

Insurance in your super

1 November 2021

The information in this document forms part of the following Product Disclosure Statements (as supplemented from time to time):

- UniSuper *Accumulation 1 Product Disclosure Statement* issued on 1 November 2021
- UniSuper *Defined Benefit Division and Accumulation 2 Product Disclosure Statement* issued on 1 November 2021
- UniSuper *Personal Account Product Disclosure Statement* issued on 1 November 2021



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ABOUT THIS DOCUMENT

This document has been prepared and issued by UniSuper Limited. It includes information about insurance, including how to apply for cover, the level and type of cover available, the cost of cover, eligibility and opting out of cover, relevant definitions and other terms and conditions including, but not limited to, any exclusions that may apply and may affect your entitlement to insurance cover. It should be read in conjunction with the product disclosure statement (PDS) that applies to your UniSuper product.

Information in this document may change from time to time. We'll provide updates of any changes at unisuper.com.au/pds. You can also request a paper or electronic copy of updated information without charge by calling 1800 331 685.

UniSuper, ABN 91 385 943 850, MySuper Authorisation Number 91385943850448 is referred to as 'UniSuper' or 'the Fund'. UniSuper Limited, ABN 54 006 027 121, AFSL No. 492806, is referred to as 'USL' or the 'Trustee'. UniSuper Management Pty Ltd, ABN 91 006 961 799, AFSL No. 235907, is referred to as 'UniSuper Management' or 'USM'. USL has delegated administration of UniSuper to USM, which is wholly owned by USL in its capacity as UniSuper's trustee. UniSuper Advice is operated by USM, which is licensed to deal in financial products and provide financial advice. UniSuper Advice financial advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses. External insurance cover is provided to UniSuper through group insurance policies the Trustee has taken out with TAL Life Limited, ABN 70 050 109 450, AFSL No. 237848 (referred to as our 'Insurer' throughout this document).

This PDS assumes that the taxable component of any super benefits paid to you includes only a taxed element. It also assumes you're an Australian resident for income tax.

The information in this document is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your personal circumstances and consider consulting a qualified financial adviser before making a decision based on information contained in this document. To the extent that this document contains any information which is inconsistent with the UniSuper Trust Deed and Regulations (together, 'the Trust Deed') the Trust Deed will prevail.

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AWARD-WINNING FUND

Super is what we do, so we love that we're recognised as one of Australia's best super funds. We've won a string of awards and high ratings for our investment performance*, value and services from the country's top ratings and research agencies.

* Past performance is not an indicator of future performance.



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Introduction

Who provides insurance to UniSuper members?

External insurance cover is provided to UniSuper Accumulation 1, Accumulation 2, Defined Benefit Division (DBD) and Personal Account members through group insurance policies the Trustee has taken out with TAL Life Limited, ABN 70 050 109 450, AFSL No. 237848 (referred to as our 'Insurer' throughout this document).

This document describes the main features of insurance cover provided by our Insurer, including a summary of the key terms and conditions and eligibility criteria. You can obtain a copy of the group insurance policies by calling us.

The full terms and conditions contained in the insurance policies prevail over any inconsistent information in this document.

Who should read this document?

This document provides detailed information about the insurance options available to eligible:

- Accumulation 1 members
- Accumulation 2 members
- Personal Account members, and
- DBD members.

DBD members also receive 'inbuilt benefits'. These are benefits that are provided by UniSuper. This document only includes limited information about inbuilt benefits provided to DBD members.

For more information about inbuilt benefits, visit unisuper.com.au/pds and refer to the *Defined Benefit Division and Accumulation 2 PDS*.

Definitions

The terms which appear in *italics* are defined in the policy documents. We've included some of the more commonly used terms in the 'Definitions' section at the end of this document.

Types of cover

Types of cover available

The insurance cover available to eligible UniSuper members is:

- Death cover
- Total and Permanent Disablement (TPD) cover, and
- Income Protection cover (not available to DBD members).

Our intention in providing Death, TPD and Income Protection cover to our members is so that they, or their families, can continue to meet their financial obligations if they aren't able to work due to death, injury or illness.

We recognise that everyone's situation is different, so we offer options to tailor your cover to meet your needs.

In practice, this means that if you're injured or get so sick (physically or mentally) that you aren't able to work—and the injury happened or illness commenced during the period that you have cover (i.e. after your cover commenced and before it ceased and your premiums have been paid)—then you may be able to claim a benefit.

There are different criteria you have to meet to be eligible for TPD or Income Protection benefits, and these are outlined in this document. However, generally, to be eligible to claim a TPD benefit you must be so ill or injured that:

- you're unlikely to do your job again, or one that you're qualified to do, or
- if you weren't in employment but doing domestic duties, you're unable, and unlikely again, to do them or return to employment that you're qualified for, or
- you've suffered a loss of limbs and/or sight.

Generally, you can claim an Income Protection benefit if you're so ill or injured that you've been off work and you still can't do all or some of your usual work duties.

If you're a DBD member, you'll generally be eligible for inbuilt benefits (like insurance but provided by UniSuper) that can provide:

- a lump sum payment on your death or if you're diagnosed with a terminal medical condition, and
- an income stream in the event of disablement or temporary incapacity.

DEATH COVER (INCLUDING TERMINAL ILLNESS COVER)

Death cover provides a lump sum payment in the event of your death or if you're diagnosed with a terminal illness. Your beneficiaries and/or your estate will receive your benefit if you die. You'll receive an insured terminal illness benefit if you're diagnosed with a terminal illness and satisfy any other applicable criteria.

There's no limit on the amount of Death cover you can apply for.

Your terminal illness benefit aligns with your Death cover, although it has a maximum cover limit of \$3 million. If a terminal illness benefit is paid and the Death cover is higher, the remaining Death benefit is payable on death.

Death cover ceases at age 75.

TPD COVER

TPD cover provides a lump sum payment if you become totally and permanently disabled due to an illness or injury and you satisfy any other applicable criteria.

