

# ‘Significant Event Notice’

Changes to your GuildSuper insurance cover from 1 July 2016.  
What you need to know.

The Trustee of GuildSuper recently undertook a comprehensive review of insurance cover to ensure it remains relevant for eligible members. As a result, we will be making a number of important changes to insurance cover provided with your GuildSuper account or available to you on application to the Insurer.

It is important to read this Significant Event Notice (SEN) carefully and understand how the changes affect you and the choices you have available.

GuildSuper insurance cover will continue to be provided under insurance policies issued to the Trustee of GuildSuper by MetLife Insurance Limited ABN 75 004 274 882 AFSL No. 238096.



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## Summary of changes from 1 July 2016 include:

- Income Protection maximum benefit payment period (Benefit Period) will increase from 2 years to 5 years protecting members with Income Protection cover for longer.
- Life expectancy to claim a terminal illness benefit has been extended from 12 to 24 months.
- Different numbers of units of Default Death, Total and Permanent Disablement (TPD) and Income Protection (IP) cover will apply for most members and, for all members with unitised cover, the value of units of cover will change.
- Default Death, TPD and IP cover amounts will no longer be determined by your Occupational Classification. Instead, your Occupational Classification will be used to calculate insurance premiums. As a result, insurance premium rate tables will be different.
- Default TPD cover will cease from age 60, rather than age 70.
- To protect your account balance, insurance cover will cease if no contributions have been made to your account for 12 months and your account balance falls below \$2,000.
- Some terms and conditions will be different (including important definitions relevant to assessment of a member's claim for a disablement benefit).

**Other changes apply. For more information about what is changing, carefully consider the more detailed content of this SEN. Important definitions relevant to the insurance changes are detailed within this SEN.**

## Things you need to do after reading this SEN

- Check that we have your correct Occupational Classification on record, and
- Decide whether to retain your existing level (amount) and type of cover or change your insurance cover.

This document contains general information or advice only and does not take into account your objectives, financial situation or needs. It is important that you consider the appropriateness of any general advice having regard to these matters. You may wish to obtain personal advice that takes into account your objectives, financial situation or needs.



If you have any questions or would like assistance with making your insurance decisions, then contact our Member Services Team on **1300 361 477** between 8:00am and 7:00pm (AEST) Monday to Friday or visit **[guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016)**

## Changes to Death, TPD and IP cover

GuildSuper has conducted an extensive review of the insurance cover it offers members with the aim of it remaining competitive and relevant for each stage of their life.

As a result of this review, changes have been made to the Death, TPD and IP insurance cover, and this SEN explains the changes that will be made effective 1 July 2016, as applicable to existing members of GuildSuper at that date.

It is important to note that the changes that have been made to Death, TPD and IP insurance cover will be applicable to all eligible members of GuildSuper from 1 July 2016, including new members joining from that date. This notice deals with how the changes impact existing members, in particular, existing members who currently have insurance cover with their GuildSuper account.

From 1 July 2016, GuildSuper will provide eligible existing members with:

1. Default insurance cover (based on the different number and value of Death, TPD and IP units of insurance cover and revised premium rates).
2. Additional units of insurance cover based on the new value of each unit of cover applicable from 1 July 2016 and revised premium rates (you can apply for extra units of Death, TPD & IP insurance cover in addition to the Default number of units that may have been provided to you).
3. Fixed Cover based on different premium rates (if you haven't already done so, you can apply for a fixed level of Death and TPD cover which does not vary depending on your age, unless you reach the cover cessation age).

## Default insurance cover (for members with Default cover only as at 30 June 2016)

From 1 July 2016, GuildSuper will provide a different Default number and type of Death, TPD and IP insurance cover units for most existing members with Default Death, TPD & IP cover. The number and type of Default units provided and the level (amount) of insurance cover for each unit depends on your age next birthday as at 1 July 2016.

### The type and number of units of Default cover is changing

From 1 July 2016, the type and number of units of any Default cover you have with your GuildSuper account will change according to **Table 1: Change in Default insurance cover type and number of units** (and notes). Depending on your age this may mean you have more or less units of each type of cover from 1 July 2016, than you had prior to that date.

Please note:

- If your Occupational Classification was White Collar or Professional before 1 July 2016, then you will retain the same type and number of units you had at 30 June 2016 (although the amount of cover per unit and applicable premiums will change).
- If you do not hold Default Death, TPD and/or IP cover with your GuildSuper account as at 30 June 2016, you will not be provided with the Default Death, TPD or IP cover from 1 July 2016 as shown in **Table 1: Change in Default insurance cover type and number of units**.

**Table 1: Change in Default insurance cover type and number of units**

Age next birthday (as at 1 July 2016)	Existing Default insurance cover	Default insurance cover from 1 July 2016
16-24	2 Units of Death & TPD cover 2 Units of IP cover	3 Units of Death cover 2 Units of TPD cover 2 Units of IP cover
25-30	3 Units of Death & TPD cover 4 Units of IP Cover	4 Units of Death cover 2 Units of TPD cover 3 Units of IP cover
31-35	3 Units of Death & TPD cover 4 Units of IP Cover	5 Units of Death cover 2 Units of TPD cover 4 Units of IP cover
36-60	3 Units of Death & TPD cover 4 Units of IP Cover	6 Units of Death cover 2 Units of TPD cover 4 Units of IP cover
61-65	3 Units of Death & TPD cover 4 Units of IP Cover	5 Units of Death cover 4 Units of IP cover
66-70	3 Units of Death & TPD cover	4 Units of Death cover
Over 70	No insurance cover	No insurance cover

Any increase in the amount of cover provided to you on 1 July 2016 as a result of the application of the revised units of insurance cover allocated to you (as outlined in **Table 1: Change in Default insurance cover type and number of units** on page 3, and taking into account revised unit values as outlined in **Table 5: Default Death & TPD cover and premiums** on page 15), will be subject to you being in **Active Employment** as at 1 July 2016 (otherwise **New Events Cover** may apply). Refer to page 8 for definitions of **Active Employment** and **New Events Cover**.

If you would like to keep your existing level (amount) of Default Death, TPD or IP insurance cover, then refer to the '**Questions you may have**' section of this SEN, located on page 11.

### Other changes to Default Death and TPD cover

From 1 July 2016:

- the value (amount) of cover for each unit of Default Death and TPD cover will change (with any increased amount of cover being subject to you being in **Active Employment** as at 1 July 2016 as noted above). Depending on your age (and the number of units allocated to you at 1 July 2016 as outlined in **Table 1: Change in Default insurance cover type and number of units**) you will have a different level (amount) of each type of cover on 1 July 2016, than you had prior to that date. In particular, the amount of TPD cover members will have on 1 July 2016 will reduce in most cases.
- the premium rates will change. Your Occupational Classification will be used to calculate the cost of Default Death and TPD cover, and
- Default TPD insurance cover will be provided up to age 60 (currently Default TPD insurance cover ceases at age 70). However you can apply to the Insurer to retain your existing level of TPD cover up to age 70. Refer to the '**Questions you may have**' section of this SEN, located on page 11.

### The value per unit of Default Death and TPD cover is changing

Refer to **Table 5: Default Death and TPD cover and premiums** on page 15 for more information on the new levels of Default insurance cover and premiums that will apply from 1 July 2016.

### The cost per unit of Default Death and TPD cover is changing

The table below shows the cost per week for one unit of Default Death and one unit of Default TPD cover based on each Occupational Classification that will apply from 1 July 2016.

**Table 2: Cost per unit per week of Default Death & TPD cover from 1 July 2016**

Occupational Classification	Cost per unit per week of Default Death & TPD cover		
	Standard	White Collar	Professional
Death cover	\$0.46	\$0.33	\$0.28
TPD cover	\$0.31	\$0.22	\$0.19

Your occupation will determine your Occupational Classification, which makes a difference to how much you pay for your insurance cover. For more information on Occupational Classifications, refer to the '**How your Occupational Classification is applied**' section on page 7.

Depending on your personal circumstances (including changes to the units of cover applicable to you from 1 July 2016, based on your age) the insurance premiums deducted from your account from 1 July 2016 will change (they may increase or decrease).

Refer to **Table 5: Default Death and TPD cover and premiums** on page 15 for more information on the new premiums that will apply from 1 July 2016. For information about the cost per unit that currently applies, refer to the current *GuildSuper Member Guide* available from [guildsuper.com.au](http://guildsuper.com.au)

### Other changes to Default IP cover

From 1 July 2016:

- Depending on your age (and the number of units allocated to you at 1 July 2016 as outlined in **Table 3: Default IP cover** on page 5), you might have a different level (amount) of each type of cover from 1 July 2016, than you had prior to that date,
- the IP Benefit Period will be increased from 2 years to 5 years for all members with IP insurance cover. This means that an IP benefit may be payable to you for up to 5 years should sickness or injury result in total or partial disability (in accordance with the definitions in the insurance policy) that leave you unable to work, and
- the premium rates will change. Your age and Occupational Classification will be used to calculate the cost of Default IP cover.

Any increased amount of IP cover is subject to you being in **Active Employment** on 1 July 2016.

**Table 3: Default IP cover** shows the number of units and the value of each unit of Default IP insurance cover that will apply to existing members with IP cover as at 1 July 2016, depending on your age next birthday as at that date. The value of each unit of IP cover will (from 1 July 2016) be \$550 in all cases. The value of IP units will no longer be linked to a member's Occupational Classification.

Please note:

- If your Occupational Classification was White Collar or Professional before 1 July 2016, then you will retain the same type and number of units you had at 30 June 2016 (although the amount of cover per unit and applicable premiums will change).
- If you do not hold Default IP cover with your GuildSuper account as at 30 June 2016, you will not be provided with Default IP cover shown in **Table 3: Default IP cover** from 1 July 2016.

**Table 3: Default IP cover**

Age next birthday	Default IP cover from 1 July 2016		
	Number of units	Cover per month for each unit	Total Default IP cover per month
16 – 24	2	\$550	\$1,100
25 – 30	3	\$550	\$1,650
31 – 65	4	\$550	\$2,200

From 1 July 2016, there will be changes to how the cost of Default IP cover is calculated. Currently, the cost of Default IP cover is based on a flat unit rate. From 1 July 2016, the cost of Default IP cover will depend on your age and Occupational Classification. For more information on Occupational Classifications, refer to the **'How your Occupational Classification is applied'** section on page 7.

