

February 2020

# Changes to Insurance

Effective **1 April 2020**, GuildSuper is making the following changes to Insurance that may impact you as a member.

## Changes to insurance

The Federal Government has introduced new rules regarding the provision of default insurance in superannuation from 1 April 2020.

As a result, from 1 April 2020, members can only be given insurance automatically if they:

- Are at least 25 years of age (unless they joined before 1 Apr 2020); and
- Have an account where the balance is at least \$6,000 or has exceeded \$6,000 since 1 Nov 2019; and
- Have an account that is active, that is, has received a contribution or other amount in the previous 16-month period.

Members who don't meet the above criteria may still be able to obtain default insurance cover if they **actively choose to do so**.

If you are likely to be affected by the above changes, in that your cover will be cancelled from 1 April if you do not take action, you should have already been contacted by us about the changes. If this applies to you and you don't advise us that you want to keep your insurance before 1 April 2020, it will be cancelled.

Following this legislative change, we have reviewed the insurance offering to determine the appropriateness of its terms and conditions, having regard to various considerations including price, fairness and sustainability.

This has resulted in the following amendments from 1 April 2020:

## Commencement of Default Cover

A Member who:

- (a) has sufficient funds in their account to pay premiums,
- (b) does not already hold cover under the policy, and
- (c) is not ineligible for Default Cover

will receive Default Cover when they meet all Legislative requirements for receiving Cover.

New Events Cover will apply until the Covered Person has been in Active Employment for 30 consecutive days, at which time the New Events Cover will convert to Full Cover, unless any of the following apply, in which case New Events Cover will apply for two years:

- (a) an Employer SG contribution was not received in the 4 months prior to first Meeting All Legislative Requirements For Receiving Cover, or
- (b) in the 6 months prior to first Meeting All Legislative Requirements For Receiving Cover the Covered Person has a Degenerative Condition, or
- (c) in the 6 months prior to first Meeting All Legislative Requirements For Receiving Cover the Covered Person was absent from Employment or on restricted or limited duties and/or hours due to Injury or Illness for more than 7 consecutive working days,

New Events Cover will apply for two years.

For the last two months of the two year period, the Covered Person must be in Active Employment, or where they are engaged in performing full time Domestic Duties, meet parts (b) and (c) of Active Employment, for the entire two month period.

If the Covered Person is not in Active Employment, or they are engaged in performing full time Domestic Duties, meet parts (b) and (c) of Active Employment, for the entire two month period, New Events Cover will continue to apply until the Covered Person is in Active Employment or if they are engaged in performing full time Domestic Duties, meet parts (b) and (c) of Active Employment, for two consecutive months.

Where only clause 1.2.1(c) applies, the New Events Cover will only apply in relation to any Illness or Injury, or any related Illness or Injury, that was the reason for the Covered Person being absent from Employment or on restricted or limited duties and/or hours due to Injury or Illness for more than 7 consecutive working days.

Once all the above conditions have been met, New Events Cover will convert to Full Cover.

### Active Employment

The *At Work* definition has been removed and the *Active Employment* definition has been updated to mean a person:

- (a) is employed by an employer and actively performing all the duties of their occupation, working their usual hours free from any limitation due to Illness or Injury
- (b) is in our Insurer's opinion capable of performing their identifiable duties without restriction by any Illness or Injury for at least 35 hours per week (whether or not they are actually working those hours);

is not entitled to or receiving income support benefits of any kind.

### Degenerative Condition Definition

The Member has been:

- (i) diagnosed with;
- (ii) sought medical opinion for;
- (iii) under investigation for; or
- (iv) advised to undergo investigations for any of the following:
  - a. Parkinson's Disease
  - b. Dementia
  - c. Arthritis (including Rheumatoid Arthritis)
  - d. Osteoporosis
  - e. Motor Neuron Disease
  - f. Multiple Sclerosis
  - g. Muscular Dystrophy

### Domestic Duties definition

Means not being employed and being able to:

- clean the family home;
- shop for food and household items;
- prepare meals;
- perform laundry services, including washing, drying and ironing;
- look after dependent children under 16 years of age or in full time secondary education.

