.06	\$0.04
27	\$0.68	\$0.27	\$0.19	\$0.38	\$0.15	\$0.10	\$0.34	\$0.14	\$0.09	\$0.31	\$0.13	\$0.08	\$0.17	\$0.07	\$0.04	\$0.16	\$0.06	\$0.04
28	\$0.72	\$0.29	\$0.20	\$0.40	\$0.16	\$0.11	\$0.36	\$0.14	\$0.10	\$0.33	\$0.13	\$0.08	\$0.18	\$0.07	\$0.04	\$0.16	\$0.07	\$0.04
29	\$0.77	\$0.31	\$0.21	\$0.43	\$0.17	\$0.12	\$0.39	\$0.15	\$0.11	\$0.34	\$0.14	\$0.08	\$0.19	\$0.08	\$0.04	\$0.17	\$0.07	\$0.04
30	\$0.82	\$0.33	\$0.23	\$0.46	\$0.18	\$0.13	\$0.41	\$0.16	\$0.11	\$0.36	\$0.14	\$0.08	\$0.20	\$0.08	\$0.05	\$0.18	\$0.07	\$0.04
31	\$0.88	\$0.35	\$0.24	\$0.49	\$0.20	\$0.13	\$0.44	\$0.18	\$0.12	\$0.38	\$0.15	\$0.09	\$0.21	\$0.09	\$0.05	\$0.19	\$0.08	\$0.04
32	\$0.95	\$0.38	\$0.25	\$0.53	\$0.21	\$0.14	\$0.47	\$0.19	\$0.12	\$0.41	\$0.16	\$0.09	\$0.23	\$0.09	\$0.05	\$0.20	\$0.08	\$0.05
33	\$1.02	\$0.41	\$0.26	\$0.57	\$0.23	\$0.14	\$0.51	\$0.20	\$0.13	\$0.43	\$0.17	\$0.10	\$0.24	\$0.10	\$0.05	\$0.22	\$0.09	\$0.05
34	\$1.09	\$0.44	\$0.27	\$0.61	\$0.24	\$0.15	\$0.55	\$0.22	\$0.14	\$0.46	\$0.19	\$0.10	\$0.26	\$0.10	\$0.06	\$0.23	\$0.09	\$0.05
35	\$1.17	\$0.47	\$0.29	\$0.65	\$0.26	\$0.16	\$0.59	\$0.23	\$0.14	\$0.49	\$0.20	\$0.11	\$0.27	\$0.11	\$0.06	\$0.25	\$0.10	\$0.05
36	\$1.26	\$0.50	\$0.31	\$0.70	\$0.28	\$0.17	\$0.63	\$0.25	\$0.15	\$0.53	\$0.21	\$0.12	\$0.29	\$0.12	\$0.06	\$0.26	\$0.11	\$0.06
37	\$1.35	\$0.54	\$0.33	\$0.75	\$0.30	\$0.18	\$0.67	\$0.27	\$0.16	\$0.57	\$0.23	\$0.12	\$0.31	\$0.13	\$0.07	\$0.28	\$0.11	\$0.06
38	\$1.44	\$0.58	\$0.35	\$0.80	\$0.32	\$0.20	\$0.72	\$0.29	\$0.18	\$0.61	\$0.24	\$0.13	\$0.34	\$0.13	\$0.07	\$0.30	\$0.12	\$0.07
39	\$1.54	\$0.62	\$0.38	\$0.86	\$0.34	\$0.21	\$0.77	\$0.31	\$0.19	\$0.65	\$0.26	\$0.15	\$0.36	\$0.14	\$0.08	\$0.32	\$0.13	\$0.07
40	\$1.64	\$0.66	\$0.41	\$0.91	\$0.36	\$0.23	\$0.82	\$0.33	\$0.21	\$0.69	\$0.28	\$0.16	\$0.39	\$0.15	\$0.09	\$0.35	\$0.14	\$0.08
41	\$1.74	\$0.70	\$0.45	\$0.97	\$0.39	\$0.25	\$0.87	\$0.35	\$0.22	\$0.74	\$0.30	\$0.17	\$0.41	\$0.16	\$0.10	\$0.37	\$0.15	\$0.09
42	\$1.85	\$0.74	\$0.49	\$1.03	\$0.41	\$0.27	\$0.93	\$0.37	\$0.25	\$0.79	\$0.32	\$0.19	\$0.44	\$0.18	\$0.11	\$0.40	\$0.16	\$0.10
43	\$1.96	\$0.78	\$0.54	\$1.09	\$0.43	\$0.30	\$0.98	\$0.39	\$0.27	\$0.85	\$0.34	\$0.21	\$0.47	\$0.19	\$0.12	\$0.42	\$0.17	\$0.10
44	\$2.06	\$0.83	\$0.59	\$1.15	\$0.46	\$0.33	\$1.03	\$0.41	\$0.29	\$0.90	\$0.36	\$0.23	\$0.50	\$0.20	\$0.13	\$0.45	\$0.18	\$0.12
45	\$2.17	\$0.87	\$0.64	\$1.21	\$0.48	\$0.36	\$1.09	\$0.43	\$0.32	\$0.96	\$0.39	\$0.25	\$0.53	\$0.21	\$0.14	\$0.48	\$0.19	\$0.13