This means many members will see a reduction in the level (amount) of insurance cover for each unit of insurance cover. For example, if you are currently under the White Collar Occupational Classification, the value of each unit of IP cover will reduce from \$700 to \$550 on a 90 day waiting period. As a result, the total level of insurance cover for some members will reduce on 1 July 2016. However, in the case of IP units of cover, the type of cover applicable to your account from 1 July 2016 will have an IP Benefit Period of 5 years (instead of 2 years).

**Table 7: Default IP cover and premiums** on page 17 provides more information on the new levels of Default IP insurance cover and premiums that will apply from 1 July 2016. For information about the cover amount and cost per unit that currently applies, refer to the current GuildSuper *Member Guide* available from [guildsuper.com.au](http://guildsuper.com.au)

Default IP cover will continue to have a Default 90 day waiting period, however if you have previously (that is, before 1 July 2016) chosen either a 30 day or 60 day waiting period you will retain your chosen waiting period and have premiums calculated in accordance with the premium rate table applicable when you vary your IP cover – refer to **Table 8: Premium rates if you vary your IP cover with a 5 year Benefit Period** on page 18.

You can also increase your IP Benefit Period to age 65 (instead of the new 5 year maximum Benefit Period applicable from 1 July 2016) on application to the Insurer. Any increase in your IP Benefit Period is subject to meeting the Insurer's assessment requirements and acceptance by the Insurer. Different premium rates apply to IP insurance cover with a Benefit Period to age 65. Refer to **Table 9: Premium rates for IP cover to age 65** on page 19.

## If you have additional units of Death, TPD and IP cover as at 30 June 2016

Members who have extra units of cover (in addition to the default number of Death, TPD & IP units) as at 30 June 2016 will retain the existing number of units as at 1 July 2016, provided cover has not ceased for some reason. However, the value of each unit (and applicable premiums) will change in accordance with revised unit values applicable to Default cover.

This means many members will see a reduction in the level (amount) of cover for each unit of insurance cover. For example, if you are currently under the White Collar Occupational Classification, the value of each unit of IP cover will reduce from \$700 to \$550 on a 90 day waiting period. As a result, the total level of insurance cover for some members will reduce on 1 July 2016. However, in the case of IP units of cover, the type of cover applicable to your account from 1 July 2016 will have an IP Benefit Period of 5 years (instead of 2 years).

Refer to **Table 4: Cost per unit per week of additional Death & TPD cover from 1 July 2016** for the cost per unit of additional Death and TPD cover (depending on your Occupational Classification).

**Table 4: Cost per unit per week of additional Death & TPD cover from 1 July 2016**

Occupational Classification	Cost per unit per week of Death & TPD cover		
	Standard	White Collar	Professional
Death cover	\$0.46	\$0.33	\$0.28
TPD cover	\$0.31	\$0.22	\$0.19

For IP cover, if you have previously (that is, before 1 July 2016) chosen either a 30 day or 60 day waiting period with a 2 year Benefit Period, then you will retain your chosen waiting period from 1 July 2016, and have premiums calculated in accordance with **Table 8: Premium rates if you vary IP cover** on page 18. However, you will have an IP Benefit Period of 5 years (instead of 2 years). Any increased amount of cover is subject to you being in **Active Employment** as at 1 July 2016 (otherwise **New Events Cover** may apply). Refer to page 8 for definitions of **Active Employment** and **New Events Cover**.

Refer to **Table 3: Default IP cover** on page 5 for more information on the new level of IP cover provided for each unit of cover (depending on your age).

Refer to **Table 8: Premium rates if you vary IP cover with a 5 year Benefit Period** on page 18, if you choose either a 30 or 60 day waiting period or for the cost of additional units of IP cover that will apply from 1 July 2016 (depending on your age and Occupational Classification).

If you have previously (that is, before 1 July 2016) chosen IP cover to age 65, then you will retain IP cover to age 65 (with your chosen waiting period and IP cover level (amount)), and have premiums calculated in accordance with **Table 9: Premium rates for IP cover to age 65** on page 19. Refer to this table for the weekly cost per \$100 monthly benefit payable to age 65 (depending on your age, gender and Occupational Classification).

## If you have fixed your Death and/or TPD cover

If you have a fixed dollar amount of Death and TPD cover as at 30 June 2016, for example \$300,000 for Death and TPD, then you will retain this level of insurance cover at 1 July 2016 (provided cover has not ceased for some reason, for example, cover may cease if you have reached the maximum age for cover).

You will see an increase in the cost of fixed insurance cover from 1 July 2016, as the premium rates applicable to fixed cover will be different from 1 July 2016.

Refer to **Table 6: Premium rates for fixed Death & TPD cover** on page 16 for more information on the premiums that will apply from 1 July 2016. The new premium rates will be deducted from the accounts of members with fixed cover from 1 July 2016. If your fixed cover was subject to additional premium loadings immediately prior to 1 July 2016 (applied as a result of the Insurer's acceptance of your application for fixed cover), the additional premium loadings will continue to apply from 1 July 2016.

## How your Occupational Classification is applied from 1 July 2016

From 1 July 2016, the Occupational Classifications - Standard, White Collar and Professional - will make a difference to how much you pay for cover. Occupational Classifications will no longer be relevant to determining the amount of insurance cover applicable to your account.

From 1 July 2016, your occupation will determine your Occupational Classification and insurance premiums. If you (or your employer) have not provided us with details of your occupation or if your occupation is not classified as White Collar or Professional, then it will be classified as the Default Occupational Classification of Standard.



It is essential we have your correct Occupational Classification on record so you pay the right amount for your insurance cover. For an explanation of each Occupational Classification, or if you are unsure of your recorded Occupational Classification, please contact the Member Services Team on **1300 361 477**. To update your Occupational Classification, please complete the *Retain Your Existing Insurance Cover* form which you can download from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact the Member Services Team on **1300 361 477**.

## When insurance cover will cease is changing

Currently any insurance cover you have ceases when your superannuation account balance reduces to zero.

From 1 July 2016, if your account is inactive (no contributions have been received in the preceding 12 consecutive months) and the account balance is less than \$2,000, we will send you a letter notifying you that your cover will be cancelled, unless, within three months:

- you notify us in writing that you wish to continue your cover, or
- a contribution or deposit is made into your account.

Also, from 1 July 2016, Default TPD cover will cease from age 60, rather than age 70. GuildSuper will not notify you in advance of the cessation of cover based on your age.

## Reinstatement of cover

Your cover will be reinstated on the same terms as previously applied, effective from the receipt date of any contribution including any rollover amounts received, provided:

- you are in **Active Employment** on the date the contribution is received. Where you are not in **Active Employment** on this date, **New Events Cover** will apply until you return to **Active Employment** for 30 consecutive days, and
- the contribution is received into your account within six months of your cover stopping, and
- you are still a member of the Fund.

Reinstatement is not available when your cover stopped for a period of more than six months as a result of:

- there being insufficient money in your account to cover the next premium payment, or
- your account is inactive (no contributions have been received in the preceding 12 consecutive months) and the account balance is less than \$2,000.

If you wish for your cover to recommence after insurance has ceased for a period of more than six months, you will need to re-apply, subject to the terms and conditions of the Insurer at that time. If your application is accepted, reinstated cover commences on the date of written acceptance by the Insurer.

## Definition of Terminal Illness cover is changing

Currently, there is a requirement for a registered health practitioner and a specialist to certify that you have a terminal illness and life expectancy of 12 months or less for you to access an insured terminal illness benefit. From 1 July 2016, the life expectancy required will be extended to 24 months or less giving you greater peace of mind in the event of a terminal illness claim.

This change has been made to bring the terms of the insurance policy into line with changes made to superannuation laws.

## Life Events top-up will include Income Protection

From 1 July 2016, you can apply for one additional unit of IP insurance cover without the need to supply any health information if one of the following Life Events occurs:

- You get married
- You get divorced
- Birth or adoption of your child, or
- You take out a mortgage on your first home.

This is subject to the same terms and conditions that are currently applicable to Life Events top-ups in the case of Death and TPD cover including the following:

- You are only entitled to one increase in IP cover in any 12 month period and four increases over your total membership period (in addition to your right to four increases in Death and TPD over your total membership period),
- When claiming Life Events top-up, you must be less than 55 years of age on the date of application,
- You have cover on standard terms with no exclusions and have not been declined for cover by any Insurer previously,
- You must not have claimed or be eligible to make a claim (with any Insurer),

- You provide relevant documentary proof of the event within 60 days of the event occurring, and
- You are in **Active Employment** on the day the Insurer receives your application to increase cover.

If you are not in **Active Employment** on the day the Insurer receives your application to increase cover, **New Events Cover** will apply to the amount of the increase in cover until you return to **Active Employment** for 30 consecutive days.

For the additional premiums that apply to Life Events top-up for IP cover, refer to **Table 8: Premium rates if you vary your IP cover with a 5 year Benefit Period** on page 18.

## Insurance Boost rules are being improved

Currently new members can apply to the Insurer to increase their Death and TPD cover by one extra unit of cover, and IP cover by two extra units of cover, by answering limited health questions to obtain the higher levels of cover. New members must apply to the Insurer within six months of joining the Fund.

From 1 July 2016, the Insurance Boost rules will be improved. New members can apply to double the number of Death, TPD and IP units of cover they have, provided the application for Insurance Boost is received by the Insurer within six months of joining the Fund. The cost of insurance will be adjusted for the higher levels of cover.

For more information on how the changes to Insurance Boost will apply to you, refer to the '**Questions you may have**' section of this SEN, located on page 11.

## Changes to some terms and conditions

As a result of the new insurance arrangements, some of the other terms and conditions in the insurance policies will change from 1 July 2016. A summary of key terms and conditions that are changing is set out below including important definitions.