### Ineligibility for Default Cover

In addition to existing rules, you are ineligible for Default Cover if you have previously been paid a Terminal Illness benefit from a superannuation fund or life insurance company, or are currently applying for or entitled to apply for a Terminal Illness benefit from any source.

## Insurance premiums

The following tables show the new premiums for insurance from 1 April 2020. These represent an increase of 3.9% for Death, 23.8% for Total & Permanent Disablement (TPD) and a decrease of 6.3% for Income Protection (IP).

### Cost per unit per week of unitised Death and TPD cover

	Occupational classification		
	Standard	White collar	Professional
Death cover*	\$0.52	\$0.37	\$0.32
TPD cover	\$0.48	\$0.34	\$0.29

Rounding may cause variations to premium calculations.  
\*includes Terminal Illness cover

**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	0.44	0.96	0.03	0.07	0.30	0.66	0.02	0.05	0.26	0.56	0.01	0.04
17	0.49	1.15	0.07	0.10	0.34	0.79	0.05	0.07	0.29	0.68	0.04	0.06
18	0.52	1.29	0.10	0.14	0.36	0.89	0.07	0.10	0.31	0.76	0.06	0.08
19	0.52	1.31	0.12	0.19	0.36	0.90	0.08	0.13	0.31	0.77	0.07	0.11
20	0.51	1.24	0.10	0.24	0.35	0.85	0.07	0.16	0.30	0.73	0.06	0.14
21	0.45	1.15	0.14	0.29	0.31	0.79	0.10	0.20	0.27	0.68	0.08	0.17
22	0.44	1.10	0.12	0.24	0.30	0.76	0.08	0.16	0.26	0.64	0.07	0.14
23	0.38	1.03	0.14	0.29	0.26	0.71	0.10	0.20	0.22	0.60	0.08	0.17
24	0.38	0.96	0.14	0.29	0.26	0.66	0.10	0.20	0.22	0.56	0.08	0.17
25	0.37	0.93	0.12	0.29	0.25	0.64	0.08	0.20	0.22	0.54	0.07	0.17
26	0.35	0.86	0.12	0.31	0.24	0.59	0.08	0.21	0.20	0.50	0.07	0.18
27	0.35	0.80	0.12	0.33	0.24	0.55	0.08	0.23	0.20	0.47	0.07	0.20
28	0.35	0.79	0.19	0.38	0.24	0.54	0.13	0.26	0.20	0.46	0.11	0.22
29	0.35	0.79	0.22	0.38	0.24	0.54	0.15	0.26	0.20	0.46	0.13	0.22
30	0.37	0.75	0.22	0.41	0.25	0.52	0.15	0.28	0.22	0.44	0.13	0.24
31	0.37	0.75	0.29	0.43	0.25	0.52	0.20	0.30	0.22	0.44	0.17	0.25
32	0.38	0.73	0.33	0.45	0.26	0.51	0.23	0.31	0.22	0.43	0.20	0.27
33	0.44	0.75	0.38	0.50	0.30	0.52	0.26	0.35	0.26	0.44	0.22	0.29
34	0.45	0.79	0.45	0.52	0.31	0.54	0.31	0.36	0.27	0.46	0.27	0.31
35	0.51	0.80	0.52	0.55	0.35	0.55	0.36	0.38	0.30	0.47	0.31	0.32
36	0.56	0.82	0.62	0.62	0.39	0.56	0.43	0.43	0.33	0.48	0.36	0.36
37	0.59	0.86	0.72	0.72	0.41	0.59	0.49	0.49	0.35	0.50	0.42	0.42
38	0.66	0.93	0.83	0.76	0.46	0.64	0.57	0.53	0.39	0.54	0.49	0.45
39	0.73	0.96	0.93	0.91	0.51	0.66	0.64	0.62	0.43	0.56	0.55	0.53
40	0.80	1.03	1.12	1.03	0.55	0.71	0.77	0.71	0.47	0.60	0.66	0.60
41	0.87	1.14	1.31	1.12	0.60	0.78	0.90	0.77	0.51	0.67	0.77	0.66
42	0.96	1.21	1.48	1.34	0.66	0.83	1.02	0.92	0.56	0.71	0.87	0.78

