



# Employer Super

## Insurance Guide

Preparation Date: 8 June 2018

### Trustee and Issuer:

The trustee and issuer of Emplus Employer Super, a product offered from the Emplus Division of AMG Super (ABN 30 099 320 583, Fund Registration Number R1001006) is:

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### Disclaimer

The information in this document forms part of the Emplus Employer Super Product Disclosure Statement, prepared 8 June 2018, a copy of which is available from the website, [www.emplus.com.au/forms](http://www.emplus.com.au/forms), or by contacting the Fund Administrator on 1800 336 911 or at [info@emplus.com.au](mailto:info@emplus.com.au).

## Contents

<b>Insurance Benefits</b>	<b>2</b>
Benefits	2
An Important Note	2
What Types Of Insurance Benefits Are Available to insured members?	2
Will You Receive Default Cover?	5
Who Is Eligible For Cover?	6
How Much Insurance Benefit Is Provided?	7
How Much Does The Insurance Cover Cost?	9
Do You Need To Provide Any Information About My Health In Order To Have Insurance Cover?	9
When Does Insurance Cover Commence?	10
When Does Insurance Cover Cease?	10
Can You Increase Cover Without Providing Medical Evidence?	11
What Exclusions Apply?	13
Making Claims	13
Insurer Risks	13
Duty of Disclosure	13
Insurance Tables – Death & TPD	14
Insurance Tables – income protection	17
<b>Directory</b>	<b>20</b>

## Any reference to:

"Fund Administrator" means Acclaim Management Group Limited (ABN 52 091 082 058) (AFSL 305604)

"Emplus" means the Emplus Division, a division of the Fund.

"Fund" means the superannuation fund known as AMG Super (ABN 30 099 320 583) (RSE Registration No R1001006).

"Insurance Guide" means this document.

"Product Disclosure Statement" or "PDS" means the Product Disclosure Statement for Emplus Employer Super, prepared 8 June 2018.

"Insurance fees" means the Insurer's insurance premiums, which represent the costs of insurance cover.

"Insurer" means OnePath Life Limited (ABN 33 009 657 176) (AFSL No 238341).

"Trustee/us/we/our" means Equity Trustees Superannuation Limited (ABN 50 055 641 757) (AFSL 229757) (RSE Licence No L0001458).

## How to contact us

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You may request further information about this product by contacting the Fund Administrator at the address or telephone number shown above. Other relevant contact details are provided in the Directory inside the back cover of this Insurance Guide.

Information in the PDS and this Insurance Guide is subject to change from time to time. Where the change is made to information that is not considered materially adverse information, we will make updated information available at [www.emplus.com.au/forms](http://www.emplus.com.au/forms).

In addition, we will provide this information to you in hardcopy free of charge upon your request by calling the Customer Service Centre on 1800 336 911.

The information contained in this Insurance Guide is of a general nature. It does not take into account your particular objectives, financial situation or needs. Because of that, you should consider the appropriateness of this product having regard to your objectives, financial situation and needs, and we recommend you seek advice from a licensed financial adviser before making a decision about your insurance cover.

Unless otherwise stated, all fees quoted in the Insurance Guide are inclusive of Goods and Services Tax, after allowing for an estimate for Reduced Input Tax Credits, and all amounts are in Australian dollars.

The Trustee is the issuer of this Insurance Guide.

All parties named in this guide have consented to being named in the form and context in which they have been named and have not withdrawn such consent before the date of this guide.

## Insurance Benefits

Emplus Employer Super provides access to a range of different insurance benefits. This section provides details of what insurance benefits are available, who is eligible for insurance cover and the payment of benefits, and how it works.

### BENEFITS

Full details of the insurance benefits that may be provided through Emplus Employer Super by the Insurer, including eligibility or other criteria for the commencement of insurance cover and payment of insurance benefits (including some important definitions), are contained in the Insurer's insurance policies. This Insurance Guide summarises the significant aspects of the Insurer's policies as it affects insurance cover available in Emplus Employer Super.

Please note that the information about insurance in the Guide is subject to change. Such changes will be notified to you in accordance with our legal obligations (see inside the front cover of this Insurance Guide). In all cases, insurance cover for a member is subject to acceptance by the Insurer and terms and conditions of the insurance policies issued by the Insurer to the Trustee. To the extent of any inconsistency between the information contained in this Insurance Guide and the insurance policies, the terms and conditions of the insurance policies prevail. A reference to a 'Policy' in this Guide is a reference to the insurance policy applicable to the insurance cover provided by the Insurer.

### AN IMPORTANT NOTE

It is important that you note that you should ensure that your Emplus Employer Super account always has sufficient funds to pay the insurance fees for any insurance cover you have, otherwise your cover will lapse. The Trustee is not responsible for ensuring that your insurance cover does not lapse due to insufficient funds or for informing you in the event that your cover is about to, or has, lapsed.

### WHAT TYPES OF INSURANCE BENEFITS ARE AVAILABLE TO INSURED MEMBERS?

#### Insurance Benefits on Death

If you are covered by Death only or Death & Total and Permanent Disablement ("TPD") insurance, a lump sum insurance benefit will be paid by the Insurer to your Emplus Employer Super account (for your beneficiaries) in the event of your death while you are an insured member of Emplus Employer Super, if your claim is accepted by the Insurer having regard to the policy terms and conditions.

#### Insured Terminal Illness Benefits

If you are covered by Death only or Death & TPD insurance, you are automatically covered for Terminal Illness.

An insured Terminal Illness Benefit will be paid by the Insurer to your Emplus Employer Super account if you have Death cover and you are not expected to live for more than twelve months from the date of diagnosis, as diagnosed by two medical practitioners, one of whom the Insurer may elect and

require to be a specialist physician. The maximum Terminal Illness benefit payable under the insurance policy is the lesser of the insured Death benefit or \$1,000,000. If the insured Death benefit is greater than \$1,000,000, the balance is paid out on your death so long as the insurance policy is still in force, and your Death cover has not ended (for example, because you have reached the benefit expiry age for the death benefit) and any other relevant policy terms and conditions are met.

*Please note there is a difference between the 24-month prognosis period required for the payment of a benefit from your Emplus Employer Super account on the basis you are suffering a “terminal medical condition” as required by superannuation legislation and the 12-month timeframe relevant to the payment of an insured Terminal Illness Benefit under your Death insurance cover, under the terms and conditions of the insurance policy. As a result of this difference, if you have been diagnosed with a terminal medical condition and are expected to live less than 24 months, you may apply for a full or partial release of your Emplus Employer Super account balance. However, you should be aware that if you withdraw your full super account balance, your insurance cover will cease at that time as you will no longer be an Emplus Employer Super member and no longer have access to an insured Terminal Illness Benefit. If you wish to apply for the insured Terminal Illness Benefit which is based on a 12-month prognosis period, you will need to maintain an account balance sufficient to cover your insurance premiums until you meet the 12-month prognosis criteria, and a claim for your insured Terminal Illness Benefit can be lodged.*

To be eligible for a payment of your account balance on the grounds of a terminal medical condition, the following requirements need to be satisfied:

- two registered medical practitioners have certified, jointly or separately, that the Member suffers from an illness or has incurred an injury that is likely to result in the Member's death within 24 months of the certification;
- at least one of the registered medical practitioners is a specialist practicing in the area related to the illness or injury suffered by the Member; and
- for each of the certificates the certification period has not ended.

## Insurance Benefits on Total and Permanent Disablement

If you are covered by Death & TPD insurance, a lump sum benefit will be paid by the Insurer to your account if you become Totally and Permanently Disabled as defined in the insurance policy while you are an insured member of Emplus Employer Super, meet the policy terms and conditions for TPD benefit payment, and your claim is accepted by the Insurer. This benefit may be paid in accordance with the applicable condition of release under superannuation law (see the Emplus Employer Super Member Guide).

The Insurer will assess claims in accordance with the terms of the insurance policy. The insurance policy defines what constitutes Total and Permanent Disablement and sets out terms and conditions which need to be satisfied for a TPD benefit to become payable under the insurance policy. Different parts of the definition apply depending on your employment status and the hours you work.