## Important definitions

### Active Employment

means you are employed by an employer and, in the Insurer's opinion, are capable of performing your identifiable duties without restriction by any illness or injury for at least 35 hours per week (whether or not you are actually working those hours) on 1 July 2016. If you are not in **Active Employment** for 30 consecutive days from 1 July 2016, you may have **New Events Cover** until you are in **Active Employment** for 30 consecutive days, after which the increased cover will be converted to Full Cover.

### New Events Cover

means you are only covered for claims arising from an illness which became apparent or an injury which occurred on or after 1 July 2016. At 1 July 2016, if you are not in **Active Employment** and you are not eligible for **New Events Cover**, then your insurance cover will continue under the insurance policy dated 1 October 2013.

### Pregnancy exclusion for IP insurance cover will be changing

From 1 July 2016, the exclusion applicable to the payment of IP insurance benefits in the case of normal and uncomplicated pregnancy will be modified where an insured member's disablement persists for 3 months after the pregnancy.

Under the revised pregnancy exclusion, no IP benefit will be paid for an insured member if Illness or Injury resulting in Disability or Partial Disability is directly or indirectly caused by a normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, including but not limited to morning sickness, back ache, varicose veins, ankle swelling and bladder problems unless a **Covered Person** is disabled for more than three months after the end of the pregnancy, in which case the waiting period is deemed to start on the later of the date total disablement begins and the end of the pregnancy.

### The TPD definition will be changing

From 1 July 2016, the TPD definition (and other related definitions outlined in this SEN) that a member with TPD insurance cover must meet (to the Insurer's satisfaction) will be different, as outlined below. The main changes to the current TPD related definitions is that reasonable retraining (relative to previous education, training or experience) will be taken into account by the Insurer when assessing whether you meet the relevant TPD definition.

This means that the assessment the Insurer will undertake under the revised terms may, in some respects, be more stringent than under the current terms. Refer to the current GuildSuper *Member Guide* for information about the current TPD related definitions.

"*Totally and Permanently Disabled*", "*TPD*" or "*Total and Permanent Disability*" means the **Covered Person** meets the definition which applies to them as set out below:

(1) either *TPD Definition A* or *TPD Definition B* if the **Covered Person**:

- (a) was aged less than 65 years on the date immediately prior to the **Date of Disablement**; and
- (b) was Gainfully Working on the date immediately prior to the **Date of Disablement** for at least the **Minimum Hours**.

OR

(2) *TPD Definition B* applies if the **Covered Person**:

- (a) was aged 65 years or more on the date immediately prior to the **Date of Disablement**;
- (b) is not **Gainfully Working** on the date immediately prior to the **Date of Disablement**; or
- (c) has not worked at least the **Minimum Hours**.

*TPD Definition A* means the Insurer determines that solely due to **Illness** or **Injury** the **Covered Person**:

- (a) has been unable to work (whether or not for reward) for the **Waiting Period**;
- (b) has been continuously absent from all work (whether or not for reward) since the **Date of Disablement**;
- (c) is under **Regular And Ongoing Care**; and
- (d) is, as at the **Date of Disablement** and continuously until the Assessment Date, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and the Insurer will consider the possible effect that any Reasonable Retraining could have on the **Covered Person** when the Insurer makes the determination according to this paragraph (d).

*TPD Definition B* means that the Insurer determines that solely due to **Illness** or **Injury** the **Covered Person**:

- (a) has become permanently unable to perform at least two of the **Activities of Daily Living**:
  - (i) without the assistance of another adult person; and
  - (ii) with or without the use of suitable aids or equipment.

for the **Waiting Period**;

- (b) is under **Regular And Ongoing Care**; and
- (c) is, as at the **Date of Disablement** and continuously until the Assessment Date, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any **Reasonable Retraining** could have on the **Covered Person** when the Insurer makes the determination according to this paragraph (c).

In addition to the TPD definition, a number of new and amended terms will be relevant to members that hold TPD insurance cover from 1 July 2016. They have been defined below.

### Activities of Daily Living

means:

- Bathing – to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
- Dressing – to put on, take off all garments and if needed any braces, artificial limbs or other medical apparatus.
- Feeding – the ability to feed him or herself when food has been prepared and made available.
- Mobility – to get out of a bed and into an upright chair or a wheelchair and back again.
- Maintain Personal Hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bladder and bowel function.

### Casual Basis

means working on a temporary, as required, basis and receiving a loading on their hourly rate of pay in lieu of, or as advance payment for, various employment entitlements which include paid annual leave and paid personal leave.

### Contractor

of a person ("Person") means a natural person who is:

- a) not employed by the Person;
- b) engaged by the Person to perform duties, services or work under a contract for a fixed term of no less than 12 months;
- c) entitled to have superannuation contributions paid for his or her benefit by the Person in respect of duties, services or work rendered by the natural person under the contract.

### Covered Person

means a person who has cover under the Policy.

### Date of Disablement

means the later of:

- a) the date a **Medical Practitioner** examines the **Covered Person** and confirms that they suffer from an **Illness** or an **Injury** which is the principal cause of the **TPD** for which a claim is made;
- b) the date the **Covered Person** as a result of **Illness** or **Injury**:
  - (i) ceases all work; or
  - (ii) being unemployed, ceases to be able to perform his or her usual occupation; or
  - (iii) ceases to be able to perform his or her domestic duties **Full-time**.

### Employed or Employment

means being engaged by the **Employer** under a contract of employment.

### Employer

means a person who engages a natural person or a **Contractor**.

### Employer Approved Leave

means leave that has been approved by the **Employer** prior to the commencement of that leave.

### Full-time

means at least 30 hours per week.

### Gainful Employment

means any occupation or work for reward or financial benefit, or the hope of reward of financial benefit, **Full-time** or **Part-time**.

### Gainfully Working

means a person is:

- a) engaged in **Permanent Employment**;
- b) engaged in **Permanent Employment** and on paid or unpaid **Employer Approved Leave** for a period up to 24 consecutive months; or
- c) self-employed with identifiable duties in any occupation or work for reward or financial benefit, or the hope of reward of financial benefit **Full-time** or **Part-time**.

### Illness

means sickness, disease or disorder.

### Injury

means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.

### Long Term Casual Basis

means that a person has been **Employed** by the **Employer** on a **Casual Basis** for at least 12 consecutive months.

### Medical Consultation

means any activity undertaken for the detection, treatment or management by a **Medical Practitioner** or allied health provider of an illness, injury, medical condition or related symptom, including but not limited to the application of prescribed drugs or therapy (whether conventional or alternative).

### Medical Practitioner

means:

- (a) a person who is:
  - i. registered and practising as a medical practitioner in Australia; or
  - ii. in our opinion and absolute discretion, is:
    1. appropriately qualified and practising medicine in their country; and
    2. registered with the body responsible for the registration of medical practitioners in the person's jurisdiction where they are practicing.

- (b) a person who is not related or connected by personal relationship to the **Covered Person**, their business partner, associate, employer or employee.

### Minimum Hours

means 15 hours each week over either of the following periods:

- a) where the person is not absent from work on the date immediately prior to the **Date of Disablement**, the six consecutive months immediately prior to the **Date of Disablement**; or

- b) where the person is on paid or unpaid **Employer Approved Leave** on the date immediately prior to the **Date of Disablement** for less than 24 consecutive months, the six consecutive months immediately prior to the start date of the paid or unpaid **Employer Approved Leave**.

### Part-time

means at least 15 hours per week.

### Permanent Employment

means:

- (a) **Employed** by the **Employer** under a single and ongoing contract that:
  - (i) is of indefinite duration or is for a fixed term of no less than 12 months; and
  - (ii) requires the person to perform identifiable duties; and
  - (iii) requires the person to work **Full-time** or **Part-time**; and
  - (iv) provides for paid annual leave, sick leave and long service leave; and
  - (v) is not employed on a **Casual Basis**; or
- (b) **Employed** by the **Employer** on a **Long Term Casual Basis**;
- (c) a **Contractor**.

### Reasonable Retraining

means any further education, training or rehabilitation, which in our opinion based on medical and other evidence satisfactory to us, the person:

- has capacity to reasonably undertake at any time since the **Date of Disablement**; or
- has undertaken at any time since the **Date of Disablement**;

based on the skills and knowledge the **Covered Person** has acquired from their education, training or experience.

## Regular And Ongoing Care

means the **Covered Person**:

- (a) is under the regular and ongoing care of a **Medical Practitioner** who specialises in the **Illness** or **Injury** who:
  - (i) reasonably expects the **Injury** or **Illness** will continue throughout the life of the **Covered Person** (including after the expiry of cover and the commencement of retirement) without any prospect of an improvement which would lead to a return to work (whether or not for reward);
  - (ii) has given a clear prognosis for the **Injury** or **Illness**.
- (b) is complying with reasonable medical advice and all treatment options; and
- (c) has, in the Insurer's opinion, reached maximal health improvement possible for that **Covered Person** despite reasonable treatment options based on their **Illness** or **Injury**.

## Waiting Period

means 3 consecutive months immediately following the **Date of Disablement**.

## Questions you may have

These questions and answers can help you decide what to do next.

### What should I do if I'm okay with these changes?

If you are okay with these changes, the changes (as relevant to your account) will automatically be applied to your account on 1 July 2016. However you should check we have the correct Occupational Classification for you.

If you are unsure of your recorded Occupational Classification, contact the Member Services Team on **1300 361 477**.

To update your Occupational Classification, complete the *Retain Your Existing Insurance Cover* form that you can download from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact our Member Services Team on **1300 361 477**. It's important you do this so that you are paying the correct premium rates from 1 July 2016. The Insurer may recalculate or adjust past premiums if your Occupational Classification is incorrect.

### Can I keep my existing level (amount) of unitised cover?

Yes you can, subject to the terms and conditions of the insurance policies (e.g. cessation of cover events). You have two options:

#### 1. Keep your existing levels of unitised cover

To keep your existing level of unitised Death, TPD or IP cover (with a 5 year Benefit Period) at 1 July 2016, complete the *Retain Your Existing Insurance Cover* form and return to us before **31 August 2016**. We will then convert the total dollar value of insurance cover you have selected into units of insurance, rounded up to the nearest unit, effective as at 1 July 2016. This will not be treated as fixed cover.