The maximum amount of TPD cover you can apply for is \$3 million.

TPD cover ceases at age 70.

INCOME PROTECTION COVER

Not available to DBD members

Income Protection cover gives you a monthly payment up to a specific period if you're assessed as temporarily unable to do your job because you suffer from a *disability*. You can choose a payment period of two years, five years or until the age of 65.*

The maximum amount of cover you can apply for is 69 units or \$29,900 per month.

Income Protection cover ceases at age 65.

* Some restrictions may apply to Personal Account members. See page 15 for details.

TYPES OF COVER

Eligibility for cover

Restrictions, exclusions, terms and conditions may apply to all types of cover, including default and additional default cover. In order to be eligible for cover, you must satisfy certain policy terms and conditions. See page 28 for more information.

DEFAULT COVER

Default cover is insurance cover you may receive from our Insurer (provided you meet the eligibility criteria) without needing to provide any evidence of your health. You may receive default cover automatically, or you may need to elect to receive it.

Default cover is:

- one unit of Death and TPD cover for members aged 14 to 69
- one unit of Death-only cover for members aged 70 to 74.

The table on page 5 outlines the amount of Death and TPD cover you receive per unit. Default cover is not provided to members aged 75 and over, or for members aged under 14.

If you receive default cover, you can cancel your default cover or choose to reduce your Death and TPD cover to Death-only or TPD-only cover by:

- logging in to your account at unisuper.com.au
- completing the *Changing your insurance cover* form available at unisuper.com.au/forms, or
- writing to us.

However, if you cancel your cover and wish to take up cover at a later date, you'll need to apply for it and provide health evidence that satisfies our Insurer.

You can also opt out of automatically receiving default cover (i.e. before you ever receive it). However, if you later wish to have cover, you'll have to apply for it and provide health evidence that satisfies our Insurer. You can opt-out of default cover before it commences by completing the *Changing your insurance cover* form available at unisuper.com.au/forms.

When you receive default cover

Eligible members may receive default cover either when joining UniSuper or after meeting certain conditions, provided they haven't previously applied for, opted out of, or received, default cover.

To find out if you're eligible for default cover, read the 'Eligibility requirements' section on page 15.

If eligible and you join UniSuper as:

- **an Accumulation 1 member**
 - **automatically:** if we receive an employer contribution and you're aged 25 or over and have an account balance of at least \$6,000, you will automatically receive default cover.
 - **by election:** you can elect to receive default cover within 180 days of the date you're *first eligible* to join UniSuper, even if you're under age 25 or you don't have at least \$6,000 in your account. However, the earliest your default cover will commence is when we receive your next employer contribution, provided we receive it within 180 days of your election.
- **a DBD member** – you'll generally receive default cover when you join the DBD. If you choose to transfer to Accumulation 2, your default cover will generally continue provided you are over 25 and have at least \$6,000 in your account.
- **a Personal Account member** – you can elect to receive default cover during the application process.

DEFAULT COVER YOU MAY BE ELIGIBLE FOR¹

<i>Product</i>	<i>Default cover you may be eligible for</i>
Accumulation 1	One unit of Death and TPD cover.
Personal Account	One unit of Death and TPD cover.
DBD	<p>When you join the DBD for the first time, you'll generally receive one unit of Death and TPD cover, provided you haven't already received, applied for, or opted out of receiving default cover.</p> <p>If you then transfer to Accumulation 1 or Accumulation 2, your default cover will continue if you're aged 25 or over and have an account balance of \$6,000 or more. If you don't meet these criteria, you'll need to tell us you want your default cover to continue before you transfer, or we'll cancel your cover.</p> <p>Eligible DBD members transferring to Accumulation 2 may also elect to receive 'transitioned cover'. For information on transitioned cover, read the <i>What happens to your inbuilt benefits if you choose Accumulation 2?</i> document.</p>

¹ If you join UniSuper as a result of a Family Law split, you aren't eligible to receive default cover.

Additional default cover

Not available if you join UniSuper as a Personal Account member.

If you're eligible and you elect, or automatically receive, default cover, you can elect to increase your amount of default cover by up to two additional units without providing evidence of your health to our Insurer. This is called 'additional default cover'.

If you elect to receive default cover and you also want additional default cover, you must elect to receive both at the same time.

If you receive default cover automatically, you'll have 180 days from the date your default cover commences to elect additional default cover.

If you automatically receive default cover and you choose to change your default Death and TPD cover to Death only or TPD-only cover, any additional default cover will also be Death-only or TPD-only cover as applicable.

You can elect additional default cover by completing the relevant section of the *Changing your default options* form for your product or by visiting unisuper.com.au/forms and completing the *Application for additional default insurance* form.

TRANSITIONED COVER

If you're eligible, you can elect to receive Death, TPD and Income Protection cover ('transitioned cover') when you transfer from the DBD to Accumulation 2.

ADDITIONAL COVER

Additional cover (as distinct from 'additional default cover') refers to any insurance for which you apply and go through underwriting (i.e. provide health evidence that satisfies our Insurer). You can apply for additional cover if you don't have cover or would like to increase your cover.

PRODUCT ¹	HOW YOU RECEIVE DEFAULT COVER	WHEN WE MUST RECEIVE YOUR ELECTION FOR ADDITIONAL DEFAULT COVER
Accumulation 1 (under age 25 or with an account balance under \$6,000)	By election (provided it's received within 180 days of joining).	At the same time as electing default cover.
Accumulation 1 (age 25 or over and with an account balance over \$6,000)	Automatically when we receive an employer contribution once you are aged 25 or over and you have an account balance of \$6,000 or more.	Within 180 days of the date your default cover commences.
Personal Account	By election when you apply.	You're ineligible for additional default cover. ¹
DBD/Accumulation 2	Automatically when you join the DBD. ²	Within 180 days of the date your default cover commences.