Total and Permanent Disablement (TPD) is defined in the insurance policy to mean one of the following:

### TPD Definition 1:

An insured member satisfies all of the following (a), (b) and (c):

- a) is **Gainfully Working** on the day immediately prior to the **Event Date**; and
- b) was employed for at least the **Minimum Average Hours**; and
- c) in the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, the Insured Member:
  - (i) has not worked during the entire **Waiting Period**; and
  - (ii) as at the **Date of Disablement** is unlikely ever to return to any **Gainful Employment** for which he or she is reasonably suited by education, training or experience, or would be suited by **Reasonable Training**.

OR

### TPD Definition 2:

An insured member satisfies either (a) or (b) and also satisfies (c):

- a) is not **Gainfully Working** on the day immediately prior to the **Event Date**; or
- b) has not been employed for at least **the Minimum Average Hours**; and
- c) in the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, the Insured Member:
  - (i) is totally and irreversibly unable to perform at least two of the **Activities of Daily Living**; and
  - (ii) as at the **Date of Disablement** is unlikely ever to engage in any **Gainful Employment** for which he or she is reasonably suited by education, training or experience, or would be suited by **Reasonable Training**.

The definitions of the bolded defined terms in TPD Definition 1 & 2 (and some terms used in the definitions of the bolded defined terms) are listed in the following table:

Defined Term	Definition
<b>Activities of Daily Living</b>	Means: a) Bathing – bathing and showering b) Dressing – dressing and undressing c) Feeding – eating and drinking d) Mobility – mobility, to the extent of being able to get in and out of bed or a chair, and move from place to place without using a wheelchair e) Toileting – the ability to use a toilet,  without the assistance of another adult person or suitable aids.
<b>Date of Disablement</b>	Means: a) For TPD Definition 1, the first day after the expiry of the <b>Waiting Period</b> . b) For TPD Definition 2, the first day that all of the elements of the definition are satisfied.
<b>Employer Approved Leave</b>	Means a person is: a) Employed for reward or financial benefit, or the hope of reward or financial benefit, in any business, trade, profession, vocation, calling, occupation or employment; and b) On leave that has been approved by the employer prior to the commencement of that leave (except for approved sick leave)
<b>Event Date</b>	Means: a) For TPD Definition 1, the first day of the <b>Waiting Period</b> during which the Insured Member, in the Insurer’s opinion, solely because of injury or illness, has not worked, b) For TPD Definition 2, the first day that the Insured Member, in the Insurer’s opinion, solely because of injury or illness, is totally unable to perform at least two <b>Activities of Daily Living</b>
<b>Gainful Employment</b>	Means any occupation or work for reward or financial benefit, or the hope of reward of financial benefit, whether on a permanent or temporary basis, and whether or not of a lesser grade, status or level of remuneration or of lesser hours than the Insured Member’s occupation or occupations or work.
<b>Gainfully Working</b>	Means a person is: a) Employed or self-employed for reward or financial benefit, or the hope of reward or financial benefit in any business, trade, profession, vocation, calling, occupation or employment; or b) On paid <b>Employer Approved Leave</b> .
<b>Minimum Average Hours</b>	Means 15 hours per week averaged over the six consecutive months immediately prior to the <b>Event Date</b> .
<b>Reasonable Training</b>	Means any further education, training or experience, the person has capacity to reasonably undertake, based on the skills and knowledge the person has acquired from their education, training or experience obtained prior to the <b>Date of Disablement</b> .
<b>Waiting Period</b>	Means a 183 consecutive day period.

## Income Protection Insurance Benefits

If you are covered by Income Protection insurance, an insured Income Protection benefit will be payable monthly in arrears to your nominated bank (or other permissible) account if you become entitled to such a benefit because of temporary disability while you are an insured member. An Income Protection benefit is payable under the insurance policy, if you have a claim and your claim is accepted by the Insurer, for either a Total Disability Benefit or Partial Disability Benefit. The Insurer's acceptance of a claim is conditional upon the Insurer receiving all required information, the insured member meeting the Insurer's requirements, and the insured member being under the regular care of, and following the advice and treatment recommended by, his or her Medical Practitioner.

The Insurer will assess claims for a Total or Partial Disability Benefit in accordance with the terms and conditions of the insurance policy.

If your claim is accepted by the Insurer, your monthly benefits start to accrue and are payable after the end of the Waiting Period for the period of Total or Partial Disability up to the applicable benefit period (either '2 years', '5 years' or 'to age 65' benefit period as chosen by you and accepted by the Insurer). The Waiting Period is the number of consecutive days (either 30, 60 or 90 days, depending on the Waiting Period chosen by you and accepted by the Insurer) that you must be Totally Disabled or Partially Disabled before the Total Disability or Partial Disability benefit is payable.

**Totally Disabled/Total Disability** means solely as a result of injury or illness, the insured member is:

- incapable of performing one or more duties of his or her usual occupation necessary to produce income;
- not engaged in any occupation; and
- under the regular treatment, and following the advice of, a Medical Practitioner.

**Partial Disability/Partially Disabled** means, in relation to an insured member, all the following applies:

(a) he or she is no longer Totally Disabled, but has been Totally Disabled:

- for a period during which a Total Disability Benefit has been paid; or
- for at least 7 days out of 12 consecutive days during the Waiting Period;

(b) then returns to work, or is medically certified as being capable of returning to his or her usual occupation, but only in a limited capacity; and

(c) the Salary the member is earning, or is capable of earning, is less than his or her Pre-Disability Salary due to the injury or illness causing Total Disability.

**Pre-Disability Salary** (for the purpose of the partial disablement benefit calculation only) means the total monthly value of Salary received by the insured member from his or her usual occupation, averaged over the most recent 12 month period the insured member was At Work (see definition below) prior to becoming disabled, or the actual period of work if less.

**Salary** means the fixed annual component of income paid to an insured member by his or her employer in respect of the insured member's employment.

In the case of a self-employed insured member in Emplus Personal Super, "**salary**" means that part of the income of the insured member's business due directly to the personal exertion of the insured member less that part of the business expenses of the business (measured over the same period) reasonably apportionable to the insured member before income tax.

Please note: some higher risk occupations are not eligible for Income Protection insurance cover. For example, deep-sea diver, explosives handler, jockey, sand blaster, scaffolder, rodeo rider, or stunt person. Please contact the Fund Administrator to check if your occupation is eligible.

It is important that you advise the Fund Administrator if your usual hours of work change as this affects your eligibility for Income Protection insurance.

Important Note: Insurance benefits are only payable if you are eligible for insurance cover, the event giving rise to your insurance claim occurs after cover has commenced and before cover ceases, you meet relevant definitions in the insurance policy and exclusions do not apply. The information below summarises further the terms and conditions that apply.

## WILL YOU RECEIVE DEFAULT COVER?

### DEFAULT COVER UNDER THE EPLUS EMPLOYER SUPER TABLE OF COVER

Upon being joined to Emplus Employer Super by your employer on or after 1 June 2018, provided you meet the specific requirements and eligibility criteria set out below, you will automatically be provided with Death only or Death and TPD insurance cover in accordance with Table 1: Emplus Employer Super Default Table of Cover. This default cover is provided on a unitised basis. You can opt-out of this cover by notifying the Fund Administrator on 1800 366 911. Also, members may apply to increase or alter their cover, subject to meeting the Insurer's application requirements ("Underwriting requirements").

To be eligible for default cover you must satisfy the following conditions:

- we must receive an initial contribution from your employer within 120 days of the date you first become engaged by your employer as an Employee, and
- you must be At Work on the date you join Emplus Employer Super, and
- you must not have received nor be entitled to receive a total and permanent disablement or terminal illness benefit from any insurance policy, and
- you must meet the general eligibility requirements under 'Who is eligible for cover?' below and Automatic Cover Provisions.