If the form is not received on or before **31 August 2016**, then you will be required to make a full application to the Insurer and provide health information in order to obtain the level of cover you had prior to 1 July 2016. And if obtained, the cover you had prior to 1 July 2016 will only commence from the date the application is accepted by the Insurer.

Please note, if you keep your existing level of unitised cover, the cost of cover will be determined in accordance with the new premium rates applicable from 1 July 2016, and the amount of your insurance premiums may increase. Refer to **Table 4: Cost per unit per week of additional Death & TPD cover** on page 6 and **Table 8: Premium rates if you vary IP cover with a 5 year Benefit Period** on page 18 for more information on the premiums that will apply to unitised cover from 1 July 2016.

#### 2. Choose a level of unitised cover between your existing levels and that as at 1 July 2016.

You can select the dollar amount of cover you require as at 1 July 2016, anywhere between your existing levels of cover and the levels of cover that will apply as at 1 July 2016 for each type of insurance cover (Death, TPD or IP with a 5 year Benefit Period).

We will then convert the total dollar value of insurance cover you have selected into units of insurance, rounded up to the nearest unit. This will not be treated as fixed cover.

Complete the *Retain Your Existing Insurance Cover* form and return to us before **31 August 2016**. If the form is not received on or before **31 August 2016**, then you will be required to make a full application to the Insurer and provide health information in order to obtain a different level of cover. And if obtained, the different level of cover will only commence from the date the application is accepted by the Insurer.

Please note if you select a different dollar amount of cover (as outlined above), the cost of cover will be determined in accordance with the new premium rates applicable from 1 July 2016, and the amount of your insurance premiums may increase. Refer to **Table 4: Cost per unit per week of additional Death & TPD cover** on page 6 and **Table 8: Premium rates if you vary IP cover with a 5 year Benefit Period** on page 18 for more information on the premiums rates that will apply from 1 July 2016.

### Can I apply for additional Death and TPD cover?

If you choose not to take up the options provided in this SEN, you can still apply to the Insurer for additional units of Death and TPD cover at any time, subject to maximum cover limits that currently apply (and will continue to apply from 1 July 2016).

To assess your application, you will be required to provide health information. This is in addition to your ability to top-up cover following a Life Event.

Visit [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) and complete the *Insurance Alteration Form* or contact our Member Services Team on **1300 361 477**.

Any additional units of Death and TPD cover will be subject to the payment of additional premiums calculated in accordance with **Table 4: Cost per unit per week of additional Death & TPD cover** on page 6.

You can use this worksheet to calculate the required additional units and cost of Death and TPD cover that may be suitable to your circumstances.

	Example	Your details
A. Age next birthday at 1 July 2016	30	
B. Occupational Classification	Standard	
C. Unit of Death & TPD cover (refer Table 5)	\$88,000	
D. Cost per unit of Death cover (refer Table 4)	\$0.46	
E. Cost per unit of TPD cover (refer Table 4)	\$0.31	
F. Total Death & TPD cover required	\$500,000	
G. Required Death & TPD cover ÷ cover per unit, rounded to nearest unit (F ÷ C)	$\$500,000 \div \$88,000 = 6$ units	
H. Level of Death & TPD cover (C x G)	$\$88,000 \times 6$ units = \$528,000	
I. Cost of total Death cover (G x D)	6 units x \$0.46 = \$2.76 per week	
J. Cost of total TPD cover (G x E)	6 units x \$0.31 = \$1.86 per week	
K. TOTAL COST OF REQUIRED DEATH & TPD COVER (I + J)	<b>\$2.76 + \$1.86 = \$4.62 per week</b>	

You can also:

- transfer the amount of any other Death and TPD cover you have with another super fund or life insurance company to your GuildSuper account. Terms and conditions apply. To do this, download and complete the *Insurance Transfer Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact the Member Services Team on **1300 361 477**.
- apply for fixed Death and TPD cover. Terms and conditions apply. To do this download and complete the *Insurance Alteration Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016)

### Can I change my IP insurance cover?

You can always change your IP insurance cover to suit your circumstances, subject to maximum cover limits that currently apply (and will continue to apply from 1 July 2016) and the provision of health information to the Insurer where required. The changes you can make include:

- applying to increase your monthly insurance cover (From 1 July 2016, one unit of IP cover with a 5 year Benefit Period is \$550 per month, however you may apply for additional cover subject to a maximum of 85% of your salary. Any amount over 75% will be paid into your superannuation account), and/or

- changing the waiting period from the Default 90 days, to 30 or 60 days, and/or
- changing the IP Benefit Period from the Default 5 years to cover until age 65. Eligibility criteria apply.

Any change in your IP insurance cover will be subject to the payment of additional premiums calculated in accordance with **Table 8: Premium rates if you vary your IP cover with a 5 year Benefit Period** on page 18 or **Table 9: Premium rates for IP cover to age 65** on page 19.

You can use this worksheet to calculate additional units and cost of IP cover with a 5 year Benefit Period that may be suitable to your circumstances, if you want to insure up to 85% of your salary.

	Example	Your details
A. Your age next birthday at 1 July 2016	30	
B. Your Occupational Classification	Standard	
C. IP waiting period	90 days	
D. IP Benefit period	5 years	5 years
E. Your salary per month	\$2,600	
F. What percentage of your monthly salary would you like to insure? <sup>1</sup>	85%	
G. Multiply your monthly salary by the percentage (E x F)	$\$2,600 \times 85\% = \$2,210$ per month	
H. Default number of units of IP cover (refer Table 3)	3 units	
I. Total Default IP cover (refer Table 3)	\$1,650 per month	
J. Additional IP cover required (G - I)	$\$2,210 - \$1,650 = \$560$ per month	
K. One unit of IP cover per month	\$550	\$550
L. Additional units of IP cover required, rounded up to the nearest unit (J ÷ K)	$\$560 \div \$550 = 1$ unit	
M. Total units of IP cover (H + L)	$3 + 1 = 4$ units	
N. Cost of 1 unit of IP cover (refer Table 8)	\$0.27 per week	
O. TOTAL COST OF IP INSURANCE COVER (M x N)	$4 \times \$0.27 = \$1.08$ per week	

<sup>1</sup> You can choose to insure any amount up to 85% of your salary. Any amount over 75% will be paid into your superannuation account.

To make any changes to your IP insurance cover, visit [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) and complete the *Application for Insurance* or contact our Member Services Team on **1300 361 477**.

You can also transfer any other IP cover you have with another super fund or life insurance company to your GuildSuper account. Terms and conditions apply. To do this, download and complete the *Insurance Transfer Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016)

### Can I apply for cover if I don't currently have any?

If you do not currently have insurance through the Fund, then you can always apply to the Insurer for Death, TPD and IP cover, subject to the Insurer's eligibility criteria and maximum cover limits. Visit [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) and complete the *Application for Insurance* or contact our Member Services Team on **1300 361 477**. To assess your application, you will be required to provide health information.

### Can I reduce my insurance cover?

Yes. As is currently the case, you can always reduce or cancel some or all of your insurance cover before or from 1 July 2016.

If you reduce your insurance cover before 1 July 2016, this will impact the amount of cover you receive on 1 July 2016.

To reduce your insurance cover, download and complete the *Insurance Alteration Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact our Member Services Team on **1300 361 477**.

### I want to cancel my insurance altogether, what should I do?

As is currently the case, you can cancel your insurance cover at any time.

To cancel your insurance cover, download and complete the *Insurance Alteration Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact our Member Services Team on **1300 361 477**.

Please note that if you cancel your cover before 1 July 2016, you will NOT automatically receive any cover on 1 July 2016.

Also, if after cancelling your insurance cover you change your mind in the future and want to reinstate your cover, then you will be required to apply to the Insurer and provide health information.

### Will these changes affect claims lodged with the Insurer relating to an event occurring before 1 July 2016?

You should note that if:

- you currently have a claim with the Insurer or make a claim against the Insurer before 1 July 2016, or
- you make a claim from 1 July 2016, where the event giving rise to the claim occurred before 1 July 2016,

the claim will be assessed in accordance with the applicable insurance arrangements (including amount of cover, and policy terms and conditions) applicable before 1 July 2016.

### I have applied and been accepted for Insurance Boost before 1 July 2016, what will happen to my cover?

If you have been accepted for Insurance Boost by the Insurer before 1 July 2016, then from 1 July 2016 **you will keep the same number of units** you have been accepted for.

The cost of Death, TPD and IP cover will change according to the premium rates applicable from 1 July 2016.

For example, a member aged 31 next birthday with a Standard Occupation Classification has been accepted for 4 units of Death, 4 units of TPD and 6 units of IP cover before 1 July 2016 will keep the same number of units from 1 July 2016. The cost of insurance will change according to the premium rates applicable from 1 July 2016.

To apply for Insurance Boost, download and complete the *Insurance Alteration Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact our Member Services Team on **1300 361 477**.

### I joined before 1 July 2016, what will happen if I apply for Insurance Boost after 1 July 2016?

If your application for Insurance Boost is received by the Insurer after 1 July 2016 but within six months of joining the Fund, then the **new Insurance Boost rules will be applied**. If your application is accepted by the Insurer, then you will receive double the number of units you had at 1 July 2016.

The cost of insurance will be adjusted for the higher levels of cover.

For example, a member aged 31 next birthday with a Standard Occupation joins the Fund at 1 April 2016 and receives 3 units of Death & TPD cover and 4 units of IP cover. On 1 July 2016 the number of units for this member changes to 5 units of Death, 2 units of TPD and 4 units of IP cover. The member applies for Insurance Boost on 1 August 2016. Under the new Insurance Boost rules, and upon acceptance by the Insurer, this member will receive double the units at 1 July 2016 being 10 units of Death, 4 units of TPD and 8 units of IP cover. The cost of insurance will be adjusted for the higher levels of cover.

To apply for Insurance Boost, download and complete the *Insurance Alteration Form* from [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016) or contact our Member Services Team on **1300 361 477**.

### I have some questions about my insurance cover, who should I contact?

If you have any questions you can contact the Member Services Team on **1300 361 477** between 8:00am and 7:00pm (AEST) Monday to Friday.

An updated *Product Disclosure Statement (PDS)* and *Member Guide* will be made available by 1 July 2016. When making any insurance decisions on or after that date, you should consider the insurance information in the *PDS* and *Member Guide*.