¹ If you join UniSuper as a Personal Account member and you transfer to another product, you will still not be eligible for additional default cover.

² Unless you reduce your default member contributions when you join, in which case you must elect default cover, and additional criteria apply. You can find more information about this on page 17.

TYPES OF COVER

Your duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the Insurer would have done if the duty had been met - for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

HOW DEATH AND TPD COVER IS PROVIDED: UNITISED OR FIXED COVER

Death and TPD cover is provided as unitised cover by default, but you can choose to convert this to fixed cover. You can't have a combination of both fixed and unitised Death and/or TPD insurance. Here's how both options work.

Unitised cover

Unitised cover means the cost of each unit of cover stays the same over time but the amount of cover you get for each unit reduces as you get older. The table below shows the amount of Death and TPD cover provided by one unit of cover, depending on your age:

DEATH AND TPD BENEFIT PER UNIT OF COVER ¹			
Age	Amount of cover (\$)	Age	Amount of cover (\$)
15-34	232,000	55	28,000
35	222,000	56	26,000
36	211,000	57	24,000
37	196,000	58	22,500
38	181,000	59	21,000
39	164,000	60	19,000
40	149,000	61	17,000
41	134,000	62	15,000
42	120,000	63	14,000
43	105,000	64	13,000
44	94,000	65	11,500
45	85,000	66	10,000
46	77,000	67	9,000
47	68,000	68	8,000
48	62,000	69	7,000
49	55,000	70	6,000 ²
50	49,000	71	5,000 ²
51	45,000	72	4,000 ²
52	40,000	73	3,200 ²
53	36,000	74	2,500 ²
54	32,000	75 and over	0

¹ There's no cover for TPD where Death-only cover is selected.

Conversely, there is no Death cover when TPD-only cover is selected.

² Death-only paid; no TPD benefit is payable.

The cost of unitised cover (premium tables) can be found in the 'Insurance premiums' section on page 10.

Unitised cover: an example

If you had one unit of Death and TPD cover and your age is 51, you'd be covered for a lump sum of \$45,000, subject to meeting eligibility criteria and any cover restrictions which may apply.

Fixed cover

Fixed cover means that the cost of cover increases over time but the amount of cover you get stays the same until you turn age 61.

What to know about fixed cover:

- You can convert your unitised Death and TPD cover to fixed cover at any time, provided you're under age 61. Once you've converted to fixed cover, you're not able to convert back to unitised cover.
- Fixed cover is offered in multiples of \$1,000.
- If you have fixed cover, while your death benefit does not change, your TPD sum insured will reduce annually from your 61st birthday as follows:

AGE	DEATH BENEFIT	TPD BENEFIT
61	100%	90%
62	100%	80%
63	100%	70%
64	100%	60%
65	100%	50%
66	100%	40%
67	100%	30%
68	100%	20%
69	100%	10%
70-74	100%	Nil
75	Nil	Nil

The cost of fixed cover can be found on page 13.

HOW INCOME PROTECTION COVER IS PROVIDED

Income Protection cover is provided as unitised cover and provides a monthly benefit if you're assessed under the policy as being unable to work because you are disabled. Income Protection cover is provided in multiples of \$100 per week (\$433 per month).

The cost of cover depends on your age, the waiting period (30, 60 or 90 days) and the benefit period (two years, five years, or to age 65) that you choose.* Premium loadings may also apply on cover for which you've provided health evidence to our Insurer. Refer to page 10 for more on the cost of cover.

Any variation to your benefit period or waiting period changes the premiums you pay for Income Protection cover. See the Income Protection premium tables on page 13 for more information.

The maximum income protection benefit you can receive is 85% of your *pre-disability income*. It's up to you to ensure your cover is appropriate for your income, and that you aren't paying for insurance you won't be able to use. (For example, if you lost your job but continued to be a UniSuper member, over time, your pre-disability income would reduce to zero, at which point no income protection benefit would be payable in the event of a claim).

If you make a claim and it's accepted, you'll receive a monthly benefit that is the lesser of:

- the amount represented by the number of units our Insurer last accepted for you, and
- 85% of your monthly *pre-disability income* including up to 10% paid as a super contribution).

The maximum that can be purchased under the policy is \$29,900 per month (69 units of cover).

If your Income Protection cover ceases, you'll need to re-apply (and provide health evidence to our Insurer) to have cover again.

DBD members can't receive Income Protection cover.

DBD members are generally provided with inbuilt benefits. Refer to the *Defined Benefit Division and Accumulation 2 PDS* for details.

* Personal Account members with an occupation rating of 'Heavy manual' or 'Special risk' can only apply for a two year benefit period. See page 15 for more details.

TYPES OF COVER

INCOME PROTECTION YOU CAN ELECT TO RECEIVE WITHOUT UNDERWRITING	
Product	Scenario
Accumulation 1 and Personal Account	<p>Members who are under age 65 can generally apply for up to 23 units of Income Protection cover without providing health evidence when joining UniSuper.</p> <p>The amount of cover you can get is the lesser of 23 units per month and the number of units which equates to 85% of your salary.</p> <p>Income Protection cover elected will have a waiting period of 90 days and a benefit period of two years.</p>
Accumulation 2	<p>Members who are under age 64 and 9 months can elect to receive cover that includes Income Protection cover when transferring from the DBD, without providing medical evidence. This is known as transitioned cover – read page 18 for more information.</p> <p>Transitioned Income Protection cover will have a waiting period of 90 days and a benefit period of five years.</p>

Income Protection cover can have a waiting period of 30, 60 or 90 days, and a benefit period of two years, five years or to age 65. The waiting period and benefit period you have will have an effect on your premium. See the Income Protection cover premium tables on page 13.

To increase your benefit period or decrease your waiting period, you'll need to apply and provide health evidence that satisfies our Insurer.

Income Protection cover: an example

Peter has a salary of \$80,000 p.a. and has 14 units of Income Protection cover. His 14 units of cover will provide a maximum monthly benefit of \$6,066.67 (14 units x \$100 x 52 weeks ÷ 12 months).