Premium rates for Fixed Death and TPD cover (continued)

ANB*	Standard				White collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
43	1.01	1.33	1.67	1.55	0.70	0.91	1.15	1.07	0.59	0.78	0.98	0.91
44	1.07	1.45	1.88	1.77	0.73	1.00	1.30	1.22	0.62	0.85	1.10	1.03
45	1.10	1.61	2.08	2.05	0.76	1.11	1.43	1.41	0.64	0.94	1.22	1.20
46	1.15	1.75	2.36	2.36	0.79	1.20	1.63	1.63	0.68	1.02	1.38	1.38
47	1.21	1.89	2.70	2.74	0.83	1.30	1.86	1.89	0.71	1.10	1.58	1.61
48	1.31	2.08	3.08	3.10	0.90	1.43	2.12	2.14	0.77	1.22	1.80	1.82
49	1.43	2.27	3.58	3.58	0.99	1.56	2.46	2.46	0.84	1.33	2.10	2.10
50	1.57	2.52	4.20	4.10	1.08	1.73	2.89	2.83	0.92	1.47	2.46	2.40
51	1.75	2.71	4.77	4.72	1.20	1.86	3.29	3.25	1.02	1.59	2.79	2.77
52	1.94	2.95	5.49	5.39	1.33	2.03	3.78	3.71	1.14	1.73	3.21	3.16
53	2.11	3.20	6.21	6.13	1.46	2.20	4.27	4.22	1.24	1.87	3.63	3.59
54	2.32	3.46	6.94	6.99	1.60	2.38	4.78	4.81	1.36	2.02	4.07	4.09
55	2.55	3.77	7.64	7.73	1.76	2.60	5.26	5.32	1.49	2.21	4.47	4.53
56	2.81	4.11	8.35	8.59	1.94	2.83	5.75	5.92	1.65	2.40	4.89	5.03
57	3.06	4.47	9.12	9.64	2.11	3.08	6.28	6.64	1.79	2.62	5.34	5.64
58	3.34	4.87	9.90	10.86	2.30	3.36	6.82	7.48	1.95	2.85	5.80	6.36
59	3.60	5.36	10.76	12.24	2.48	3.69	7.41	8.43	2.11	3.14	6.30	7.17
60	3.91	5.87	11.67	13.82	2.69	4.04	8.04	9.52	2.29	3.44	6.83	8.09
61	4.26	6.44	12.72	15.58	2.94	4.44	8.76	10.73	2.49	3.77	7.45	9.12
62	4.70	7.06	14.06	17.49	3.24	4.86	9.68	12.05	2.75	4.13	8.23	10.24
63	5.26	7.67	15.70	19.59	3.62	5.28	10.81	13.49	3.08	4.49	9.19	11.47
64	5.87	8.31	17.64	21.88	4.04	5.73	12.15	15.07	3.44	4.87	10.32	12.81
65	6.62	9.01	19.74	24.46	4.56	6.21	13.59	16.84	3.88	5.28	11.55	14.32
66	7.18	9.99	22.89	28.16	4.94	6.88	15.76	19.39	4.20	5.85	13.40	16.48
67	7.81	11.07	26.54	32.38	5.38	7.63	18.27	22.30	4.57	6.48	15.53	18.96
68	8.54	12.28	30.64	37.32	5.88	8.46	21.10	25.70	5.00	7.19	17.94	21.85
69	9.28	13.63	35.46	42.91	6.39	9.38	24.42	29.55	5.43	7.98	20.76	25.12
70	10.08	15.09	41.05	49.42	6.94	10.39	28.27	34.03	5.90	8.83	24.03	28.93

Rounding may cause variations to premium calculations.

\*Age Next Birthday at last 1 July.