As part of these changes it is important that you understand your options and how to make the most of your entitlements. While we have tried to anticipate your questions, we realise that you may have other general questions or particular concerns relating to your personal situation.

If you have any questions or would like assistance making your insurance decisions, then contact our Member Services Team on **1300 361 477** between 8:00am and 7:00pm (AEST) Monday to Friday or visit [guildsuper.com.au/insurance2016](http://guildsuper.com.au/insurance2016)

## Tables of insurance cover and premiums

**Table 5: Default Death & TPD cover and premiums from 1 July 2016**

This table shows how much Default cover for Death, TPD and terminal illness will apply to eligible members from 1 July 2016 and how much it will cost per week. Insured terminal illness benefits are included in Death cover.

For example, a member who is age 30 at next birthday (at 1 July 2016) with a Standard Occupational Classification will have 4 units and \$352,000 in Death cover, 2 units and \$176,000 in TPD cover. The insurance premiums for Death & TPD insurance cover will be \$2.44 per week.

ANB*	Unit of Death & TPD Cover	Default Death Units	Default Death Cover	Default TPD Units	Default TPD Cover	Cost of cover per week based on Occupational Classification								
						Standard			White Collar			Professional		
						Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
16	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
17	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
18	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
19	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
20	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
21	\$72,000	3	\$216,000	2	\$144,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
22	\$75,000	3	\$225,000	2	\$150,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
23	\$78,000	3	\$234,000	2	\$156,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
24	\$83,000	3	\$249,000	2	\$166,000	\$1.38	\$0.61	\$1.99	\$0.98	\$0.44	\$1.42	\$0.84	\$0.37	\$1.21
25	\$85,000	4	\$340,000	2	\$170,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
26	\$90,000	4	\$360,000	2	\$180,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
27	\$90,000	4	\$360,000	2	\$180,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
28	\$90,000	4	\$360,000	2	\$180,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
29	\$89,000	4	\$356,000	2	\$178,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
30	\$88,000	4	\$352,000	2	\$176,000	\$1.83	\$0.61	\$2.44	\$1.31	\$0.44	\$1.75	\$1.11	\$0.37	\$1.48
31	\$70,000	5	\$350,000	2	\$140,000	\$2.29	\$0.61	\$2.90	\$1.64	\$0.44	\$2.08	\$1.39	\$0.37	\$1.76
32	\$63,000	5	\$315,000	2	\$126,000	\$2.29	\$0.61	\$2.90	\$1.64	\$0.44	\$2.08	\$1.39	\$0.37	\$1.76
33	\$56,000	5	\$280,000	2	\$112,000	\$2.29	\$0.61	\$2.90	\$1.64	\$0.44	\$2.08	\$1.39	\$0.37	\$1.76
34	\$50,000	5	\$250,000	2	\$100,000	\$2.29	\$0.61	\$2.90	\$1.64	\$0.44	\$2.08	\$1.39	\$0.37	\$1.76
35	\$45,000	5	\$225,000	2	\$90,000	\$2.29	\$0.61	\$2.90	\$1.64	\$0.44	\$2.08	\$1.39	\$0.37	\$1.76
36	\$35,860	6	\$215,160	2	\$71,720	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
37	\$33,890	6	\$203,340	2	\$67,780	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
38	\$31,920	6	\$191,520	2	\$63,840	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
39	\$29,950	6	\$179,700	2	\$59,900	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
40	\$27,980	6	\$167,880	2	\$55,960	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
41	\$26,000	6	\$156,000	2	\$52,000	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
42	\$24,290	6	\$145,740	2	\$48,580	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
43	\$22,580	6	\$135,480	2	\$45,160	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
44	\$20,870	6	\$125,220	2	\$41,740	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
45	\$19,160	6	\$114,960	2	\$38,320	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
46	\$17,450	6	\$104,700	2	\$34,900	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
47	\$16,550	6	\$99,300	2	\$33,100	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
48	\$15,270	6	\$91,620	2	\$30,540	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
49	\$14,050	6	\$84,300	2	\$28,100	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
50	\$12,830	6	\$76,980	2	\$25,660	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
51	\$11,610	6	\$69,660	2	\$23,220	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
52	\$10,410	6	\$62,460	2	\$20,820	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
53	\$9,510	6	\$57,060	2	\$19,020	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
54	\$8,740	6	\$52,440	2	\$17,480	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
55	\$7,960	6	\$47,760	2	\$15,920	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
56	\$7,190	6	\$43,140	2	\$14,380	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
57	\$6,590	6	\$39,540	2	\$13,180	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
58	\$6,060	6	\$36,360	2	\$12,120	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
59	\$5,540	6	\$33,240	2	\$11,080	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
60	\$5,170	6	\$31,020	2	\$10,340	\$2.75	\$0.61	\$3.36	\$1.97	\$0.44	\$2.41	\$1.67	\$0.37	\$2.04
61	\$4,720	5	\$23,600	0	\$-	\$2.29	\$-	\$2.29	\$1.64	\$-	\$1.64	\$1.39	\$-	\$1.39
62	\$4,270	5	\$21,350	0	\$-	\$2.29	\$-	\$2.29	\$1.64	\$-	\$1.64	\$1.39	\$-	\$1.39
63	\$3,820	5	\$19,100	0	\$-	\$2.29	\$-	\$2.29	\$1.64	\$-	\$1.64	\$1.39	\$-	\$1.39
64	\$3,450	5	\$17,250	0	\$-	\$2.29	\$-	\$2.29	\$1.64	\$-	\$1.64	\$1.39	\$-	\$1.39
65	\$3,070	5	\$15,350	0	\$-	\$2.29	\$-	\$2.29	\$1.64	\$-	\$1.64	\$1.39	\$-	\$1.39
66	\$2,000	4	\$8,000	0	\$-	\$1.83	\$-	\$1.83	\$1.31	\$-	\$1.31	\$1.11	\$-	\$1.11
67	\$2,000	4	\$8,000	0	\$-	\$1.83	\$-	\$1.83	\$1.31	\$-	\$1.31	\$1.11	\$-	\$1.11
68	\$2,000	4	\$8,000	0	\$-	\$1.83	\$-	\$1.83	\$1.31	\$-	\$1.31	\$1.11	\$-	\$1.11
69	\$2,000	4	\$8,000	0	\$-	\$1.83	\$-	\$1.83	\$1.31	\$-	\$1.31	\$1.11	\$-	\$1.11
70	\$2,000	4	\$8,000	0	\$-	\$1.83	\$-	\$1.83	\$1.31	\$-	\$1.31	\$1.11	\$-	\$1.11

\*Age Next Birthday as at 1 July 2016

**Table 6: Premium rates for fixed Death & TPD cover from 1 July 2016**

The table below shows the annual premiums rates per \$1,000 of Death and TPD cover (depending on your Occupational Classification). Use these rates to calculate the cost if you choose to apply for fixed Death only or Death and TPD cover.

Please use the worksheet on page 12 to calculate your additional Death and TPD cover.