However, Peter's monthly benefit would be limited to \$5,666.67 (\$80,000 x 85% ÷ 12 months), as his benefit can't exceed 85% of his *pre-disability income*.

Peter's \$5,666.67 monthly benefit, including his super contribution, would be made up of the following:

INCOME	+ SUPER CONTRIBUTION	= TOTAL PAYMENT
\$80,000 x (75% ÷ 12 months)	\$80,000 x (10% ÷ 12 months)	\$80,000 x (85% ÷ 12 months)
\$5,000.00	\$666.67	\$5,666.67

Ceasing insurance

Not receiving regular contributions?

We'll automatically cancel your insurance if your account hasn't received a contribution or a rollover (from transferring your super to UniSuper from another fund) for 16 consecutive months. We'll contact you if you're at risk of this happening.

You can prevent your insurance from being cancelled by making regular contributions, or by instructing us to continue your insurance by visiting unisuper.com.au/forms and completing the *Electing to keep your insurance* form.

If we cancel your cover for the above reasons and you'd like it reinstated, you can do this within 90 days of your cover ceasing (see page 9 for more details). If you don't elect to reinstate your cancelled cover and later decide that you want cover, you'll need to apply for cover and provide evidence of your health that satisfies our Insurer.

Reducing, cancelling and opting out

You can reduce or cancel your cover at any time. The change to your cover will take effect from the date we receive notice, either through your online account or in writing.

To reduce or cancel your cover:

- log in to your online account and go to the 'Insurance' section, or
- visit unisuper.com.au/forms and complete the *Changing your insurance cover* form.

You can also opt out of ever having default insurance cover automatically applied to your account (provided your member number doesn't change). You'll still be able to apply for cover in the future—you'll just need to provide health evidence and have it accepted by our Insurer.

To opt out of having cover automatically applied to your account in future (even if your UniSuper account closes and you re-join at a later date with the same member number), visit unisuper.com.au/forms and complete the *Changing your insurance cover* form.

DBD members can't cancel or change inbuilt benefits.

When else does cover cease?

Insurance cover will also cease on any of these events:

- you cease to be a UniSuper member
- you cease to satisfy the eligibility conditions
- you reach the cover cessation age
- your account has insufficient funds to pay the insurance premiums when due
- you join the armed forces of any country (the Australian Defence Force Reserve is excluded for this purpose)
- you cease to satisfy the relevant conditions for continuation of cover while on employer approved leave
- we terminate the policy with our Insurer
- you transfer from the DBD to Accumulation 1 or Accumulation 2 when aged under 25 years, or you have an account balance of less than \$6,000, and have not elected to receive or keep your default cover, or
- you die.

DEATH AND TPD COVER

Death and TPD cover also ceases on the earliest of the following circumstances:

- our Insurer admits your claim for a benefit, (unless it's a claim for a *terminal illness* or TPD benefit and you continue to be covered for a residual death benefit)
- you reach age 70 for TPD cover, or
- you reach age 75 for Death (including *terminal illness*) cover.



INCOME PROTECTION COVER

Income Protection cover also ceases in the following circumstances:

- you permanently retire from the workforce
- you've received Income Protection benefit for the full benefit period applicable to your Income Protection cover, or
- you reach age 65.

Even if your cover has ceased, in some circumstances, you may still be entitled to a benefit if your *illness* or *injury* occurred before the date cover ceased and you were a UniSuper member.

If you permanently retire from the workforce, Income Protection insurance will no longer cover you. Make sure you let us know when you've permanently retired to cancel your cover—if you don't, we'll continue to deduct insurance premiums.

Reinstating cancelled cover

We can reinstate your cover that ceased because:

- your account had insufficient funds to pay the insurance premiums when due, or
- your account hadn't received a contribution or a rollover (from transferring your super to UniSuper from another fund) for 16 consecutive months, or
- your cover is cancelled when transferring from the DBD to either Accumulation 1 or Accumulation 2 because you are under age 25 or you have an account balance of less than \$6,000.

Cover that's reinstated will be the same type and level that existed before cover was cancelled, with the same conditions, restrictions and/or loadings, so it will be as though your cover had never ceased.

To be eligible for your cover to be reinstated, you'll need to meet the following conditions:

- tell us you want your cover reinstated within 90 days of your cover ceasing
- be in *active employment* on the date of your request
- have sufficient funds in your account to pay for the premiums relating to the period where your cover was cancelled, and
- not be applying for, entitled to, or have not been paid a TPD or terminal illness type benefit from any super fund or life insurance policy.

Insurance premiums

By obtaining insurance through your super, insurance premiums are deducted directly from your accumulation account balance each month, so you don't have to budget for this cover from your take-home pay.

The weekly costs for both fixed cover and unitised cover are deducted from your account monthly in arrears. The number of weeks in any given month is based on the number of Fridays in the month. Insurance premiums are not fixed and can be expected to change from time to time. We'll inform you in writing of any changes to premium rates.

Any stamp duty payable on insurance is spread across all members who have insurance and included in the rates shown in this document.

Occupation ratings and your premiums

Occupation ratings only apply to Personal Account members.

The type of work you do determines your occupation rating. Some jobs are riskier than others, so they cost more to insure. We have four occupation ratings to reflect different levels of risk.

Our occupation ratings are:

- Professional/office work
- Light manual
- Heavy manual
- Special risk.

WHAT'S MY OCCUPATION RATING?

When you join as a Personal Account member and you want insurance, you must choose the occupation rating that best fits your usual/primary occupation.

To calculate the premium rate applicable to you for your age, cover type and cover level (according to the various types of cover):

- use the premium rate tables on pages 13-14 to determine the premiums for the level of each type of cover you have, then
- multiply these amounts by the factor for your occupation rating outlined in the table on the following page.