## Premium rates for Unitised Income Protection cover

This table shows the weekly cost per unit of Unitised 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	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
17	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
18	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
19	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
20	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
21	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
22	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
23	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
24	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
25	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
26	550	0.66	0.45	0.28	0.53	0.35	0.22	0.47	0.32	0.20
27	550	0.69	0.47	0.30	0.54	0.36	0.23	0.49	0.32	0.22
28	550	0.71	0.49	0.32	0.56	0.38	0.25	0.50	0.34	0.23
29	550	0.73	0.51	0.34	0.58	0.39	0.25	0.53	0.36	0.23
30	550	0.77	0.54	0.35	0.61	0.41	0.27	0.55	0.38	0.23
31	550	0.84	0.56	0.36	0.66	0.45	0.28	0.58	0.39	0.25
32	550	0.88	0.60	0.38	0.70	0.47	0.30	0.63	0.42	0.27
33	550	0.93	0.65	0.39	0.73	0.51	0.31	0.67	0.46	0.28
34	550	1.01	0.69	0.39	0.80	0.54	0.32	0.71	0.49	0.30
35	550	1.08	0.73	0.42	0.86	0.57	0.34	0.76	0.53	0.31
36	550	1.17	0.80	0.46	0.91	0.61	0.36	0.82	0.56	0.32
37	550	1.24	0.85	0.50	0.98	0.67	0.39	0.88	0.60	0.35
38	550	1.34	0.91	0.53	1.04	0.71	0.41	0.95	0.65	0.38
39	550	1.43	0.96	0.57	1.12	0.76	0.46	1.03	0.69	0.39
40	550	1.54	1.04	0.63	1.20	0.82	0.50	1.08	0.73	0.45
41	550	1.65	1.11	0.70	1.30	0.88	0.55	1.17	0.80	0.50
42	550	1.76	1.19	0.76	1.38	0.93	0.60	1.24	0.85	0.54
43	550	1.89	1.27	0.85	1.49	1.01	0.67	1.34	0.89	0.60

Premium rates for Unitised Income Protection cover (continued)

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
		\$	\$	\$	\$	\$	\$	\$	\$	\$
44	550	2.00	1.37	0.93	1.58	1.07	0.73	1.42	0.96	0.67
45	550	2.14	1.46	1.04	1.69	1.16	0.82	1.53	1.03	0.73
46	550	2.29	1.55	1.17	1.81	1.23	0.91	1.62	1.10	0.84
47	550	2.45	1.65	1.29	1.93	1.31	1.03	1.74	1.19	0.91
48	550	2.61	1.78	1.43	2.07	1.41	1.14	1.87	1.26	1.03
49	550	2.80	1.91	1.60	2.19	1.49	1.26	1.98	1.34	1.12
50	550	2.99	2.02	1.77	2.34	1.60	1.39	2.12	1.43	1.24
51	550	3.19	2.17	1.96	2.50	1.70	1.54	2.26	1.54	1.38
52	550	3.40	2.31	2.15	2.68	1.81	1.69	2.42	1.65	1.53
53	550	3.65	2.48	2.37	2.87	1.96	1.87	2.58	1.76	1.67
54	550	3.90	2.65	2.60	3.07	2.09	2.04	2.76	1.88	1.83
55	550	4.18	2.84	2.84	3.29	2.24	2.24	2.96	2.00	2.00
56	550	4.48	3.06	3.10	3.53	2.40	2.45	3.18	2.17	2.19
57	550	4.80	3.29	3.37	3.77	2.59	2.65	3.40	2.33	2.39
58	550	5.15	3.54	3.65	4.06	2.79	2.87	3.66	2.50	2.59
59	550	5.57	3.81	3.94	4.38	3.00	3.11	3.94	2.69	2.79
60	550	6.00	4.11	4.25	4.73	3.23	3.35	4.25	2.92	3.02
61	550	6.70	4.60	5.32	5.28	3.61	4.18	4.75	3.25	3.76
62	550	6.26	4.30	4.81	4.93	3.39	3.79	4.44	3.04	3.41
63	550	5.57	3.83	4.08	4.38	3.02	3.23	3.94	2.71	2.89
64	550	4.71	3.23	3.03	3.70	2.54	2.39	3.34	2.29	2.14
65	550	2.40	1.65	1.43	1.89	1.30	1.14	1.70	1.17	1.03