ANB*	Standard				White Collar				Professional			
	Death only		TPD		Death only		TPD		Death only		TPD	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
16	\$0.38	\$0.85	\$0.02	\$0.05	\$0.27	\$0.58	\$0.01	\$0.03	\$0.23	\$0.50	\$0.01	\$0.03
17	\$0.43	\$1.01	\$0.05	\$0.06	\$0.30	\$0.70	\$0.03	\$0.04	\$0.25	\$0.59	\$0.03	\$0.04
18	\$0.46	\$1.14	\$0.06	\$0.09	\$0.32	\$0.78	\$0.04	\$0.06	\$0.27	\$0.67	\$0.04	\$0.05
19	\$0.46	\$1.15	\$0.08	\$0.12	\$0.32	\$0.80	\$0.05	\$0.08	\$0.27	\$0.68	\$0.05	\$0.07
20	\$0.45	\$1.09	\$0.06	\$0.15	\$0.31	\$0.75	\$0.04	\$0.11	\$0.26	\$0.64	\$0.04	\$0.09
21	\$0.40	\$1.01	\$0.09	\$0.18	\$0.28	\$0.70	\$0.06	\$0.13	\$0.23	\$0.59	\$0.05	\$0.11
22	\$0.38	\$0.97	\$0.08	\$0.15	\$0.27	\$0.67	\$0.05	\$0.11	\$0.23	\$0.57	\$0.05	\$0.09
23	\$0.34	\$0.91	\$0.09	\$0.18	\$0.23	\$0.63	\$0.06	\$0.13	\$0.20	\$0.53	\$0.05	\$0.11
24	\$0.34	\$0.85	\$0.09	\$0.18	\$0.23	\$0.58	\$0.06	\$0.13	\$0.20	\$0.50	\$0.05	\$0.11
25	\$0.32	\$0.81	\$0.08	\$0.18	\$0.22	\$0.56	\$0.05	\$0.13	\$0.19	\$0.48	\$0.05	\$0.11
26	\$0.31	\$0.75	\$0.08	\$0.20	\$0.21	\$0.52	\$0.05	\$0.14	\$0.18	\$0.44	\$0.05	\$0.12
27	\$0.31	\$0.71	\$0.08	\$0.22	\$0.21	\$0.49	\$0.05	\$0.15	\$0.18	\$0.41	\$0.05	\$0.13
28	\$0.31	\$0.69	\$0.12	\$0.25	\$0.21	\$0.48	\$0.08	\$0.17	\$0.18	\$0.41	\$0.07	\$0.14
29	\$0.31	\$0.69	\$0.14	\$0.25	\$0.21	\$0.48	\$0.10	\$0.17	\$0.18	\$0.41	\$0.08	\$0.14
30	\$0.32	\$0.66	\$0.14	\$0.26	\$0.22	\$0.46	\$0.10	\$0.18	\$0.19	\$0.39	\$0.08	\$0.15
31	\$0.32	\$0.66	\$0.18	\$0.28	\$0.22	\$0.46	\$0.13	\$0.19	\$0.19	\$0.39	\$0.11	\$0.16
32	\$0.34	\$0.65	\$0.22	\$0.29	\$0.23	\$0.45	\$0.15	\$0.20	\$0.20	\$0.38	\$0.13	\$0.17
33	\$0.38	\$0.66	\$0.25	\$0.32	\$0.27	\$0.46	\$0.17	\$0.22	\$0.23	\$0.39	\$0.14	\$0.19
34	\$0.40	\$0.69	\$0.29	\$0.34	\$0.28	\$0.48	\$0.20	\$0.23	\$0.23	\$0.41	\$0.17	\$0.20
35	\$0.45	\$0.71	\$0.34	\$0.35	\$0.31	\$0.49	\$0.23	\$0.24	\$0.26	\$0.41	\$0.20	\$0.21
36	\$0.49	\$0.72	\$0.40	\$0.40	\$0.34	\$0.50	\$0.28	\$0.28	\$0.29	\$0.42	\$0.23	\$0.23
37	\$0.52	\$0.75	\$0.46	\$0.46	\$0.36	\$0.52	\$0.32	\$0.32	\$0.31	\$0.44	\$0.27	\$0.27
38	\$0.58	\$0.81	\$0.54	\$0.49	\$0.40	\$0.56	\$0.37	\$0.34	\$0.34	\$0.48	\$0.32	\$0.29
39	\$0.65	\$0.85	\$0.60	\$0.58	\$0.45	\$0.58	\$0.41	\$0.40	\$0.38	\$0.50	\$0.35	\$0.34
40	\$0.71	\$0.91	\$0.72	\$0.66	\$0.49	\$0.63	\$0.50	\$0.46	\$0.41	\$0.53	\$0.42	\$0.39
41	\$0.77	\$1.00	\$0.85	\$0.72	\$0.53	\$0.69	\$0.58	\$0.50	\$0.45	\$0.59	\$0.50	\$0.42
42	\$0.85	\$1.06	\$0.95	\$0.86	\$0.58	\$0.73	\$0.66	\$0.59	\$0.50	\$0.62	\$0.56	\$0.50
43	\$0.89	\$1.17	\$1.08	\$1.00	\$0.61	\$0.81	\$0.74	\$0.69	\$0.52	\$0.68	\$0.63	\$0.59
44	\$0.94	\$1.28	\$1.21	\$1.14	\$0.65	\$0.88	\$0.84	\$0.78	\$0.55	\$0.75	\$0.71	\$0.67
45	\$0.97	\$1.41	\$1.34	\$1.32	\$0.67	\$0.98	\$0.92	\$0.91	\$0.57	\$0.83	\$0.78	\$0.77
46	\$1.01	\$1.54	\$1.52	\$1.52	\$0.70	\$1.06	\$1.05	\$1.05	\$0.59	\$0.90	\$0.89	\$0.89
47	\$1.06	\$1.66	\$1.74	\$1.77	\$0.73	\$1.14	\$1.20	\$1.22	\$0.62	\$0.97	\$1.02	\$1.04
48	\$1.15	\$1.83	\$1.98	\$2.00	\$0.80	\$1.26	\$1.37	\$1.38	\$0.68	\$1.07	\$1.16	\$1.17
49	\$1.26	\$2.00	\$2.31	\$2.31	\$0.87	\$1.38	\$1.59	\$1.59	\$0.74	\$1.17	\$1.35	\$1.35
50	\$1.38	\$2.21	\$2.71	\$2.64	\$0.95	\$1.53	\$1.87	\$1.82	\$0.81	\$1.30	\$1.59	\$1.55
51	\$1.54	\$2.38	\$3.07	\$3.04	\$1.06	\$1.64	\$2.12	\$2.10	\$0.90	\$1.40	\$1.80	\$1.78
52	\$1.71	\$2.60	\$3.54	\$3.47	\$1.18	\$1.79	\$2.44	\$2.40	\$1.00	\$1.52	\$2.07	\$2.04
53	\$1.86	\$2.81	\$4.00	\$3.95	\$1.28	\$1.94	\$2.76	\$2.72	\$1.09	\$1.65	\$2.34	\$2.32
54	\$2.04	\$3.04	\$4.47	\$4.50	\$1.41	\$2.10	\$3.08	\$3.11	\$1.20	\$1.78	\$2.62	\$2.64
55	\$2.24	\$3.32	\$4.92	\$4.98	\$1.55	\$2.29	\$3.39	\$3.43	\$1.32	\$1.95	\$2.88	\$2.92
56	\$2.47	\$3.61	\$5.38	\$5.53	\$1.71	\$2.49	\$3.71	\$3.82	\$1.45	\$2.12	\$3.15	\$3.24
57	\$2.69	\$3.93	\$5.87	\$6.21	\$1.86	\$2.71	\$4.05	\$4.28	\$1.58	\$2.31	\$3.44	\$3.64
58	\$2.94	\$4.29	\$6.38	\$6.99	\$2.02	\$2.96	\$4.40	\$4.82	\$1.72	\$2.51	\$3.74	\$4.10
59	\$3.17	\$4.72	\$6.93	\$7.88	\$2.18	\$3.25	\$4.78	\$5.44	\$1.86	\$2.77	\$4.06	\$4.62
60	\$3.44	\$5.16	\$7.52	\$8.90	\$2.37	\$3.56	\$5.18	\$6.14	\$2.02	\$3.03	\$4.41	\$5.22
61	\$3.75	\$5.67	\$8.19	\$10.04	\$2.59	\$3.91	\$5.65	\$6.92	\$2.20	\$3.32	\$4.80	\$5.88
62	\$4.13	\$6.21	\$9.05	\$11.27	\$2.85	\$4.28	\$6.24	\$7.77	\$2.42	\$3.64	\$5.31	\$6.60
63	\$4.63	\$6.75	\$10.11	\$12.62	\$3.19	\$4.65	\$6.97	\$8.70	\$2.71	\$3.96	\$5.93	\$7.40
64	\$5.16	\$7.32	\$11.36	\$14.09	\$3.56	\$5.05	\$7.83	\$9.72	\$3.03	\$4.29	\$6.66	\$8.26
65	\$5.83	\$7.93	\$12.71	\$15.75	\$4.02	\$5.47	\$8.77	\$10.87	\$3.41	\$4.65	\$7.45	\$9.24
66	\$6.32	\$8.79	\$14.74	\$18.14	\$4.36	\$6.06	\$10.17	\$12.51	\$3.70	\$5.15	\$8.64	\$10.63
67	\$6.87	\$9.74	\$17.09	\$20.86	\$4.74	\$6.72	\$11.79	\$14.38	\$4.03	\$5.71	\$10.02	\$12.23
68	\$7.52	\$10.81	\$19.74	\$24.04	\$5.18	\$7.45	\$13.61	\$16.58	\$4.41	\$6.33	\$11.57	\$14.09
69	\$8.16	\$11.99	\$22.84	\$27.64	\$5.63	\$8.27	\$15.75	\$19.06	\$4.78	\$7.03	\$13.39	\$16.20
70	\$8.87	\$13.28	\$26.44	\$31.83	\$6.12	\$9.16	\$18.23	\$21.95	\$5.20	\$7.78	\$15.50	\$18.66

\*Age Next Birthday as at 1 July 2016

**Table 7: Default IP cover and premiums from 1 July 2016**

The table below shows how much Default IP cover with a 5 year Benefit Period (reduces from age 60 and ceases at age 65) eligible members will have from 1 July 2016 and how much it will cost per week. The cost of cover shown is based on the Default 90 day waiting period. The cost of cover will depend on your age and Occupational Classification, and is inclusive of stamp duty.

For example, a member who is age 30 at next birthday (at 1 July 2016) with a Standard Occupational Classification will have 3 units or \$1,650 per month of Default IP cover. The insurance premiums for Default IP cover will be \$0.82 per week.

ANB*	Unit of cover per month	Default units	Default cover	Cost of insurance cover per week		
				Standard	White Collar	Professional
16	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
17	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
18	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
19	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
20	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
21	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
22	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
23	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
24	\$550	2	\$1,100	\$0.44	\$0.35	\$0.31
25	\$550	3	\$1,650	\$0.66	\$0.52	\$0.47
26	\$550	3	\$1,650	\$0.66	\$0.52	\$0.47
27	\$550	3	\$1,650	\$0.71	\$0.56	\$0.50
28	\$550	3	\$1,650	\$0.75	\$0.59	\$0.53
29	\$550	3	\$1,650	\$0.79	\$0.62	\$0.56
30	\$550	3	\$1,650	\$0.82	\$0.65	\$0.58
31	\$550	4	\$2,200	\$1.14	\$0.90	\$0.81
32	\$550	4	\$2,200	\$1.18	\$0.93	\$0.84
33	\$550	4	\$2,200	\$1.23	\$0.97	\$0.87
34	\$550	4	\$2,200	\$1.29	\$1.02	\$0.92
35	\$550	4	\$2,200	\$1.36	\$1.07	\$0.96
36	\$550	4	\$2,200	\$1.45	\$1.14	\$1.03
37	\$550	4	\$2,200	\$1.55	\$1.22	\$1.10
38	\$550	4	\$2,200	\$1.67	\$1.32	\$1.19
39	\$550	4	\$2,200	\$1.82	\$1.43	\$1.29
40	\$550	4	\$2,200	\$1.99	\$1.57	\$1.41
41	\$550	4	\$2,200	\$2.19	\$1.72	\$1.55
42	\$550	4	\$2,200	\$2.42	\$1.91	\$1.72
43	\$550	4	\$2,200	\$2.68	\$2.11	\$1.90
44	\$550	4	\$2,200	\$2.97	\$2.34	\$2.11
45	\$550	4	\$2,200	\$3.31	\$2.61	\$2.35
46	\$550	4	\$2,200	\$3.68	\$2.90	\$2.61
47	\$550	4	\$2,200	\$4.09	\$3.22	\$2.90
48	\$550	4	\$2,200	\$4.55	\$3.58	\$3.22
49	\$550	4	\$2,200	\$5.05	\$3.97	\$3.58
50	\$550	4	\$2,200	\$5.59	\$4.40	\$3.96
51	\$550	4	\$2,200	\$6.17	\$4.86	\$4.38
52	\$550	4	\$2,200	\$6.81	\$5.36	\$4.82
53	\$550	4	\$2,200	\$7.48	\$5.89	\$5.30
54	\$550	4	\$2,200	\$8.21	\$6.46	\$5.82
55	\$550	4	\$2,200	\$8.98	\$7.07	\$6.36
56	\$550	4	\$2,200	\$9.79	\$7.71	\$6.94
57	\$550	4	\$2,200	\$10.64	\$8.38	\$7.54
58	\$550	4	\$2,200	\$11.54	\$9.09	\$8.18
59	\$550	4	\$2,200	\$12.47	\$9.82	\$8.84
60	\$550	4	\$2,200	\$13.44	\$10.58	\$9.53
61	\$550	4	\$2,200	\$16.82	\$13.25	\$11.92
62	\$550	4	\$2,200	\$15.24	\$12.00	\$10.80
63	\$550	4	\$2,200	\$12.95	\$10.20	\$9.18
64	\$550	4	\$2,200	\$9.57	\$7.54	\$6.78
65	\$550	4	\$2,200	\$4.55	\$3.58	\$3.22

\*Age Next Birthday as at 1 July 2016

**Table 8: Premium rates if you vary IP cover with a 5 year Benefit Period from 1 July 2016**

This table shows the weekly cost per unit of IP cover with a 5 year Benefit Period (reduces from age 60 and ceases at age 65) depending on the 30, 60 or 90 day waiting period you choose and your Occupational Classification. These rates are inclusive of stamp duty.