46	\$2.28	\$0.91	\$0.70	\$1.27	\$0.51	\$0.39	\$1.14	\$0.46	\$0.35	\$1.02	\$0.41	\$0.28	\$0.57	\$0.23	\$0.16	\$0.51	\$0.21	\$0.14
47	\$2.39	\$0.96	\$0.76	\$1.33	\$0.53	\$0.42	\$1.19	\$0.48	\$0.38	\$1.09	\$0.44	\$0.31	\$0.61	\$0.24	\$0.17	\$0.55	\$0.22	\$0.15
48	\$2.49	\$1.00	\$0.82	\$1.39	\$0.55	\$0.46	\$1.25	\$0.50	\$0.41	\$1.16	\$0.46	\$0.34	\$0.64	\$0.26	\$0.19	\$0.58	\$0.23	\$0.17
49	\$2.60	\$1.04	\$0.89	\$1.44	\$0.58	\$0.49	\$1.30	\$0.52	\$0.44	\$1.23	\$0.49	\$0.38	\$0.68	\$0.27	\$0.21	\$0.61	\$0.25	\$0.19
50	\$2.70	\$1.08	\$0.96	\$1.50	\$0.60	\$0.53	\$1.35	\$0.54	\$0.48	\$1.30	\$0.52	\$0.42	\$0.72	\$0.29	\$0.23	\$0.65	\$0.26	\$0.21
51	\$2.80	\$1.12	\$1.02	\$1.55	\$0.62	\$0.57	\$1.40	\$0.56	\$0.51	\$1.38	\$0.55	\$0.46	\$0.77	\$0.31	\$0.25	\$0.69	\$0.28	\$0.23
52	\$2.89	\$1.16	\$1.08	\$1.61	\$0.64	\$0.60	\$1.44	\$0.58	\$0.54	\$1.46	\$0.58	\$0.50	\$0.81	\$0.32	\$0.28	\$0.73	\$0.29	\$0.25
53	\$2.98	\$1.19	\$1.15	\$1.65	\$0.66	\$0.64	\$1.49	\$0.59	\$0.57	\$1.54	\$0.61	\$0.55	\$0.85	\$0.34	\$0.31	\$0.77	\$0.31	\$0.27
54	\$3.06	\$1.22	\$1.20	\$1.70	\$0.68	\$0.67	\$1.53	\$0.61	\$0.60	\$1.62	\$0.65	\$0.60	\$0.90	\$0.36	\$0.33	\$0.81	\$0.32	\$0.30
55	\$3.13	\$1.25	\$1.25	\$1.74	\$0.70	\$0.70	\$1.56	\$0.63	\$0.63	\$1.70	\$0.68	\$0.65	\$0.95	\$0.38	\$0.36	\$0.85	\$0.34	\$0.33
56	\$3.19	\$1.28	\$1.29	\$1.77	\$0.71	\$0.72	\$1.60	\$0.64	\$0.65	\$1.79	\$0.72	\$0.71	\$0.99	\$0.40	\$0.39	\$0.89	\$0.36	\$0.35
57	\$3.24	\$1.29	\$1.32	\$1.80	\$0.72	\$0.74	\$1.62	\$0.65	\$0.66	\$1.87	\$0.75	\$0.76	\$1.04	\$0.42	\$0.42	\$0.93	\$0.37	\$0.38
58	\$3.25	\$1.30	\$1.33	\$1.81	\$0.72	\$0.74	\$1.63	\$0.65	\$0.67	\$1.93	\$0.77	\$0.81	\$1.07	\$0.43	\$0.45	\$0.97	\$0.39	\$0.40
59	\$3.23	\$1.29	\$1.32	\$1.80	\$0.72	\$0.73	\$1.62	\$0.65	\$0.66	\$1.98	\$0.79	\$0.84	\$1.10	\$0.44	\$0.47	\$0.99	\$0.40	\$0.42
60	\$3.17	\$1.27	\$1.28	\$1.76	\$0.70	\$0.71	\$1.58	\$0.63	\$0.64	\$2.00	\$0.80	\$0.87	\$1.11	\$0.44	\$0.48	\$1.00	\$0.40	\$0.43
61	\$3.04	\$1.22	\$1.21	\$1.69	\$0.68	\$0.67	\$1.52	\$0.61	\$0.60	\$1.98	\$0.79	\$0.86	\$1.10	\$0.44	\$0.48	\$0.99	\$0.39	\$0.43
62	\$2.82	\$1.13	\$1.09	\$1.57	\$0.63	\$0.60	\$1.41	\$0.56	\$0.54	\$1.88	\$0.75	\$0.82	\$1.05	\$0.42	\$0.46	\$0.94	\$0.38	\$0.41
63	\$2.47	\$0.99	\$0.91	\$1.37	\$0.55	\$0.50	\$1.23	\$0.49	\$0.45	\$1.68	\$0.67	\$0.72	\$0.93	\$0.37	\$0.40	\$0.84	\$0.34	\$0.36
64	\$1.90	\$0.76	\$0.64	\$1.05	\$0.42	\$0.35	\$0.95	\$0.38	\$0.32	\$1.30	\$0.52	\$0.52	\$0.72	\$0.29	\$0.29	\$0.65	\$0.26	\$0.26
65	\$0.89	\$0.36	\$0.19	\$0.50	\$0.20	\$0.11	\$0.45	\$0.18	\$0.10	\$0.60	\$0.24	\$0.16	\$0.34	\$0.13	\$0.09	\$0.30	\$0.12	\$0.08