You can (but don't need to) let us know of changes to your occupation rating at any time by visiting [unisuper.com.au/forms](https://www.unisuper.com.au/forms) and completing the *Updating your occupation rating* form. Updating your occupation rating will change the cost of your cover. If you select an occupation rating that doesn't reflect the nature of your usual occupation, and you make a claim, our Insurer can retrospectively correct your occupation rating and this can impact your premiums and cover. If you apply to change your insurance cover, you may need to confirm your occupation rating.

OCCUPATION RATING	
Professional/ office work	<ul style="list-style-type: none"> Professional (your work requires a university qualification), administrative, managerial or clerical roles No regular manual work Your work doesn't fall into the 'Special risk' classification (see below) <p>Example occupations: Professor/Lecturer, Lawyer/Solicitor, Administrator, Medical doctor, Book-keeper, IT systems operator, Classroom teacher.</p>
Light manual	<ul style="list-style-type: none"> Regular light manual work (light weight lifting, carrying or stocking only) No regular use of heavy machinery or heavy equipment <p>Example occupations: Chef, Electrician, Field surveyor, Florist, Retail, Nurse, Physical Education teacher, Plumber.</p>
Heavy manual	<ul style="list-style-type: none"> Involves the regular use of heavy machinery or heavy equipment Manual labour, such as regularly bending, lifting or carrying heavy loads Driving a motor vehicle for most of the day over short distances <p>Example occupations: Labourer, Bricklayer, Cleaner, Short distance courier/Driver, Farmer, Gardener/Landscaper, Tailor, Waiter/Waitress.</p>
Special risk	<ul style="list-style-type: none"> Duties are hazardous (risky or dangerous) Hazardous locations or working environments such as long distance driving, working at heights, underground, at sea, underwater or in an aircraft Work in industries that rapidly change or are unpredictable, for example professional sportspeople, entertainers, creative artists and media personalities <p>Example occupations: Crane operator, Diver, Shipyard worker, Long distance bus/Truck driver, Pilot, Actor, Model, Professional sportsperson, Radio/TV presenter, Underground/Offshore miner, Social media personality.</p>

OCCUPATION RATINGS FACTORS				
Cover type	Professional/ office work	Light manual	Heavy manual	Special risk
Death-only cover	1.0	1.3	1.7	2.0
TPD-only cover	1.0	1.5	3.0	5.0
Death and TPD cover	1.0	1.4	2.3	3.0
Income Protection cover	1.0	1.5	2.7	3.5

Death and TPD cover

If you have Death and TPD cover, the combined premium will be lower than the sum of the separate Death-only and TPD-only premiums rates. The premium rate will be calculated automatically when you have an equal level of Death and TPD cover, with any additional Death or TPD cover calculated at the Death-only or TPD-only rate as applicable. A discounted Death and TPD premium will apply whether you have fixed or unitised cover.

To view the amount of unitised cover you get based on your age, see page 5.

UNITISED COVER			
	<i>Death-only</i>	<i>TPD-only</i>	<i>Death and TPD</i>
Cost per week ^{1,2}	\$1.23	\$1.08	\$2.08

¹ Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and any tax credits that are applicable to the Trustee. Insurance premiums are not fixed and can be expected to change from time to time. Members will be given written notice of any changes.

² Personal Account members must multiply the cost by the applicable occupation rating factor.

Unitised cover

DEFINED BENEFIT, ACCUMULATION 1 AND ACCUMULATION 2 MEMBERS

Amalia's 38 and she has one unit of Death and TPD cover. Based on her age, she has \$181,000 of cover. Her level of cover will change according to her age. She will be paying \$2.08 per week (or \$108.16 each year).

Amalia's insurance premium is deducted from her accumulation account/ component each month. As we receive a tax deduction for this premium, we credit a tax adjustment back to her account, effectively reducing the amount she pays by 15%.

PERSONAL ACCOUNT MEMBERS

If Amalia was a Personal Account member and she was a field surveyor, she would have a 'Light manual' occupation rating with an occupation rating factor of 1.4 for her Death and TPD cover. The cost of her cover would be \$2.91 per week (\$2.08 x occupation rating factor of 1.4) or \$151.42 each year (\$2.91 x 52). Her level of cover will change according to her age.

The premium is deducted from her account each month. As we receive a tax deduction for this premium, a tax adjustment is credited back to her account, effectively reducing the amount she pays by 15%.

FIXED COVER

The table below shows the annual premium cost per \$1,000 of insurance cover.

FIXED COVER ANNUAL PREMIUM RATES ^{1,3} PER \$1,000 INSURED BENEFIT			
Age	Death-only (\$)	TPD-only (\$)	Death and TPD (\$)
14-34	0.27	0.24	0.46
35	0.30	0.25	0.50
36	0.32	0.26	0.53
37	0.34	0.27	0.55
38	0.36	0.32	0.61
39	0.39	0.35	0.66
40	0.43	0.37	0.72
41	0.49	0.43	0.82
42	0.55	0.47	0.92
43	0.61	0.54	1.03
44	0.71	0.60	1.18
45	0.76	0.66	1.29
46	0.85	0.74	1.44
47	0.95	0.83	1.60
48	1.06	0.92	1.77
49	1.17	1.02	1.97
50	1.32	1.14	2.22
51	1.45	1.26	2.43
52	1.63	1.40	2.72
53	1.78	1.55	3.00
54	2.02	1.75	3.39
55	2.31	2.01	3.88
56	2.49	2.14	4.17
57	2.69	2.34	4.53
58	2.86	2.48	4.80
59	3.06	2.68	5.17
60	3.40	2.94	5.71
61	3.79	3.29	6.38
62	4.31	3.74	7.24
63	4.60	4.00	7.75
64	4.96	4.30	8.33
65	5.62	4.86	9.43
66	6.45	5.58	10.83
67	7.17	6.22	12.04
68	8.06	6.99	13.54
69	9.20	7.99	15.47
70	10.73	N/A ²	10.73 ²

FIXED COVER ANNUAL PREMIUM RATES ¹ PER \$1,000 INSURED BENEFIT ^{1,3}			
Age	Death-only (\$)	TPD-only (\$)	Death and TPD (\$)
71	12.88	N/A ²	12.88 ²
72	16.10	N/A ²	16.10 ²
73	20.13	N/A ²	20.13 ²
74	25.75	N/A ²	25.75 ²

¹ Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and the benefit of any tax credits that are applicable to the Trustee. Insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes to your insurance cover.