Please use the worksheet on page 13 to calculate your additional IP insurance cover.

ANB*	Unit of cover 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	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
17	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
18	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
19	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
20	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
21	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
22	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
23	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
24	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
25	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
26	\$550	\$0.52	\$0.36	\$0.22	\$0.41	\$0.28	\$0.17	\$0.37	\$0.25	\$0.15
27	\$550	\$0.53	\$0.37	\$0.24	\$0.42	\$0.29	\$0.19	\$0.38	\$0.26	\$0.17
28	\$550	\$0.56	\$0.38	\$0.25	\$0.44	\$0.30	\$0.20	\$0.40	\$0.27	\$0.18
29	\$550	\$0.58	\$0.39	\$0.27	\$0.46	\$0.31	\$0.21	\$0.41	\$0.28	\$0.19
30	\$550	\$0.62	\$0.42	\$0.28	\$0.49	\$0.33	\$0.22	\$0.44	\$0.30	\$0.20
31	\$550	\$0.66	\$0.44	\$0.28	\$0.52	\$0.35	\$0.22	\$0.47	\$0.32	\$0.20
32	\$550	\$0.70	\$0.47	\$0.29	\$0.55	\$0.37	\$0.23	\$0.50	\$0.33	\$0.21
33	\$550	\$0.75	\$0.51	\$0.30	\$0.59	\$0.40	\$0.24	\$0.53	\$0.36	\$0.22
34	\$550	\$0.80	\$0.55	\$0.32	\$0.63	\$0.43	\$0.25	\$0.57	\$0.39	\$0.23
35	\$550	\$0.85	\$0.58	\$0.34	\$0.67	\$0.46	\$0.27	\$0.60	\$0.41	\$0.24
36	\$550	\$0.91	\$0.62	\$0.36	\$0.72	\$0.49	\$0.28	\$0.65	\$0.44	\$0.25
37	\$550	\$0.99	\$0.67	\$0.38	\$0.78	\$0.53	\$0.30	\$0.70	\$0.48	\$0.27
38	\$550	\$1.05	\$0.71	\$0.42	\$0.83	\$0.56	\$0.33	\$0.75	\$0.50	\$0.30
39	\$550	\$1.13	\$0.76	\$0.46	\$0.89	\$0.60	\$0.36	\$0.80	\$0.54	\$0.32
40	\$550	\$1.22	\$0.83	\$0.50	\$0.96	\$0.65	\$0.39	\$0.86	\$0.59	\$0.35
41	\$550	\$1.30	\$0.89	\$0.55	\$1.02	\$0.70	\$0.43	\$0.92	\$0.63	\$0.39
42	\$550	\$1.40	\$0.94	\$0.61	\$1.10	\$0.74	\$0.48	\$0.99	\$0.67	\$0.43
43	\$550	\$1.49	\$1.00	\$0.67	\$1.17	\$0.79	\$0.53	\$1.05	\$0.71	\$0.48
44	\$550	\$1.59	\$1.08	\$0.75	\$1.25	\$0.85	\$0.59	\$1.13	\$0.77	\$0.53
45	\$550	\$1.70	\$1.16	\$0.83	\$1.34	\$0.91	\$0.65	\$1.21	\$0.82	\$0.59
46	\$550	\$1.82	\$1.23	\$0.93	\$1.43	\$0.97	\$0.73	\$1.29	\$0.87	\$0.66
47	\$550	\$1.94	\$1.32	\$1.02	\$1.53	\$1.04	\$0.80	\$1.38	\$0.94	\$0.72
48	\$550	\$2.07	\$1.41	\$1.14	\$1.63	\$1.11	\$0.90	\$1.47	\$1.00	\$0.81
49	\$550	\$2.21	\$1.50	\$1.26	\$1.74	\$1.18	\$0.99	\$1.57	\$1.06	\$0.89
50	\$550	\$2.36	\$1.60	\$1.40	\$1.86	\$1.26	\$1.10	\$1.67	\$1.13	\$0.99
51	\$550	\$2.51	\$1.71	\$1.55	\$1.98	\$1.35	\$1.22	\$1.78	\$1.22	\$1.10
52	\$550	\$2.69	\$1.83	\$1.70	\$2.12	\$1.44	\$1.34	\$1.91	\$1.30	\$1.21
53	\$550	\$2.88	\$1.96	\$1.87	\$2.27	\$1.54	\$1.47	\$2.04	\$1.39	\$1.32
54	\$550	\$3.09	\$2.10	\$2.06	\$2.43	\$1.65	\$1.62	\$2.19	\$1.49	\$1.46
55	\$550	\$3.30	\$2.25	\$2.25	\$2.60	\$1.77	\$1.77	\$2.34	\$1.59	\$1.59
56	\$550	\$3.54	\$2.41	\$2.45	\$2.79	\$1.90	\$1.93	\$2.51	\$1.71	\$1.74
57	\$550	\$3.80	\$2.59	\$2.65	\$2.99	\$2.04	\$2.09	\$2.69	\$1.84	\$1.88
58	\$550	\$4.09	\$2.79	\$2.88	\$3.22	\$2.20	\$2.27	\$2.90	\$1.98	\$2.04
59	\$550	\$4.39	\$3.01	\$3.12	\$3.46	\$2.37	\$2.46	\$3.11	\$2.13	\$2.21
60	\$550	\$4.75	\$3.25	\$3.37	\$3.74	\$2.56	\$2.65	\$3.37	\$2.30	\$2.39
61	\$550	\$5.31	\$3.63	\$4.20	\$4.18	\$2.86	\$3.31	\$3.76	\$2.57	\$2.98
62	\$550	\$4.95	\$3.40	\$3.81	\$3.90	\$2.68	\$3.00	\$3.51	\$2.41	\$2.70
63	\$550	\$4.39	\$3.02	\$3.24	\$3.46	\$2.38	\$2.55	\$3.11	\$2.14	\$2.30
64	\$550	\$3.72	\$2.55	\$2.39	\$2.93	\$2.01	\$1.88	\$2.64	\$1.81	\$1.69
65	\$550	\$1.91	\$1.31	\$1.14	\$1.50	\$1.03	\$0.90	\$1.35	\$0.93	\$0.81

\* Age Next Birthday as at 1 July 2016

**Table 9: Premium rates for IP cover to age 65 from 1 July 2016**

This table shows the weekly cost per \$100 monthly benefit payable to age 65 depending on the waiting period you choose (30, 60 or 90 days), your gender and Occupational Classification. These rates are inclusive of stamp duty.