'**At Work**' for this purpose means you are an eligible person actively participating in your usual occupation on a full time basis (if engaged full time) or part time basis (if engaged part time) with your Participating Employer, or you are on approved leave other than leave which is taken for reasons related to injury or illness and you are not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. If you do not meet these requirements and are not engaged to work at least 15 hours per week, you cannot qualify as "at work" and you are correspondingly described as "**not at work**".



If you do not satisfy the above requirements for Default Cover that are additional to the general eligibility requirements, you may still be able to obtain Death only or Death & TPD insurance cover by applying for Voluntary Cover if you meet the general eligibility requirements. You can also apply for Income Protection cover which is Voluntary Cover. Voluntary Cover is subject to acceptance of the Insurer.

If you were transferred to Emplus Employer Super from the Emplus Superannuation Fund under a successor fund arrangement effective 1 June 2018, the amount of any default cover and Voluntary Cover you had in the Emplus Superannuation Fund immediately prior to the transfer will continue in Emplus Employer Super subject to the terms and conditions (including cessation events) of the insurance policy as summarised in this Guide. The default cover may be in accordance with Table 1: Emplus Employer Super Default Table of Cover below, or tailored default cover established under tailored insurance arrangements for:

- a group of employees employed by a particular employer; or
- a group of employees employed by employers that participated in a former division of the Emplus Superannuation Fund. In this case, the tailored default cover is additional to the default cover provided to eligible members in accordance with Table 1: Emplus Employer Super Default Table of Cover below.

These tailored insurance arrangements are referred to as Employer Plans. If an Employer Plan is relevant to you, you will be provided with an Employer Plan Schedule.

If a transferred member commenced employment with their employer before 1 June 2018 but the initial contribution is not received until after 1 June 2018, provided the initial contribution is received within 120 days of the date of becoming engaged by the employer and other eligibility criteria are met, Default Death and TPD cover may apply in accordance with the description of the Emplus Employer Super Default Table of Cover – see Table 1 below.

## TAILORED DEFAULT COVER UNDER AN EMPLOYER PLAN

Tailored default cover may apply if you were transferred to Emplus Employer Super from the Emplus Superannuation Fund under a successor fund arrangement effective 1 June 2018 and are covered by a tailored insurance arrangement.

If you are covered by a tailored insurance arrangement, information about that arrangement will be shown in an '*Employer Plan Schedule*' provided to you on joining Emplus Employer Super.

The type and level (amount) of cover you will automatically receive (if eligible) will be set out in the *Employer Plan Schedule* included in your Welcome Kit, if applicable. The type and amount of cover you receive is subject to the terms and conditions of the insurance policies for Emplus as outlined in this *Insurance Guide*, including the eligibility criteria for default cover shown in this Guide.

## WHO IS ELIGIBLE FOR COVER?

In addition to the eligibility requirements for default cover, the following general eligibility requirements apply. You are only eligible for insurance cover if you meet all of the following criteria:

- you are a member of Emplus Employer Super
- you are aged at least 15 and up to age 64
- you are an Australian citizen or Australian permanent resident (within the meaning of the Migration Act 1958 (Cth)), residing in Australia
- you are an employee of a Participating Employer
- you are not engaged in a higher risk occupation, for example, deep-sea diver, explosives handler, jockey, sand blaster, scaffolder, rodeo rider, or stunt person.

### and

- for TPD cover only, you are a permanent employee working at least 15 hours per week on a permanent basis
- for Income Protection cover only, you are a permanent employee working at least 20 hours per week on a permanent basis.

Note: a change in your work arrangements after cover has commenced may result in cessation of TPD cover and/or Income Protection cover.

## What happens if you are not eligible for insurance cover?

Your ineligibility for insurance cover may not be identified until you make a claim for insurance benefits. For example, default cover may be commenced for, or included in, your Emplus Employer Super account (and insurance premiums deducted from the account) based on information provided by your employer (including, in the case of members transferred under a successor fund arrangement effective 1 June 2018, information provided by your employer before 1 June 2018), but the information might be incorrect or incomplete. If you are not eligible for insurance cover under eligibility criteria specified in the insurance policy, the deduction of insurance premiums from your account and the receipt of those insurance premiums by the Insurer will not result in you being insured. Any premiums paid to the Insurer in these circumstances will be treated as having been paid in error and will be refunded. For this reason, it is important you let us know if there is a change in your work circumstances, to avoid paying unnecessary premiums.

## HOW MUCH INSURANCE BENEFIT IS PROVIDED?

**Table 1: Emplus Employer Super Default Table of Cover**

Unless you are covered by an Employer Plan, default cover is generally two units of Death and TPD insurance cover (see following table). This insurance cover is based on Age based units where the premium remains the same and the sum insured varies. The amount of insurance benefit on Death or Total and Permanent Disablement is the amount of default cover applicable to you.

Up to age 64 (next birthday), you receive two units of Death and TPD insurance for \$4.10 per week (that is, \$2.05 per unit of cover, per week). Provided your default cover commenced before age 64 and has not ceased (or changed) for any reason, from age 65 to 69 (next birthday), your default cover will be two units of Death only cover for \$2.06 per week.

Age Next Birthday (at 1 July each year)	Sum Insured 1 Unit Death & TPD Cover	Number of Units Default Cover	Sum Insured Default Death & TPD Cover
16 – 20	\$50,000	2	\$100,000
21 – 25	\$75,000	2	\$150,000
26 – 45	\$86,000	2	\$172,000
46	\$60,000	2	\$120,000
47	\$42,000	2	\$84,000
48	\$37,000	2	\$74,000
49	\$34,000	2	\$68,000
50	\$32,000	2	\$64,000
51	\$29,000	2	\$58,000
52	\$27,000	2	\$54,000
53	\$25,000	2	\$50,000
54	\$22,000	2	\$44,000
55	\$20,000	2	\$40,000
56	\$19,000	2	\$38,000
57	\$17,000	2	\$34,000
58	\$16,000	2	\$32,000
59	\$15,000	2	\$30,000
60	\$14,000	2	\$28,000
61	\$13,000	2	\$26,000
62	\$12,000	2	\$24,000
63	\$11,000	2	\$22,000
64	\$10,000	2	\$20,000
65	\$9,000	2	\$18,000
66 *	\$6,000	2	\$12,000
67 *	\$6,000	2	\$12,000
68 *	\$6,000	2	\$12,000
69 *	\$6,000	2	\$12,000
70 *	\$6,000	2	\$12,000

\*Death cover only. TPD cover ceases on your 65<sup>th</sup> birthday.

## Voluntary Cover

If you meet the general eligibility requirements, you can apply for voluntary insurance or additional insurance cover (“Voluntary Cover”) by completing an insurance application form (including “Personal Statement”), available by going to [www.emplus.com.au/forms](http://www.emplus.com.au/forms) or on request by calling 1800 336 911. Your application will be assessed by the Insurer taking into account the Insurer’s Underwriting requirements. Your Voluntary Cover will commence once the Insurer has accepted the application for cover in writing and the first premium has been paid. The Insurer may apply additional premiums (“premium loadings”), exclusions or restrictions to the acceptance of Voluntary Cover based on its assessment of your application.

You can apply for Voluntary Cover that is:

- voluntary or additional Death only or Death & TPD cover (either as unitised cover or fixed cover); and/or
- voluntary Income Protection cover.

Maximum insured benefit amounts apply. You cannot apply for cover that exceeds maximum benefit amounts.

Note: additional cover is also available by way of the transfer of cover from another superannuation fund or for specified “Life Events” on application to the Insurer without having to undergo the assessment process for Voluntary Cover. Refer to “How can you increase cover without providing Medical Evidence?” below for details.

## Death and TPD Insurance Benefits

The amount of insurance benefit is the amount of cover nominated by you at application and accepted by the Insurer. In all cases, the insurance cover you have in Emplus Employer Super cannot provide insurance benefits in excess of maximum limits. The maximum insurance benefit in the case of Death cover is \$4,000,000, and the maximum insurance benefit in the case of TPD cover is \$2,000,000.