² Death-only paid; no TPD benefit is payable after age 70.

³ Personal Account members must multiply the table rates by the applicable occupation rating factor.

INCOME PROTECTION COVER

Income Protection insurance cover is unitised and is provided in multiples of \$433 per month (or \$100 per week) of cover. The premiums are based on your age, the number of units you apply for, the waiting period and the benefit period applicable.

Premium tables

The following tables show the cost of Income Protection cover for all available waiting periods and benefit periods.

ANNUAL PREMIUM ^{1,2} (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 90-DAY WAITING PERIOD			
Age	2-year benefit period	5-year benefit period	To age 65 benefit period
14-38	5.56	18.77	85.75
39-43	9.19	31.04	141.91
44-47	14.11	47.65	217.80
48-50	19.77	66.78	305.18
51-53	22.81	77.07	352.26
54-56	31.86	107.61	491.76
57-59	34.35	116.04	530.32
60-62	42.25	119.30	119.30
63	33.57	33.57	33.57
64	11.19	11.19	11.19

¹ Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged which covers the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and the benefit of any tax credits that are applicable to the trustee. Insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes to your insurance cover.

² Personal Account members must multiply the table rates by applicable occupation rating factor.

ANNUAL PREMIUM ^{1,2} (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 60-DAY WAITING PERIOD			
Age	2-year benefit period	5-year benefit period	To age 65 benefit period
14-38	7.55	23.83	109.23
39-43	12.49	39.42	180.72
44-47	19.15	60.53	277.47
48-50	26.83	84.81	388.83
51-53	30.97	97.90	448.74
54-56	43.24	136.67	626.51
57-59	46.62	147.37	675.61
60-62	50.45	145.54	145.54
63	41.62	41.62	41.62
64	13.89	13.89	13.89

ANNUAL PREMIUM ^{1,2} (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 30-DAY WAITING PERIOD			
Age	2-year benefit period	5-year benefit period	To age 65 benefit period
14-38	10.82	34.14	156.96
39-43	17.88	56.51	259.84
44-47	27.46	86.74	398.82
48-50	38.48	121.53	558.82
51-53	44.42	140.29	645.00
54-56	62.01	195.87	900.48
57-59	66.87	211.20	971.03
60-62	68.11	198.03	198.03
63	58.41	58.41	58.41
64	19.48	19.48	19.48

¹ Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged which covers the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and the benefit of any tax credits that are applicable to the trustee. Insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes to your insurance cover.

² Personal Account members must multiply the table rates by applicable occupation rating factor.

Premiums are waived if you're receiving a *disability* benefit. Premiums are deducted from your account monthly in arrears. You can't claim a tax deduction for the insurance premiums that are paid from your super account. The premiums are paid to our Insurer by the Trustee on your behalf and are not payments made directly by you to our Insurer.

Insurance premiums are not fixed and can be expected to change from time to time. We'll notify you in writing of any changes to your insurance cover.

Income Protection cover

ACCUMULATION 2 AND ACCUMULATION 1 MEMBERS

Sasha has 15 units of Income Protection cover with a two-year benefit period and a 60-day waiting period. He is 49 years old, so he pays \$26.83 per unit of cover. Sasha's annual insurance premium is therefore \$402.45 (\$26.83 x 15). His premium will change according to his age.

PERSONAL ACCOUNT MEMBERS

If Sasha was a Personal Account member and had an occupation rating of 'Light manual', then his cover would cost \$603.68 (\$402.45 x occupation rating factor of 1.5) each year. His premium will change according to his age.

Eligibility requirements

To be eligible for any type of insurance at UniSuper, you need to meet the following general eligibility requirements:

- you're a UniSuper member and
- you're aged 14 or more, and under the age at which cover ceases.

Additional eligibility requirements all members must meet to receive Death and/or TPD cover on joining UniSuper

You're generally eligible to elect, or automatically receive, default cover and elect additional default Death and/or TPD cover, if you meet the general insurance eligibility requirements described above, plus the following criteria:

- you're under age 75 for Death cover, and under age 70 for TPD cover
- you don't join UniSuper as a result of a Family Law payment split under the *Family Law Act 1975 (Cth)*
- you're not currently claiming (or eligible to claim) an insured terminal illness or TPD benefit
- you haven't previously received an insured terminal illness or TPD benefit, and
- you have not previously received underwritten cover.

Your Death and TPD cover will be automatically transferred to Death-only cover when you turn 70, and your Death-only cover will cease when you turn 75.

ADDITIONAL CRITERIA FOR ACCUMULATION 1 AND DBD MEMBERS (INCLUDING DBD MEMBERS WHO TRANSFER TO ACCUMULATION 2)

To be eligible to receive Death and/or TPD cover without providing health evidence to our Insurer, we must receive your *minimum details* from your employer within 180 days of you becoming *first eligible* to join, and you must not previously have elected, opted out of, or received, default cover.

If you elect to receive Death and/or TPD cover without providing health evidence to our Insurer (excluding *transitioned cover*), we must receive your *Changing your default options* form within 180 days of you becoming first eligible to join UniSuper, or your *Application for additional default cover* form within 180 days of your default cover automatically commencing, as applicable.

Refer to the 'DBD members and default member contributions' section on page 17 for more information.

If you're not in *active employment* on the date that cover commences, your cover will be restricted. See the information on *pre-existing condition* (PEC) exclusions on page 29 for more information.