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	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
17	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
18	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
19	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
20	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
21	\$0.39	\$0.16	\$0.11	\$0.22	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.04	\$0.10	\$0.04	\$0.03
22	\$0.41	\$0.16	\$0.11	\$0.23	\$0.09	\$0.06	\$0.20	\$0.08	\$0.05	\$0.21	\$0.08	\$0.06	\$0.12	\$0.05	\$0.03	\$0.11	\$0.04	\$0.03
23	\$0.43	\$0.17	\$0.11	\$0.24	\$0.09	\$0.06	\$0.21	\$0.09	\$0.06	\$0.21	\$0.09	\$0.06	\$0.12	\$0.05	\$0.03	\$0.11	\$0.04	\$0.03
24	\$0.44	\$0.18	\$0.12	\$0.25	\$0.10	\$0.07	\$0.22	\$0.09	\$0.06	\$0.22	\$0.09	\$0.06	\$0.12	\$0.05	\$0.03	\$0.11	\$0.04	\$0.03
25	\$0.46	\$0.18	\$0.12	\$0.26	\$0.10	\$0.07	\$0.23	\$0.09	\$0.06	\$0.22	\$0.09	\$0.06	\$0.12	\$0.05	\$0.03	\$0.11	\$0.04	\$0.03
26	\$0.48	\$0.19	\$0.13	\$0.27	\$0.11	\$0.07	\$0.24	\$0.10	\$0.06	\$0.22	\$0.09	\$0.06	\$0.12	\$0.05	\$0.03	\$0.11	\$0.04	\$0.03
27	\$0.51	\$0.20	\$0.14	\$0.28	\$0.11	\$0.08	\$0.25	\$0.10	\$0.07	\$0.23	\$0.09	\$0.06	\$0.13	\$0.05	\$0.03	\$0.12	\$0.05	\$0.03
28	\$0.54	\$0.21	\$0.15	\$0.30	\$0.12	\$0.08	\$0.27	\$0.11	\$0.07	\$0.24	\$0.10	\$0.06	\$0.13	\$0.05	\$0.03	\$0.12	\$0.05	\$0.03
29	\$0.57	\$0.23	\$0.16	\$0.32	\$0.13	\$0.09	\$0.29	\$0.11	\$0.08	\$0.25	\$0.10	\$0.06	\$0.14	\$0.06	\$0.03	\$0.13	\$0.05	\$0.03
30	\$0.61	\$0.24	\$0.17	\$0.34	\$0.14	\$0.09	\$0.31	\$0.12	\$0.08	\$0.27	\$0.11	\$0.06	\$0.15	\$0.06	\$0.03	\$0.13	\$0.05	\$0.03
31	\$0.65	\$0.26	\$0.18	\$0.36	\$0.15	\$0.10	\$0.33	\$0.13	\$0.09	\$0.28	\$0.11	\$0.06	\$0.16	\$0.06	\$0.04	\$0.14	\$0.06	\$0.03
32	\$0.70	\$0.28	\$0.18	\$0.39	\$0.16	\$0.10	\$0.35	\$0.14	\$0.09	\$0.30	\$0.12	\$0.07	\$0.17	\$0.07	\$0.04	\$0.15	\$0.06	\$0.03
33	\$0.75	\$0.30	\$0.19	\$0.42	\$0.17	\$0.11	\$0.38	\$0.15	\$0.10	\$0.32	\$0.13	\$0.07	\$0.18	\$0.07	\$0.04	\$0.16	\$0.06	\$0.04
34	\$0.81	\$0.32	\$0.20	\$0.45	\$0.18	\$0.11	\$0.41	\$0.16	\$0.10	\$0.34	\$0.14	\$0.08	\$0.19	\$0.08	\$0.04	\$0.17	\$0.07	\$0.04
35	\$0.87	\$0.35	\$0.21	\$0.48	\$0.19	\$0.12	\$0.44	\$0.17	\$0.11	\$0.37	\$0.15	\$0.08	\$0.20	\$0.08	\$0.04	\$0.18	\$0.07	\$0.04
36	\$0.93	\$0.37	\$0.23	\$0.52	\$0.21	\$0.13	\$0.47	\$0.19	\$0.11	\$0.39	\$0.16	\$0.09	\$0.22	\$0.09	\$0.05	\$0.20	\$0.08	\$0.04
37	\$1.00	\$0.40	\$0.24	\$0.56	\$0.22	\$0.13	\$0.50	\$0.20	\$0.12	\$0.42	\$0.17	\$0.09	\$0.23	\$0.09	\$0.05	\$0.21	\$0.08	\$0.05
38	\$1.07	\$0.43	\$0.26	\$0.59	\$0.24	\$0.15	\$0.53	\$0.21	\$0.13	\$0.45	\$0.18	\$0.10	\$0.25	\$0.10	\$0.06	\$0.22	\$0.09	\$0.05
39	\$1.14	\$0.46	\$0.28	\$0.63	\$0.25	\$0.16	\$0.57	\$0.23	\$0.14	\$0.48	\$0.19	\$0.11	\$0.27	\$0.11	\$0.06	\$0.24	\$0.10	\$0.05
40	\$1.22	\$0.49	\$0.31	\$0.68	\$0.27	\$0.17	\$0.61	\$0.24	\$0.15	\$0.51	\$0.21	\$0.12	\$0.29	\$0.11	\$0.07	\$0.26	\$0.10	\$0.06
41	\$1.29	\$0.52	\$0.33	\$0.72	\$0.29	\$0.19	\$0.65	\$0.26	\$0.17	\$0.55	\$0.22	\$0.13	\$0.31	\$0.12	\$0.07	\$0.28	\$0.11	\$0.06
42	\$1.37	\$0.55	\$0.36	\$0.76	\$0.30	\$0.20	\$0.69	\$0.27	\$0.18	\$0.59	\$0.24	\$0.14	\$0.33	\$0.13	\$0.08	\$0.29	\$0.12	\$0.07
43	\$1.45	\$0.58	\$0.40	\$0.81	\$0.32	\$0.22	\$0.73	\$0.29	\$0.20	\$0.63	\$0.25	\$0.16	\$0.35	\$0.14	\$0.09	\$0.31	\$0.13	\$0.08
44	\$1.53	\$0.61	\$0.44	\$0.85	\$0.34	\$0.24	\$0.77	\$0.31	\$0.22	\$0.67	\$0.27	\$0.17	\$0.37	\$0.15	\$0.09	\$0.33	\$0.13	\$0.09
45	\$1.61	\$0.64	\$0.48	\$0.89	\$0.36	\$0.26	\$0.81	\$0.32	\$0.24	\$0.71	\$0.29	\$0.19	\$0.40	\$0.16	\$0.10	\$0.36	\$0.14	\$0.09
46	\$1.69	\$0.68	\$0.52	\$0.94	\$0.38	\$0.29	\$0.85	\$0.34	\$0.26	\$0.76	\$0.30	\$0.21	\$0.42	\$0.17	\$0.12	\$0.38	\$0.15	\$0.10
47	\$1.77	\$0.71	\$0.56	\$0.98	\$0.39	\$0.31	\$0.89	\$0.35	\$0.28	\$0.81	\$0.32	\$0.23	\$0.45	\$0.18	\$0.13	\$0.40	\$0.16	\$0.11
48	\$1.85	\$0.74	\$0.61	\$1.03	\$0.41	\$0.34	\$0.92	\$0.37	\$0.31	\$0.86	\$0.34	\$0.25	\$0.48	\$0.19	\$0.14	\$0.43	\$0.17	\$0.13
49	\$1.93	\$0.77	\$0.66	\$1.07	\$0.43	\$0.37	\$0.96	\$0.39	\$0.33	\$0.91	\$0.36	\$0.28	\$0.51	\$0.20	\$0.16	\$0.46	\$0.18	\$0.14
50	\$2.00	\$0.80	\$0.71	\$1.11	\$0.44	\$0.39	\$1.00	\$0.40	\$0.35	\$0.96	\$0.39	\$0.31	\$0.54	\$0.21	\$0.17	\$0.48	\$0.19	\$0.15
51	\$2.07	\$0.83	\$0.76	\$1.15	\$0.46	\$0.42	\$1.04	\$0.41	\$0.38	\$1.02	\$0.41	\$0.34	\$0.57	\$0.23	\$0.19	\$0.51	\$0.20	\$0.17
52	\$2.14	\$0.86	\$0.80	\$1.19	\$0.48	\$0.45	\$1.07	\$0.43	\$0.40	\$1.08	\$0.43	\$0.37	\$0.60	\$0.24	\$0.21	\$0.54	\$0.22	\$0.19
53	\$2.21	\$0.88	\$0.85	\$1.23	\$0.49	\$0.47	\$1.10	\$0.44	\$0.42	\$1.14	\$0.46	\$0.41	\$0.63	\$0.25	\$0.23	\$0.57	\$0.23	\$0.20
54	\$2.27	\$0.91	\$0.89	\$1.26	\$0.50	\$0.50	\$1.13	\$0.45	\$0.45	\$1.20	\$0.48	\$0.44	\$0.67	\$0.27	\$0.25	\$0.60	\$0.24	\$0.22
55	\$2.32	\$0.93	\$0.93	\$1.29	\$0.52	\$0.52	\$1.16	\$0.46	\$0.46	\$1.26	\$0.50	\$0.48	\$0.70	\$0.28	\$0.27	\$0.63	\$0.25	\$0.24
56	\$2.37	\$0.95	\$0.96	\$1.32	\$0.53	\$0.53	\$1.18	\$0.47	\$0.48	\$1.33	\$0.53	\$0.52	\$0.74	\$0.29	\$0.29	\$0.66	\$0.27	\$0.26
57	\$2.40	\$0.96	\$0.98	\$1.33	\$0.53	\$0.55	\$1.20	\$0.48	\$0.49	\$1.38	\$0.55	\$0.56	\$0.77	\$0.31	\$0.31	\$0.69	\$0.28	\$0.28
58	\$2.41	\$0.96	\$0.99	\$1.34	\$0.54	\$0.55	\$1.21	\$0.48	\$0.49	\$1.43	\$0.57	\$0.60	\$0.80	\$0.32	\$0.33	\$0.72	\$0.29	\$0.30
59	\$2.40	\$0.96	\$0.98	\$1.33	\$0.53	\$0.54	\$1.20	\$0.48	\$0.49	\$1.47	\$0.59	\$0.63	\$0.82	\$0.33	\$0.35	\$0.73	\$0.29	\$0.31
60	\$2.35	\$0.94	\$0.95	\$1.30	\$0.52	\$0.53	\$1.17	\$0.47	\$0.48	\$1.48	\$0.59	\$0.64	\$0.82	\$0.33	\$0.36	\$0.74	\$0.30	\$0.32
61	\$2.25	\$0.90	\$0.90	\$1.25	\$0.50	\$0.50	\$1.13	\$0.45	\$0.45	\$1.46	\$0.59	\$0.64	\$0.81	\$0.33	\$0.35	\$0.73	\$0.29	\$0.32
62	\$2.09	\$0.84	\$0.81	\$1.16	\$0.46	\$0.45	\$1.04	\$0.42	\$0.40	\$1.39	\$0.56	\$0.61	\$0.77	\$0.31	\$0.34	\$0.70	\$0.28	\$0.30
63	\$1.83	\$0.73	\$0.67	\$1.02	\$0.41	\$0.37	\$0.91	\$0.37	\$0.34	\$1.25	\$0.50	\$0.53	\$0.69	\$0.28	\$0.30	\$0.62	\$0.25	\$0.27
64	\$1.41	\$0.56	\$0.47	\$0.78	\$0.31	\$0.26	\$0.70	\$0.28	\$0.24	\$0.96	\$0.39	\$0.39	\$0.54	\$0.21	\$0.22	\$0.48	\$0.19	\$0.19
65	\$0.66	\$0.26	\$0.14	\$0.37	\$0.15	\$0.08	\$0.33	\$0.13	\$0.07	\$0.45	\$0.18	\$0.12	\$0.25	\$0.10	\$0.07	\$0.22	\$0.09	\$0.06

\* Age Next Birthday as at 1 July 2016

'we're here to help'

Contact us for more information...

 1300 361 477

 [guildsuper.com.au](http://guildsuper.com.au)

### Further information

If you would like more information about any of the changes outlined in this *Significant Event Notice*, then please contact the Member Services Team on **1300 361 477** between 8:00am and 7:00pm (AEST) Monday to Friday.



#### Important information

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) My Super Authorisation No. 22599554834526.

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