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	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
17	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
18	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
19	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
20	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
21	0.50	0.20	0.13	0.28	0.11	0.07	0.25	0.10	0.07	0.26	0.11	0.08	0.15	0.06	0.05	0.13	0.05	0.04
22	0.52	0.21	0.14	0.29	0.11	0.08	0.26	0.10	0.07	0.27	0.11	0.08	0.15	0.06	0.04	0.13	0.05	0.04
23	0.54	0.22	0.14	0.30	0.12	0.08	0.27	0.11	0.07	0.27	0.11	0.08	0.15	0.06	0.04	0.13	0.05	0.04
24	0.56	0.22	0.15	0.31	0.12	0.08	0.28	0.11	0.08	0.27	0.11	0.07	0.15	0.06	0.04	0.14	0.05	0.04
25	0.58	0.23	0.16	0.32	0.13	0.09	0.29	0.12	0.08	0.28	0.11	0.07	0.15	0.06	0.04	0.14	0.06	0.04
26	0.61	0.24	0.16	0.34	0.13	0.09	0.30	0.12	0.08	0.28	0.11	0.07	0.16	0.06	0.04	0.14	0.06	0.04
27	0.64	0.26	0.18	0.36	0.14	0.10	0.32	0.13	0.09	0.29	0.12	0.07	0.16	0.07	0.04	0.15	0.06	0.04
28	0.68	0.27	0.19	0.38	0.15	0.10	0.34	0.14	0.09	0.31	0.12	0.07	0.17	0.07	0.04	0.15	0.06	0.04
29	0.72	0.29	0.20	0.40	0.16	0.11	0.36	0.14	0.10	0.32	0.13	0.08	0.18	0.07	0.04	0.16	0.06	0.04
30	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
31	0.83	0.33	0.22	0.46	0.18	0.12	0.41	0.17	0.11	0.36	0.14	0.08	0.20	0.08	0.05	0.18	0.07	0.04
32	0.89	0.35	0.23	0.49	0.20	0.13	0.44	0.18	0.12	0.38	0.15	0.09	0.21	0.08	0.05	0.19	0.08	0.04
33	0.95	0.38	0.24	0.53	0.21	0.14	0.48	0.19	0.12	0.41	0.16	0.09	0.23	0.09	0.05	0.20	0.08	0.04
34	1.02	0.41	0.26	0.57	0.23	0.14	0.51	0.21	0.13	0.43	0.17	0.10	0.24	0.10	0.05	0.22	0.09	0.05
35	1.10	0.44	0.27	0.61	0.24	0.15	0.55	0.22	0.14	0.46	0.18	0.10	0.26	0.10	0.06	0.23	0.09	0.05
36	1.18	0.47	0.29	0.66	0.26	0.16	0.59	0.24	0.14	0.50	0.20	0.11	0.28	0.11	0.06	0.25	0.10	0.05
37	1.26	0.51	0.31	0.70	0.28	0.17	0.63	0.25	0.15	0.53	0.21	0.12	0.30	0.12	0.07	0.27	0.11	0.06
38	1.35	0.54	0.33	0.75	0.30	0.18	0.68	0.27	0.17	0.57	0.23	0.13	0.32	0.13	0.07	0.28	0.11	0.06
39	1.44	0.58	0.36	0.80	0.32	0.20	0.72	0.29	0.18	0.61	0.24	0.14	0.34	0.13	0.08	0.30	0.12	0.07
40	1.54	0.62	0.39	0.85	0.34	0.22	0.77	0.31	0.19	0.65	0.26	0.15	0.36	0.14	0.08	0.33	0.13	0.07
41	1.63	0.65	0.42	0.91	0.36	0.23	0.82	0.33	0.21	0.70	0.28	0.16	0.39	0.15	0.09	0.35	0.14	0.08

Premium rates for Income Protection cover to age 65 (continued)