ADDITIONAL CRITERIA FOR PERSONAL ACCOUNT MEMBERS

If you join UniSuper as a Personal Account member, you're ineligible for additional default cover.

To be eligible to receive Death and/or TPD cover without providing health evidence to our Insurer, you must not be receiving, or entitled to claim, income support benefits relating to injury and/or illness from any source—including workers' compensation, statutory transport accident benefits, and disability benefits.

Additional restrictions for Heavy manual and Special risk occupation ratings

Personal Account members with an occupation rating of 'Heavy manual' or 'Special risk' cannot apply for Life Events or Salary Increase cover.

Members with these occupation ratings are only eligible to apply for Income Protection cover with a two-year benefit period. If you already hold Income Protection cover with a five-year or to-age-65 benefit period, and you then change your occupation rating to 'Heavy manual' or 'Special risk', then your benefit period doesn't need to change. However, if you apply to increase your level of Income Protection cover, decrease your waiting period or increase the number of units of Income Protection cover you have, your cover will be converted to a two-year benefit period.

Income Protection cover without underwriting for Accumulation 1 and Personal Account members

If you join UniSuper as an Accumulation 1 or Personal Account member and meet the general eligibility criteria on page 15, and are under the age of 65, you can apply for Income Protection cover without providing evidence of your health to our Insurer. The amount of cover you can get is the lesser of 23 units per month or the number of units which equates to 85% of your *salary*.

ADDITIONAL CRITERIA FOR PERSONAL ACCOUNT MEMBERS

When you apply, you must:

- be gainfully employed
- be actively performing or capable of actively performing all the duties of your usual occupation that is providing your income, whether that's at your employer's premises or any other premises you're authorised to undertake your work duties, and
- not be receiving, or entitled to claim, income support benefits relating to injury and/or illness from any source including workers' compensation, statutory transport accident benefits and disability benefits.

IF YOU JOIN AS	YOU CAN APPLY WITHOUT PROVIDING EVIDENCE OF YOUR HEALTH
an Accumulation 1 member	within 180 days of being <i>first eligible</i> to join the fund by completing the relevant <i>Changing your default options</i> form for your membership category.
a Personal Account member	during the application process.

Any Income Protection cover applied for without underwriting will have a waiting period of 90 days and a benefit period of two years.

You can apply to change your waiting period to 30 or 60 days, or apply to change the benefit period to five-years or to-age-65 (subject to eligibility requirements), but you'll need to go through underwriting. The waiting period and benefit period you select will determine your premium. See the Income Protection cover premium tables on page 13.

When does cover commence?

Accumulation 1 members

MEMBERS WHO RECEIVE DEFAULT COVER AUTOMATICALLY

Default cover automatically commences on the date we receive an employer contribution, provided on that date:

- you're aged 25 or over, and
- have an account balance of at least \$6,000.

MEMBERS WHO ELECT DEFAULT COVER, ADDITIONAL DEFAULT COVER AND/OR INCOME PROTECTION COVER ON JOINING

For elected default cover, additional default cover, and/or elected Income Protection cover within 180 days of the date you're *first eligible* to join UniSuper, insurance commences on the date we receive your next employer contribution, provided that employer contribution is received within 180 days of the date we receive your election.

DBD members

For DBD members who automatically receive default cover, that cover commences on the date you joined the DBD, provided an employer contribution is received within 180 days of that date.

For DBD members who elect additional default cover within 180 days of their default cover commencing, this will commence on the date we receive your next employer contribution on or after the date we receive your election, provided we receive that employer contribution within 180 days of your election.

DBD members and default member contributions

A default member contribution is money that automatically comes out of your pay and goes into your super – on top of your employer's super payments. If you join the DBD as a new UniSuper member (i.e. you didn't transfer from another UniSuper account) and choose to reduce these contributions, you can receive default and additional default cover, but you must satisfy the following:

- you need to elect on the *Defined Benefit Division/Accumulation 2 – changing your default options* form to receive default cover (we must receive the form via your employer within 60 days of you joining), and
- we must receive a contribution into your accumulation component within 120 days of you joining.

You'll need to ensure your accumulation component has a sufficient balance from which insurance premiums can be deducted, otherwise your cover will be cancelled. See the *Defined Benefit Division and Accumulation 2 PDS* for information about default member contributions.

Accumulation 2 members

For DBD members who transfer to Accumulation 2 and elect to receive transitioned cover, transitioned cover commences on the date you become an Accumulation 2 member.

Personal Account members

For Personal Account members who apply for default cover and/or Income Protection cover when joining

UniSuper, insurance commences on the date we receive a contribution or rollover, provided the contribution or rollover is received within 180 days of you joining.

All members

Additional cover commences on the date our Insurer accepts your application.

WHEN YOUR DEFAULT COVER COMMENCES AND WHEN YOU CAN ELECT ADDITIONAL DEFAULT COVER (UP TO ANOTHER TWO UNITS OF DEATH & TPD COVER):			
<i>If you join as</i>	<i>Eligibility for default cover</i>	<i>Default cover commences</i>	<i>When can you elect additional default cover?</i>
A DBD/Accumulation 2 member ²	You'll generally receive default cover automatically ¹	The date you join the DBD	Within 180 days of becoming a DBD member
An Accumulation 1 member ²	You'll need to elect to receive default cover within 180 days of being <i>first eligible</i> to join UniSuper if you're under age 25, or you have an account balance under \$6,000	On the date we receive an employer contribution provided that it's within 180 days from when we receive your election	When you elect to receive default cover
	You'll receive default cover automatically if you're aged 25 or over and have an account balance of \$6,000 or more	On the date we receive an employer contribution	Within 180 days of receiving default cover
A Personal Account member	You'll need to elect to receive it when you join	The date we receive a contribution within 180 days of you joining	You're ineligible for additional default cover

¹ Special requirements apply to DBD members who elect to reduce their default member contributions on joining UniSuper. Refer to the section 'DBD members and default member contributions' on the previous page for more information.