You can decide whether your Death & TPD cover is:

- Unitised cover – this means your insured benefit is made up of units of cover, where each unit equals a specific amount depending on your age. For default cover, the value of each unit is set out in the “Sum Insured 1 Unit Death & TPD cover column” in Table 1: Emplus Employer Super Default Table of Cover above. For voluntary unitised cover, the value of each unit is set out in Table 2 at the end of this Guide. Generally, the value of each unit may increase or decrease as you get older but the cost per unit for default cover does not change (however the cost for unitised voluntary cover does change). TPD cover ceases at age 65.
- Fixed cover – this means your insured benefit is fixed and does not change as you age. Generally, the cost will increase as you get older.

You cannot obtain TPD cover only and the TPD cover amount cannot exceed any Death cover you have.

## Income Protection Insurance Benefits

The amount of insurance benefit is the amount of cover nominated by you at application and accepted by the Insurer, subject to a maximum limit based on your Pre-Disability salary / income and a maximum monthly benefit (regardless of your Pre-Disability salary/income) outlined below.

### Total Disability benefits:

The maximum monthly benefit is 75% of your monthly salary prior to injury/illness or \$20,000 per month (whichever is less)

and is payable monthly, after the completion of the Waiting Period, for as long as you remain eligible for the benefit up to the end of the applicable benefit period.

### Partial Disability benefits:

A Partial Disability benefit is calculated using the following formula:

$$(A-B)/A \times \text{monthly benefit}$$

Where:

A is the Pre-Disability salary, and

B is the greater of the salary the insured member earns or is capable of earning (calculated by the Insurer based on medical evidence and other relevant information) for the month that the Partial Disability Benefit is payable.

If benefit escalation (also referred to as ‘benefit indexation’) applies, and you have been in receipt of a monthly disability benefit, continuously, for 12 months, the monthly benefit applying at the date you ceased work due to the injury or illness giving rise to your disability, will be increased by the lesser of the annual increase in the Consumer Price Index and an escalation factor determined by the Insurer. Benefit escalation applies for all income protection cover with a 5 year or to age 65 benefit payment period.

Please note: The amount of insurance benefit paid under an Income Protection claim may be reduced by amounts received from other sources including (but not limited to) workers compensation, social security or other statutory or government payment, and benefits under other disability income policies and injury or sickness insurance policies (except for lump sum benefits for total and permanent disablement under such insurance policies). Any lump sum payment received in respect of loss of income is converted to an equivalent monthly amount by dividing the lump sum amount by the lesser of 60 and the number of months in the benefit period. Annual leave, sick leave, long service leave entitlements and investment income received by a member will not reduce the amount of the benefit. Payment of the insurance benefit is also subject to the member being under the regular care and treatment recommended by their Medical Practitioner and, when required by Insurer, undergoing vocational assessment and/or rehabilitation or meeting other requirements of the Insurer.

## Death while in receipt of Income Protection benefits

In the event of your death while you are receiving Income Protection benefits, the Insurer will pay an additional month’s payment based on the benefit amount that was paid immediately prior to the death. This benefit is in addition to any Death & TPD insurance benefits you may be entitled to be paid.

## When you are applying for Voluntary Cover

### Interim Accident Cover

You may be entitled to Interim Accident Cover which may provide a death or income protection benefit resulting from accidents while your application for Voluntary Cover is processed. Interim Accident Cover commences from the date your duly completed application is received by the Insurer and ceases on the earlier of the date the Insurer notifies whether your application has been accepted or rejected or 90 days after the date Interim Accident Cover commences.

Interim Accident Cover is equal to the amount of cover being applied for up to the amount which the Insurer would



potentially accept on the basis of a number of factors which include:

- for Interim Accidental Death Cover, the amount of cover applied for or the maximum benefit level, whichever is the lesser; and
- for Interim Income Protection cover, the benefit percentage, a fixed benefit amount or the maximum benefit level, whichever is the lesser.

Any other limits that would be applicable to your cover under the insurance policies, if accepted by the Insurer, also apply.

For Voluntary Death Cover applications (whether a Death only application or as part of a Death and TPD application):

- Interim Accident Cover is provided only in the event of the Accidental Death and during the period in which Accidental Death cover applies.
- Accidental Death means death directly resulting from an unforeseen and unintentional accident caused by violent, external and visible means.

Interim Accident Cover is not available for total and permanent disablement during the period in which Interim Accident Cover applies.

For Income Protection insurance cover applications:

- Interim Accident Cover is provided only if the condition which gives rise to the benefit is the sole and direct result of Accidental Bodily Injury occurring during the period Interim Accident Cover applies.
- Accidental Bodily Injury means an injury which:
  - is caused solely and directly by violent, accidental, external and visible means;
  - occurs independently of any other cause; and
  - is not the unintended and unexpected consequence of an intended act such as the application of unintentionally excessive force or the creation of unintended excessive force, pressure or strain.

## HOW MUCH DOES THE INSURANCE COVER COST?

The insurance premiums for default Death and TPD cover under the Emplus Employer Super Default Table of Cover are \$4.10 per week for 2 units of cover (\$2.05 per unit of cover). The cost of Death only cover under the Emplus Employer Super Default Table of Cover is \$1.03 per week for one unit of cover. Refer to Table 1 above.

The insurance premiums for Death only, Death and TPD and/or Income Protection cover under an Employer Plan are the premium rates specified in your *Employer Plan Schedule*, if applicable to you.

If you are eligible for both default Death and TPD cover under the Emplus Employer Super Default Table of Cover, and additional default cover under an Employer Plan, then the premiums rates applicable to each of these default covers will apply.

Insurance premiums for Voluntary Cover that is unitised Death only or Death and TPD cover (other than default cover under the Emplus Employer Super Default Table of Cover) are specified in Table 2 at the end of this Guide.

Insurance premiums for Voluntary Cover that is fixed Death only or Death and TPD cover, or voluntary Income Protection cover (including transferred cover), are detailed in the Tables 4 – 10 at the end of this Guide, based on a range of factors including type of cover, your age next birthday, gender, whether you smoke, your occupation, and (in the case of Income Protection cover) your income protection Waiting Period and benefit period. The Insurer may apply additional loadings, based on its assessment of your application.

Insurance premiums for Life Events cover depend on whether the increased cover is obtained on a unitised or fixed cover based.

Stamp Duty is to be added to Income Protection premiums. Stamp Duty is based on the member's state of domicile and ranges from 5% to 11%. If you would like more information contact the Administrator.

Insurance premiums are calculated on a monthly basis and automatically deducted from your Emplus Employer Super account at the end of each month, if you have insurance cover.

If there is not enough money in your Emplus Employer Super account to pay the insurance premiums, your insurance cover will cease after 30 days from the date premiums were last payable.

The Fund Administrator will confirm premium rates upon application or request for a quotation.

## DO YOU NEED TO PROVIDE ANY INFORMATION ABOUT YOUR HEALTH IN ORDER TO HAVE INSURANCE COVER?

Two units of default cover are provided to eligible Emplus Employer Super members automatically without an application to the Insurer, subject to meeting the Automatic Cover Provisions outlined below.

Voluntary Cover is subject to underwriting and written acceptance by the Insurer. An application for cover, including a Personal Statement, will need to be completed. Cover will commence on the date your application is accepted by the Insurer after the underwriting assessment.

Special arrangements apply to applications for transferred cover or "Life Events" cover (see "How you can increase cover without providing Medical evidence" below).

### Automatic Cover Provisions

Default cover under Emplus Employer Super is provided without the need for you to supply any health evidence, subject to you meeting all of the eligibility requirements for obtaining default cover (see page 7) and the following Automatic Cover conditions on the day your membership account with Emplus Employer Super was established:

Automatic Cover conditions: You must meet all of the following requirements on the date you first become eligible for default cover:

- for tailored cover under an Employer Plan, the amount of insurance benefit is under the Insurer's Automatic Acceptance Limit;
- when you first become eligible for cover you have not been paid, and are not entitled to an insurance benefit (either under the Emplus Employer Super insurance policy or

another insurance policy), are not in a waiting period for such a benefit, and are not in the process of claiming a benefit from any entity;

- you join Emplus Employer Super within 120 days of becoming an employee of a Participating Employer and your employer pays the first employer contribution to your account within this same period;
- you are certified by your Participating Employer as being 'At Work' (as defined below) on the day you joined Emplus Employer Super.