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
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
42	1.73	0.69	0.46	0.96	0.39	0.26	0.87	0.35	0.23	0.74	0.30	0.18	0.41	0.17	0.10	0.37	0.15	0.09
43	1.83	0.73	0.50	1.02	0.41	0.28	0.92	0.37	0.25	0.79	0.32	0.20	0.44	0.18	0.11	0.40	0.16	0.10
44	1.93	0.77	0.55	1.07	0.43	0.31	0.97	0.39	0.28	0.85	0.34	0.22	0.47	0.19	0.12	0.42	0.17	0.11
45	2.04	0.81	0.60	1.13	0.45	0.33	1.02	0.41	0.30	0.90	0.36	0.24	0.50	0.20	0.13	0.45	0.18	0.12
46	2.14	0.86	0.66	1.19	0.48	0.36	1.07	0.43	0.33	0.96	0.38	0.26	0.53	0.21	0.15	0.48	0.19	0.13
47	2.24	0.90	0.71	1.24	0.50	0.40	1.12	0.45	0.36	1.02	0.41	0.29	0.57	0.23	0.16	0.51	0.20	0.14
48	2.34	0.94	0.77	1.30	0.52	0.43	1.17	0.47	0.39	1.08	0.43	0.32	0.60	0.24	0.18	0.54	0.22	0.16
49	2.43	0.97	0.83	1.35	0.54	0.46	1.22	0.49	0.42	1.15	0.46	0.35	0.64	0.26	0.20	0.58	0.23	0.18
50	2.53	1.01	0.90	1.40	0.56	0.50	1.26	0.51	0.45	1.22	0.49	0.39	0.68	0.27	0.22	0.61	0.24	0.19
51	2.62	1.05	0.96	1.46	0.58	0.53	1.31	0.52	0.48	1.29	0.52	0.43	0.72	0.29	0.24	0.65	0.26	0.21
52	2.71	1.08	1.02	1.50	0.60	0.56	1.35	0.54	0.51	1.36	0.55	0.47	0.76	0.30	0.26	0.68	0.27	0.24
53	2.79	1.12	1.07	1.55	0.62	0.60	1.39	0.56	0.54	1.44	0.58	0.52	0.80	0.32	0.29	0.72	0.29	0.26
54	2.86	1.15	1.13	1.59	0.64	0.63	1.43	0.57	0.56	1.52	0.61	0.56	0.84	0.34	0.31	0.76	0.30	0.28
55	2.93	1.17	1.17	1.63	0.65	0.65	1.47	0.59	0.59	1.60	0.64	0.61	0.89	0.35	0.34	0.80	0.32	0.31
56	2.99	1.20	1.21	1.66	0.66	0.67	1.50	0.60	0.61	1.68	0.67	0.66	0.93	0.37	0.37	0.84	0.34	0.33
57	3.03	1.21	1.24	1.68	0.67	0.69	1.52	0.61	0.62	1.75	0.70	0.71	0.97	0.39	0.40	0.87	0.35	0.36
58	3.05	1.22	1.25	1.69	0.68	0.69	1.52	0.61	0.63	1.81	0.73	0.76	1.01	0.40	0.42	0.91	0.36	0.38
59	3.03	1.21	1.24	1.68	0.67	0.69	1.52	0.61	0.62	1.86	0.74	0.79	1.03	0.41	0.44	0.93	0.37	0.40
60	2.97	1.19	1.20	1.65	0.66	0.67	1.48	0.59	0.60	1.88	0.75	0.81	1.04	0.42	0.45	0.94	0.38	0.41
61	2.85	1.14	1.13	1.58	0.63	0.63	1.42	0.57	0.57	1.85	0.74	0.81	1.03	0.41	0.45	0.93	0.37	0.40
62	2.64	1.06	1.02	1.47	0.59	0.57	1.32	0.53	0.51	1.76	0.71	0.77	0.98	0.39	0.43	0.88	0.35	0.38
63	2.31	0.93	0.85	1.28	0.51	0.47	1.16	0.46	0.42	1.57	0.63	0.67	0.87	0.35	0.37	0.79	0.32	0.34
64	1.78	0.71	0.60	0.99	0.40	0.33	0.89	0.36	0.30	1.22	0.49	0.49	0.68	0.27	0.27	0.61	0.24	0.25
65	0.84	0.34	0.18	0.46	0.19	0.10	0.42	0.17	0.09	0.57	0.23	0.15	0.31	0.13	0.08	0.28	0.11	0.07

Rounding may cause variations to premium calculations.

\*Age Next Birthday at last 1 July.

 1300 361 477 (8am–7pm AEST)

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