Rounding may cause variations to premium calculations.

*Age Next Birthday at last 1 July.

Change to Insurance Reinstatement Rules

From 1 July 2019, existing default or tailored insurance cover that has lapsed as a result of your account being deemed inactive, can be reinstated within 3 months of the insurance cover lapsing provided:

- A Superannuation Guarantee contribution which is sufficient to cover the next insurance premium is received within 3 months of the cover lapsing.

New Events cover applies until the member has been in Active Employment for 30 consecutive days or the member applies for Full Cover.

If a Superannuation Guarantee contribution is not received within 3 months of the cover lapsing and the member wishes to reinstate insurance cover, full underwriting is required.

Existing default or tailored insurance cover that has lapsed as a result of insufficient money to cover the next premium, can be reinstated within 6 months of the insurance cover lapsing provided:

- All outstanding premiums are received within 6 months of cover ending.

New Events cover applies until the member has been in Active Employment for 30 consecutive days or the member applies for Full Cover.

If sufficient funds are not received within 6 months of the cover lapsing and the member wishes to reinstate insurance cover, full underwriting is required.

Full details will be provided in the Product Disclosure Statement and Fund Insurance Policy dated 1 July 2019.

Inactive account transfer

The Trustee is required to transfer inactive accounts to the ATO if a member has an account balance of less than \$6,000 and has not made a contribution or rollover for past 16 months, and:

- (i) does not have insurance; or
- (ii) the member has not changed the member's investment options under the fund in the last 16 months; or
- (iii) the member has not made changes in relation to the member's insurance coverage under the fund in the last 16 months; or
- (iv) the member has not made or amended a binding beneficiary nomination in the last 16 months; or
- (v) the member has not, by written notice given to the Commissioner, declared that the member was not a member of an inactive low balance account in the last 16 months.

The Trustee will calculate member balances at 31 December and 30 June each year.

Contact us for more information...

If you would like more information about how GuildSuper works and the options you have, then please contact GuildSuper.



1300 361 477



guildsuper.com.au



GPO Box 1088,
Melbourne VIC 3001

Important information

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