**"At Work"** means you are an eligible person actively participating in your usual occupation on a full time basis (if engaged full time) or part time basis (if engaged part time) with your Participating Employer, or you are on approved leave other than leave which is taken for reasons related to injury or illness and you are not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. If you do not meet these requirements and are not engaged to work at least 15 hours per week, you cannot qualify as "at work" and you are correspondingly described as **"not at work"**.

In the following circumstances, your insurance cover will be subject to acceptance by the Insurer, and we will write to you to ask you to submit an application for Voluntary insurance cover or provide satisfactory evidence of health:

- you do not meet all of the eligibility requirements for obtaining default cover or the criteria for the commencement of Automatic Cover (Automatic Cover Provisions) noted above,
- you have applied for additional insurance cover, or
- you have applied for additional units of insurance cover.

## WHEN DOES INSURANCE COVER COMMENCE?

Where the Automatic Cover Provisions apply, default cover for Death and TPD commences when you join Emplus Employer Super, subject to meeting the Automatic Cover Provisions set out above on the day that you joined Emplus.

Where the Automatic Cover Provisions DO NOT apply, or if you have applied for Voluntary Cover, the insurance cover is subject to you meeting the Insurer's Underwriting requirements (including the provision of satisfactory medical or health evidence) and will not commence until the Insurer has confirmed acceptance of your application. The Fund Administrator will write to you once this has occurred.

Special arrangements apply to transferred cover and "Life Events" cover. See further details below.

## WHEN DOES INSURANCE COVER CEASE?

Your death, TPD and income protection insurance will cease on the earliest of the following:

- The date you reach the benefit expiry age of 65 (except for death cover for which the benefit expiry age is 70)
- The date you commence active duty with the armed forces of any country
- The date you die
- The date you cease to be a member of Emplus Employer Super

- The date the insurance policy terminates
- The date on which all premiums due in respect of you (including all arrears) have remained unpaid for 30 days from the date premiums were last payable
- The date you cancel your insurance cover, effective from the date we receive your request or the date you specify the cancellation to be effective from, whichever is the later
- The date you have been on unpaid Employer Approved Leave (including paternity leave) for more than 12 months
- The date you depart Australia to work overseas unless you obtain the Insurer's prior written approval for continuation of cover and premiums continue to be paid
- The date you become entitled to a Terminal Illness benefit in Emplus Employer Super for an amount equal to the full insured amount of your Death cover
- The date you are no longer working 15 hours per week (income protection cover only)
- The date you are no longer working on a permanent basis (income protection cover only)
- The date you become entitled to a TPD benefit in Emplus Employer Super
- The date the Insurer cancels your cover or policy as permitted under law.

Please note: it is possible that your insurance cover may vary or cease in the event that you change to an occupation which is considered to be higher risk, for example, deep-sea diver, explosives handler, jockey, sand blaster, scaffolder, rodeo rider, or stunt person. Please contact the Administrator if you change occupations to ascertain whether your cover will continue.

## WHEN DOES INCOME PROTECTION BENEFIT CEASE?

In the case of Income Protection, once the payment of monthly benefits has commenced to an eligible insured member, those benefits will cease at the earliest of the following:

- the end of the applicable benefit period (chosen by you)
- you reach age 65 (the benefit expiry age)
- you die
- you are no longer totally or partially disabled
- if you are on a working visa, the date your employment contract and/or visa expires or is terminated, or the date you depart Australia
- if you are receiving partial disability benefits, when you become capable of earning your Pre-disability salary or greater
- if you are residing overseas, at expiry of the 6 month period after benefit payments begin (or any other period agreed by the insurer in writing). In this case, benefits will resume only if the Insurer confirms in writing the entitlement for the continued benefit for any period the insured member resides in Australia.

## CAN YOU INCREASE COVER WITHOUT PROVIDING MEDICAL EVIDENCE?

You may be entitled to apply for additional insurance as a member of Emplus Employer Super without providing medical evidence. The following two options are available:

### Insurance Transfer Cover

You may apply to transfer existing insurance cover with another superannuation fund (Previous Cover) to your Emplus Employer Super account. By completing an Insurance Transfer Application you can apply to transfer up to \$1,000,000 of Death and TPD cover and up to \$20,000 of monthly benefit under the Income Protection cover. Transferred Cover is subject to the Insurer's written acceptance of your application, and commences on the date stated in the Insurer's written acceptance. The following conditions apply to the transfer of insurance cover:

- An Insurance Transfer Application must be completed
- You must provide evidence of the existence of the Previous Cover. We must receive the evidence within 60 days of the date that evidence is issued
- The Previous Cover must be current at the time you submit the Insurance Transfer Application
- You will be notified following the acceptance of the Insurance Transfer Application
- Where the Previous Cover was subject to any special conditions (e.g. restrictions, exclusions and/or premium loadings) the same special conditions will apply to the transferred cover
- You are not permitted to transfer cover from an insurance policy owned by the trustee of a self-managed superannuation fund
- You are not permitted to transfer cover where you have claimed or are entitled to claim on the Previous Cover
- Upon being notified of the acceptance of the Insurance Transfer Application;
  - You must cancel the Previous Cover
  - You must not transfer the Previous Cover to any other division or section of the previous fund or to any other superannuation fund, or other policy other than the Emplus Employer Super product in AMG Super
  - You must not reinstate the Previous Cover or exercise any continuation option on the Previous Cover
- If the Previous Cover is not cancelled and the Insurer accepts an insurance claim, the Insurer will reduce any benefit payable by the amount of the Previous Cover that should have been cancelled
- Previous Income Protection insurance cover with a waiting period greater than 90 days cannot be transferred
- A 30 day waiting period will apply where the transferred Income Protection insurance cover has a waiting period of 30 days or less. A 60 day waiting period will apply where the transferred cover has a waiting period greater than 30 days but less than or equal to 60 days. A 90 day waiting period will apply where the transferred cover has a waiting period greater than 60 days but less than or equal to 90 days

- The two year benefit period will apply to the transferred Income Protection cover
- Any transferred Income Protection insurance cover will replace any existing income protection cover on your Emplus Employer Super account
- Any transferred Death & TPD insurance cover will be in addition to any existing Death only or Death & TPD cover on your Emplus Employer Super account and is subject to maximum insurance benefits (refer to page 11).

The Insurance Transfer Application form is available at [www.emplus.com.au/forms](http://www.emplus.com.au/forms) or contact us on 1800 336 911. The transferred cover will be on the same terms and conditions that apply to your existing insurance cover in Emplus Employer Super.

Before you transfer your insurance from your other fund, you should check if it is the right decision for you as you will be required to cease any insurance entitlements you have with that fund.

### Life Events Cover

You may apply to increase your Death & TPD cover without supplying medical evidence upon the occurrence of specific life events. Additional Life Events Cover is subject to the Insurer's written acceptance of your application and commences on the date stated in the Insurer's written acceptance. The permitted amount of the increase is explained in the table below.

Specific life events include; your marriage, your dependent child starting secondary school, birth or adoption of your child and a new mortgage or increased mortgage on your principal place of residence. Evidence of the event is required as explained in the table below.

Also the following conditions apply to Life Events cover:

- A Life Events Application must be submitted within 90 days of the occurrence of a specific life event
- You will be notified following the acceptance of the Life Events Application
- You must be an insured member prior to the occurrence of the specific life event. The increase will only apply to the type of cover you are insured for – either Death only or Death and TPD.
- You must be less than 55 years of age at the date of the specific life event
- The Insurer will accept a Life Events Application only once in a 12 month period and a maximum of 3 times during your membership with Emplus Employer Super (Note: for this purpose, any membership of the standalone fund – the Emplus Superannuation Fund – will be regarded as part of your membership of Emplus Employer Super)
- The Insurer will accept a Life Events Application with respect to marriage only once during the period of membership (including membership of the Emplus Superannuation Fund)
- The Insurer must not have declined a previous application for insurance cover from or for you
- Any increase in cover cannot cause your insurance cover to exceed the maximum benefit limits set out on page 11
- At the time of submitting your Life Events Application, you must not have made or be entitled to make a claim under any life insurance policy

- The increase in cover will be on the same terms and conditions that apply to your existing insurance cover.

The amount of increase is the amount set out in the following table:

Life Event	Evidence	Life Event cover increase
<b>Your marriage</b>	A copy of your marriage certificate in respect of a marriage recognised under the Marriage Act 1961 (Cth)	<ul style="list-style-type: none"> <li>• 1 unit if you hold unitised cover as at the acceptance date, or</li> <li>• The lesser of 25% of the fixed sum insured (as at the acceptance date) or \$200,000, if you hold fixed-dollar cover as at the acceptance date</li> </ul>
<b>A dependent child starts secondary school</b>	<ul style="list-style-type: none"> <li>• A certified copy of the letter of admission from the secondary school the dependent child will be attending; and</li> <li>• a copy of the birth certificate for the child or the adoption document.</li> </ul>	<ul style="list-style-type: none"> <li>• 1 unit if you hold unitised cover as at the acceptance date, or</li> <li>• The lesser of 25% of the fixed sum insured (as at the acceptance date) or \$200,000, if you hold fixed dollar cover as at the acceptance date.</li> </ul>
<b>You or your spouse gives birth to or adopts a child</b>	A copy of the birth certificate or the adoption documentation.	<ul style="list-style-type: none"> <li>• 1 unit if you hold unitised cover as at the acceptance date, or</li> <li>• The lesser of 25% of the fixed sum insured (as at the acceptance date) or \$200,000, if you hold fixed dollar cover as at the acceptance date.</li> </ul>
<b>You take out or increase a mortgage on your principal place of residence with an accredited mortgage provider (excludes redraw and refinancing)</b>	Written confirmation from an accredited mortgage provider(s) of the: <ul style="list-style-type: none"> <li>• Amount and effective date of the mortgage where you have taken out a new mortgage; or</li> <li>• The amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage, where you have increased your mortgage, whether with an existing or different mortgage provider.</li> </ul>	<ul style="list-style-type: none"> <li>• 1 unit if you hold unitised cover as at the acceptance date, or</li> <li>• The lesser of the 25% of the fixed sum insured (as at the acceptance date) or \$200,000, if you hold fixed-dollar cover as at the acceptance date.</li> </ul>

The Life Events Application form is available at [www.emplus.com.au/forms](http://www.emplus.com.au/forms) or contact us on 1800 336 911.

## WHAT EXCLUSIONS APPLY?

The Insurer will not pay an insurance benefit in some circumstances which give rise to a claim. Exclusions include:

### Death and Total & Permanent Disablement Benefits:

- Any act of war

### Income Protection Benefits:

- Any act of war
- Intentional self-inflicted act
- Pregnancy unless you are disabled for more than 3 months after the end of your pregnancy in which case the Waiting Period is deemed to start on the later of the date disability begins and the end of your pregnancy.

Other exclusions may apply. For example, the Insurer may reduce or refuse to pay Income Protection benefits while a member is imprisoned or where there has been a delay in notifying the Insurer of a claim (to the extent that the Insurer's assessment or management of the insured member is prejudiced). For more information about exclusions, contact the Fund Administrator or request a copy of the insurance policy.

## MAKING CLAIMS

To make a claim for an insurance benefit, you must be insured for that benefit and your insurance premiums must be paid up to the date the claim arises.

All claims are assessed by the Insurer against the relevant definitions and terms and conditions in the applicable insurance policies issued by the Insurer to the Trustee. We have summarised the significant provisions of the policies but there may be other provisions in the policies that affect your insurance entitlements. You can request a copy of the insurance policies.

If you wish to make a claim against your insurance benefit, it is important that you contact the Fund Administrator as soon as possible on 1800 336 911.

Please note that claims for TPD or Income Protection insurance benefits must be lodged with the Fund Administrator as soon as possible after the event giving rise to the claim occurs. Failure to do so may require the Insurer to reduce or refuse to pay benefits to the extent that assessment or management of your claim is prejudiced by the delay.

## INSURER RISKS

With any insurance policy, it is a risk that although you submit a claim, you may not be entitled to the insurance benefit according to the terms of the insurance policy and the Insurer declines your claim accordingly.

## DUTY OF DISCLOSURE

As a condition of your insurance cover (other than default cover), the Trustee requires you to comply with a Duty of Disclosure and to disclose every matter that you know, or

could reasonably be expected to know, may be relevant to the Insurer's decision to provide insurance and if so, on what terms.

### Duty of Disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the Insurer, OnePath Life Limited (Insurer) anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms.

The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract.

The Trustee does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures you for; or
- is of common knowledge; or
- the Insurer knows or should know as an insurer, or
- the Insurer waives your duty to tell the Insurer about.

### You must disclose relevant information

You **must** tell the Insurer anything you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms. If you do not do so, this may be treated as a failure by the Trustee to tell the Insurer something that the Trustee must tell the Insurer.

If you provide relevant information to the Trustee rather than the Insurer, the Trustee will provide the information you give the Trustee to the Insurer. The Trustee will do this so that you comply with your obligation to provide relevant information to the Insurer.

### **If the Trustee does not tell the Insurer something**

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

If the Trustee does not tell the Insurer anything the Trustee is required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if the Trustee had told the Insurer, the Insurer may avoid the contract within 3 years of entering into it.

If the Insurer chooses not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided.

This would be worked out using a formula that takes into account the premium that would have been payable if the Trustee had told the Insurer everything it should have.

However, if the contract provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position it would have been in if the Trustee had told the Insurer everything it should have.

However this right does not apply if the contract provides cover on death.

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



## INSURANCE TABLES – DEATH & TPD

**Table 2: Death/TPD Premium Rates for Voluntary Cover that is Unitised Cover**

Voluntary unitised insurance cover is based on Age based units where the premium remains the same and the sum insured varies. The amount of voluntary insurance benefit on Death or Total and Permanent Disablement is the amount of cover applicable to you, calculated in accordance with the number of voluntary units of cover you have and the sum insured per unit outlined below based on your age.

The premium rate for Death only voluntary unitised cover is \$0.80 per week per \$1,000 sum insured, for members who are employees of employer groups with at least 5 members. The premium rate for Death and TPD voluntary unitised cover is \$1 per week per \$1,000 sum insured, for members who are employees of employer groups with at least 5 members. If you are not part of an employer group with at least 5 members, an occupational loading applies as set out in Table 3 below.

Age Next Birthday (at 1 July each year)	Sum Insured 1 Unit Death & TPD Cover	Age Next Birthday (at 1 July each year)	Sum Insured 1 Unit Death & TPD Cover
16	\$68,400	45	\$20,500
17	\$68,400	46	\$18,400
18	\$68,400	47	\$15,800
19	\$68,400	48	\$13,700
20	\$68,400	49	\$12,100
21	\$68,400	50	\$10,500
22	\$68,400	51	\$9,500
23	\$68,400	52	\$7,900
24	\$68,400	53	\$6,800
25	\$68,400	54	\$5,800
26	\$68,400	55	\$5,300
27	\$68,400	56	\$4,700
28	\$68,400	57	\$4,200
29	\$68,400	58	\$3,700
30	\$68,400	59	\$3,200
31	\$68,400	60	\$2,600
32	\$68,400	61	\$2,600
33	\$68,400	62	\$2,100
34	\$68,400	63	\$2,100
35	\$58,400	64	\$1,600
36	\$54,200	65	\$1,600
37	\$50,500	66*	\$1,600
38	\$45,300	67*	\$1,600
39	\$42,100	68*	\$1,600
40	\$37,900	69*	\$1,600
41	\$34,200	70*	\$1,600
42	\$30,000		
43	\$26,900		
44	\$23,700		

\*TPD cover ceases on an Insured Member's 65th birthday. Death only cover applies from Age Next Birthday 66 years

**Table 3: Occupational Loadings for Death/TPD Voluntary Cover that is Unitised Cover**

Occupational Category	Male & Female Death only Premium per unit per week	Male & Female Death & TPD Premium per unit per week
White Collar	\$0.71	\$0.80
Light Blue	\$1.00	\$1.21
Heavy Blue	\$1.60	\$2.10

**Table 4: Death/TPD Premium Rates for Voluntary Cover that is Fixed Cover**

The following premium rates are White Collar annual premium rates per \$1,000 sum insured, which apply to voluntary fixed death and TPD cover. For Occupation loadings which apply to other occupation types – refer to Table 5 below.

Age Next Birthday	Male Death only	Female Death only	Male TPD only	Female TPD only
16	0.93	0.37	0.20	0.09
17	0.93	0.37	0.20	0.09
18	0.93	0.37	0.20	0.09
19	0.93	0.37	0.20	0.09
20	0.93	0.37	0.20	0.09
21	0.88	0.35	0.23	0.10
22	0.83	0.34	0.24	0.11
23	0.78	0.32	0.26	0.11
24	0.72	0.30	0.27	0.12
25	0.68	0.28	0.28	0.12
26	0.63	0.26	0.29	0.13
27	0.60	0.25	0.30	0.13
28	0.57	0.24	0.31	0.16
29	0.56	0.24	0.33	0.18
30	0.55	0.24	0.36	0.20
31	0.55	0.24	0.38	0.22
32	0.54	0.26	0.40	0.25
33	0.55	0.28	0.45	0.29
34	0.56	0.30	0.49	0.34
35	0.57	0.32	0.53	0.40
36	0.58	0.34	0.57	0.47
37	0.59	0.37	0.62	0.54
38	0.62	0.40	0.68	0.63
39	0.65	0.45	0.77	0.73
40	0.69	0.49	0.86	0.85
35	0.57	0.32	0.53	0.40
36	0.58	0.34	0.57	0.47
37	0.59	0.37	0.62	0.54
38	0.62	0.40	0.68	0.63
39	0.65	0.45	0.77	0.73
40	0.69	0.49	0.86	0.85
41	0.75	0.53	0.98	1.00
42	0.81	0.58	1.13	1.16
43	0.88	0.61	1.30	1.32
44	0.96	0.64	1.50	1.48
45	1.06	0.67	1.74	1.65
46	1.15	0.69	1.98	1.82
47	1.24	0.72	2.26	2.03
48	1.35	0.77	2.57	2.31
49	1.45	0.83	2.92	2.64
50	1.57	0.89	3.32	3.03
51	1.70	0.97	3.78	3.48
52	1.83	1.08	4.28	3.95
53	1.98	1.18	4.84	4.44
54	2.12	1.28	5.48	4.97
55	2.29	1.39	6.10	5.45
56	2.46	1.51	6.71	5.93
57	2.65	1.64	7.42	6.44
58	2.88	1.77	8.27	6.94
59	3.14	1.90	9.23	7.48
60	3.42	2.05	10.33	8.05
61	3.72	2.21	11.55	8.68
62	4.03	2.41	12.89	9.45
63	4.35	2.65	14.33	10.41
64	4.68	2.95	15.90	11.57
65	5.03	3.28	17.63	12.88
66 *	6.58	4.47	N/A	N/A
67 *	7.51	5.16	N/A	N/A
68 *	8.56	5.96	N/A	N/A
69 *	9.78	6.82	N/A	N/A
70 *	11.04	7.79	N/A	N/A

\*TPD cover ceases on an Insured Member's 65th birthday. Death only cover applies from Age Next Birthday 66 years

Note: TPD cover is not available without Death cover. The cost of Death and TPD cover is the aggregate of the applicable premium rate (based on your age and gender) for death only and TPD only cover.

**Table 5: Death & TPD - Occupation Loadings for Death/TPD Voluntary Cover that is Fixed Cover**

Occupation loadings apply to an insured member whose cover is not based on an age based amount of cover

	Death	TPD
White Collar	1.00	1.00
Light Manual	1.30	1.75
Heavy Manual	1.70	3.40

## INSURANCE TABLES – INCOME PROTECTION

**Table 6: Income Protection Rates: 2 Year Benefit Period - Annual Premium Rates per \$100 Monthly Benefit**

The premium rates are White Collar annual premium rates per \$100 monthly benefit based on Nil Benefit indexation. Occupation & smoker loadings apply - refer to Tables 9 & 10 further below. Excludes Stamp duty. Stamp duty is also payable and deducted from your account.

Waiting Period	30 Day	90 Day	30 Day	90 Day
Benefit Period	2 Year	2 Year	2 Year	2 Year
Age Next Birthday	Male	Male	Female	Female
16	2.720	0.899	3.025	0.983
17	2.720	0.899	3.025	0.983
18	2.720	0.899	3.025	0.983
19	2.720	0.899	3.025	0.983
20	2.720	0.899	3.025	0.983
21	2.757	0.905	3.060	0.990
22	2.795	0.911	3.095	0.997
23	2.833	0.918	3.131	1.005
24	2.872	0.924	3.168	1.012
25	2.912	0.931	3.206	1.020
26	2.921	0.904	3.288	1.068
27	2.956	0.887	3.400	1.105
28	3.016	0.881	3.541	1.137
29	3.099	0.883	3.710	1.165
30	3.206	0.895	3.905	1.193
31	3.334	0.914	4.127	1.224
32	3.484	0.943	4.374	1.261
33	3.655	0.980	4.646	1.308
34	3.847	1.026	4.942	1.366
35	4.060	1.083	5.261	1.439
36	4.295	1.149	5.604	1.528
37	4.552	1.228	5.969	1.637
38	4.832	1.320	6.358	1.768
39	5.136	1.426	6.769	1.922
40	5.466	1.550	7.204	2.101
41	5.823	1.692	7.662	2.308
42	6.211	1.856	8.146	2.544
43	6.630	2.044	8.655	2.810
44	7.086	2.259	9.192	3.107
45	7.580	2.505	9.758	3.437
46	8.118	2.786	10.357	3.800
47	8.705	3.106	10.990	4.197
48	9.345	3.469	11.662	4.629
49	10.045	3.882	12.377	5.096
50	10.813	4.348	13.139	5.598
51	11.656	4.875	13.954	6.133
52	12.585	5.468	14.828	6.702
53	13.611	6.136	15.768	7.304
54	14.746	6.885	16.784	7.937
55	16.005	7.724	17.887	8.600
56	17.406	8.662	19.089	9.291
57	18.969	9.710	20.405	10.009
58	20.717	10.877	21.854	10.750
59	22.680	12.175	23.455	11.512
60	24.890	13.618	25.233	12.290
61	27.379	15.208	27.203	13.073
62	30.126	16.930	29.315	13.831
63	32.233	17.259	30.738	13.456
64	21.952	9.776	20.876	7.401
65	7.244	3.226	6.889	2.442

\*Age next birthday is defined as the member's current age plus one year as at commencement date of cover and then at the annual review date of 1 July each year

**Table 7: Income Protection Rates: 5 Year Benefit Period - Annual Premium Rates per \$100 Monthly Benefit - Individual Non-Smokers.**

The premium rates are White Collar annual premium rates per \$100 monthly benefit based on Benefit Indexation. Occupation & smoker loadings apply - refer to Tables 9 & 10 further below. Excludes Stamp duty. Stamp duty is also payable and deducted from your account.

Waiting Period Benefit Period	30 Day 5 Year	60 Day 5 Year	90 Day 5 Year	30 Day 5 Year	60 Day 5 Year	90 Day 5 Year
Age Next Birthday	Male	Male	Male	Female	Female	Female
16	4.639	3.144	2.674	5.273	3.554	3.064
17	4.291	3.144	2.674	4.878	3.554	3.064
18	4.291	3.144	2.674	4.878	3.554	3.064
19	4.291	3.144	2.674	4.878	3.554	3.064
20	4.291	3.144	2.674	4.878	3.554	3.064
21	4.370	3.211	2.709	4.958	3.622	3.105
22	4.451	3.280	2.745	5.041	3.692	3.147
23	4.535	3.351	2.782	5.126	3.764	3.190
24	4.621	3.424	2.819	5.214	3.839	3.235
25	4.710	3.500	2.858	5.304	3.916	3.280
26	4.751	3.541	2.794	5.470	4.049	3.457
27	4.834	3.614	2.761	5.688	4.220	3.602
28	4.960	3.718	2.759	5.957	4.431	3.728
29	5.125	3.853	2.784	6.276	4.679	3.844
30	5.331	4.018	2.838	6.644	4.965	3.960
31	5.575	4.137	2.920	7.061	5.199	4.088
32	5.858	4.358	3.029	7.526	5.553	4.239
33	6.180	4.608	3.168	8.039	5.944	4.421
34	6.541	4.888	3.338	8.600	6.370	4.645
35	6.942	5.198	3.542	9.208	6.834	4.921
36	7.385	5.541	3.783	9.864	7.333	5.258
37	7.871	5.917	4.066	10.569	7.870	5.666
38	8.403	6.328	4.397	11.322	8.445	6.154
39	8.983	6.777	4.780	12.126	9.058	6.729
40	9.615	7.266	5.225	12.981	9.712	7.401
41	10.303	8.063	5.739	13.891	10.822	8.177
42	11.053	8.663	6.332	14.856	11.590	9.065
43	11.870	9.317	7.015	15.882	12.405	10.071
44	12.761	10.030	7.801	16.972	13.272	11.203
45	13.734	10.810	8.704	18.131	14.194	12.467
46	14.799	11.663	9.739	19.366	15.254	13.867
47	15.966	12.599	10.924	20.683	16.950	15.410
48	17.248	13.628	12.277	22.091	18.808	17.098
49	18.659	15.202	13.820	23.600	20.828	18.935
50	20.214	17.134	15.576	25.221	23.015	20.923
51	21.934	19.327	17.570	26.967	25.368	23.062
52	23.839	21.813	19.830	28.854	27.888	25.353
53	25.954	24.625	22.386	30.901	30.572	27.793
54	28.309	27.797	25.270	33.128	33.417	30.379
55	30.936	31.370	28.518	35.561	36.414	33.104
56	33.871	35.379	32.163	38.219	39.549	35.953
57	37.149	39.861	36.237	41.119	42.798	38.907
58	40.806	44.843	40.767	44.275	46.128	41.934
59	44.865	50.344	45.768	47.679	49.493	44.993
60	49.080	55.132	50.120	51.000	51.495	46.814
61	49.712	55.133	50.121	50.050	48.342	43.947
62	48.909	52.862	48.056	47.694	43.390	39.445
63	43.449	43.893	39.903	41.433	34.216	31.105
64	29.590	24.606	22.369	28.139	21.176	16.934
65	9.765	8.120	7.382	9.286	6.988	5.588

\*Age next birthday is defined as the member's current age plus one year as at commencement date of cover and then at the annual review date of 1 July each year



**Table 8: Income Protection Rates: to age 65 Year Benefit Period - Annual Premium Rates per \$100 Monthly Benefit.**

The premium rates are White Collar annual premium rates per \$100 monthly benefit based on Benefit Indexation. Occupation & smoker loadings apply - refer to Tables 9 & 10 further below. Excludes Stamp duty. Stamp duty is also payable and deducted from your account.

Waiting Period Benefit Period Age Next Birthday	30 Day to age 65 Male	60 Day to age 65 Male	90 Day to age 65 Male	30 Day to age 65 Female	60 Day to age 65 Female	90 Day to age 65 Female
16	5.807	3.986	3.624	7.862	5.797	5.270
17	5.807	3.986	3.624	7.862	5.797	5.270
18	5.807	3.986	3.624	7.862	5.797	5.270
19	5.807	3.986	3.624	7.862	5.797	5.270
20	5.807	3.986	3.624	7.862	5.797	5.270
21	5.999	4.108	3.735	8.117	5.969	5.426
22	6.202	4.239	3.850	8.382	6.145	5.586
23	6.414	4.398	3.971	8.656	6.325	5.750
24	6.637	4.565	4.096	8.941	6.509	5.917
25	6.872	4.740	4.225	9.237	6.697	6.088
26	7.044	4.874	4.204	9.673	7.161	6.510
27	7.278	5.051	4.222	10.201	7.558	6.871
28	7.574	5.270	4.281	10.822	7.907	7.189
29	7.933	5.533	4.379	11.536	8.231	7.482
30	8.354	5.839	4.517	12.343	8.610	7.771
31	8.837	6.078	4.696	13.243	9.092	8.076
32	9.384	6.466	4.918	14.233	9.781	8.416
33	9.994	6.898	5.185	15.312	10.532	8.811
34	10.668	7.375	5.501	16.478	11.343	9.280
35	11.409	7.897	5.869	17.729	12.212	9.843
36	12.216	8.465	6.296	19.062	13.137	10.516
37	13.091	9.081	6.788	20.473	14.115	11.314
38	14.037	9.746	7.352	21.959	15.144	12.252
39	15.055	10.462	7.997	23.516	16.222	13.340
40	16.149	11.230	8.733	25.140	17.346	14.587
41	17.322	12.460	9.571	26.827	19.248	16.000
42	18.577	13.369	10.521	28.571	20.498	17.580
43	19.917	14.338	11.596	30.367	21.783	19.327
44	21.347	15.370	12.807	32.211	23.358	21.235
45	22.871	16.469	14.168	34.095	25.622	23.293
46	24.492	17.637	15.690	36.015	28.037	25.488
47	26.215	19.121	17.383	37.961	30.579	27.799
48	28.044	21.182	19.256	39.928	33.222	30.202
49	29.981	23.450	21.318	41.906	35.931	32.664
50	32.030	25.929	23.572	43.885	38.665	35.150
51	34.192	28.620	26.018	45.852	41.377	37.615
52	36.469	31.518	28.653	47.795	44.013	40.012
53	38.859	34.614	31.467	49.698	46.515	42.286
54	41.360	37.888	34.444	51.543	48.819	44.381
55	43.968	41.315	37.559	53.308	50.857	46.233
56	46.616	44.794	40.722	54.913	52.492	47.720
57	49.188	48.149	43.772	56.230	53.542	48.675
58	51.563	51.187	46.534	57.149	53.852	48.956
59	53.566	53.639	48.763	57.521	53.240	48.400
60	54.947	55.132	50.120	57.143	51.495	46.814
61	55.323	55.133	50.121	55.709	48.342	43.947
62	54.106	52.862	48.056	52.746	43.390	39.445
63	47.714	43.893	39.903	45.484	34.216	31.105
64	32.207	24.606	22.369	30.624	21.176	16.934
65	10.628	8.120	7.382	10.106	6.988	5.588

\*Age next birthday is defined as the member's current age plus one year as at commencement date of cover and then at the annual review date of 1 July each year

**Table 9: Income Protection - Occupation Loadings**

	<b>Factor</b>
Professional White Collar	0.91
Clerical White Collar	1.00
Supervisory of Light Blue Collar	1.40
Light Blue	2.20
Heavy Blue	3.20

For information about the above occupational categories, contact the Fund Administrator.

**Table 10: Smoker Loading**

Smoker loadings apply to individual smokers.

	<b>Factor</b>
Smoker	1.30

## Directory

### Fund Administrator

Acclaim Management Group Pty Ltd  
ABN 52 091 082 058

PO Box 3528  
Tingalpa DC QLD 4173

Phone: (07) 3899 7200  
Freecall: 1800 336 911

Internet: [www.emplus.com.au](http://www.emplus.com.au)  
Email: [info@emplus.com.au](mailto:info@emplus.com.au)

### Emplus Enquiries and Complaints Officer

Enquiries and Complaints Officer  
Acclaim Management Group Pty Ltd  
PO Box 3528  
Tingalpa DC QLD 4173

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Freecall: 1800 336 911

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### Insurer

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AFSL No 238341

GPO Box 4129  
Sydney NSW 2001

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