² Provided you join UniSuper within 180 days of being *first eligible*.

You'll be charged premiums for cover based on the date your cover commences.

WHEN YOU CAN ELECT INCOME PROTECTION COVER AND WHEN THIS COVER COMMENCES		
<i>If you join as</i>	<i>You can elect to receive Income Protection without providing evidence of your health</i>	<i>Cover commences</i>
An Accumulation 1 member	Within 180 days of being <i>first eligible</i> to join UniSuper by completing the <i>Changing your default options - Accumulation 1</i> form, available in the <i>Accumulation 1</i> PDS	On the date we receive an employer contribution within 180 days from when we receive your election
A Personal Account member	When joining UniSuper via the online application process	On the date we receive a contribution, provided it's received within 180 days of you joining

Transferring between products

DBD members who choose Accumulation 2

If you're a DBD member considering transferring to Accumulation 2 within your first 24 months of membership, then visit unisuper.com.au/pds and read the *What happens to your inbuilt benefits if you choose Accumulation 2?* document. Any cover you already have will count toward your transitioned cover Automatic Acceptance Limit. A pre-existing condition (PEC) exclusion will apply to some or all of the transitioned cover you may receive.

When transferring from the DBD, your inbuilt benefits will cease. Transitioned cover available to Accumulation 2 members who transfer from the DBD can be a way to help keep you financially protected in the event of injury or illness. However, to receive transitioned cover you must elect it when choosing Accumulation 2.

If you're under age 60, transitioned cover generally consists of Death, TPD and Income Protection cover.

If you're aged 60 or over and under 64 and 9 months, transitioned cover is limited to Income Protection cover.

Restrictions or exclusions

The cover you receive automatically or by election may have restrictions or exclusions imposed. See page 28 for more information.

If your employment situation changes, your UniSuper product may change too. For example, you might become a permanent employee instead of a contractor, and be entitled to become a member of our Defined Benefit Division.

Depending on which product you transfer to and from, your insurance may stay the same or it may change. This section provides an overview of what happens to your insurance in these instances.

When you transfer between products and you keep your existing insurance cover, it will have the same restrictions, loadings and exclusions, provided you continue to meet the eligibility requirements and other criteria.

Important note

In some circumstances, your insurance cover may be cancelled when transferring between products.

The table on pages 20 and 21 illustrates how cover changes when you transfer between products.

If you're an Accumulation 1 member and, if eligible, elect to join the DBD, you'll receive default cover if you transfer to the DBD, provided you had not elected, received, or opted out of default cover.

If you're a DBD member...

- ...who received default cover when you joined the DBD and you're under age 25, or have an account balance of less than \$6,000, when transferring to Accumulation 1 or Accumulation 2, your default insurance will be cancelled - unless you tell us you want to keep it.
- ...who chooses to transfer to Accumulation 2, your inbuilt benefits will cease and you will not be provided transitioned Death, TPD and Income Protection cover unless you elect to receive it.

Members transferring from the DBD to Accumulation 2 should visit [unisuper.com.au/pds](https://www.unisuper.com.au/pds) and read the *What happens to your inbuilt benefits if you choose Accumulation 2?* document, for details about how inbuilt benefits can be transitioned to external cover, including the restrictions, terms and conditions that may apply.

HOW COVER CHANGES WHEN YOU TRANSFER BETWEEN PRODUCTS			
<i>Transferring from</i>	<i>Transferring to</i>		
	Accumulation 1	Accumulation 2	DBD
Accumulation 1	N/A	N/A	Any Income Protection cover you have ceases. AND Death and TPD insurance cover already in place continues with any existing restrictions, loadings or exclusions. If you haven't already elected, received, or opted out of default cover, you'll generally receive default cover. AND Inbuilt benefits automatically provided and a three-year PEC exclusion is applied.
Accumulation 2	Insurance cover already in place continues with any existing restrictions, loadings or exclusions	N/A	N/A

TRANSFERRING BETWEEN PRODUCTS

HOW COVER CHANGES WHEN YOU TRANSFER BETWEEN PRODUCTS			
<i>Transferring from</i>	<i>Transferring to</i>		
	Accumulation 1	Accumulation 2¹	DBD
DBD	<p>Inbuilt benefits cease²</p> <p>AND</p> <p>If you're under age 25, or have an account balance of less than \$6,000, the default cover you received on joining the DBD is cancelled - unless you choose to keep it.</p> <p>Otherwise, insurance cover already in place continues with any existing restrictions, loadings or exclusions</p>	<p>Inbuilt benefits cease</p> <p>AND</p> <p>If you're under age 25, or have an account balance of less than \$6,000, the default cover you received on joining the DBD is cancelled - unless you choose to keep it.</p> <p>Otherwise, insurance cover already in place continues with any existing restrictions, loadings or exclusions.</p> <p>AND</p> <p>You can choose to receive transitioned:</p> <ul style="list-style-type: none"> Death and TPD insurance cover, based on the dollar value of inbuilt death benefits you were entitled to as a DBD member at the <i>date of transfer</i>. Income Protection cover based on your salary with a 90-day waiting period and a five-year benefit period. <p>Transitioned cover is subject to eligibility conditions, PEC exclusions and AALs.</p> <p>Refer to the <i>What happens to your inbuilt benefits if you choose Accumulation 2?</i> document for details.</p>	N/A
Personal Account	<p>Any insurance cover already in place continues with any existing restrictions, loadings or exclusions.</p> <p>Occupation ratings no longer apply to your premiums.</p>	N/A	<p>Any Income Protection cover you have ceases.</p> <p>AND</p> <p>Death and TPD insurance cover already in place continues with any existing restrictions, loadings or exclusions.</p> <p>AND</p> <p>Inbuilt benefits automatically provided and a three-year PEC exclusion is applied.</p> <p>AND</p> <p>Occupation ratings no longer apply to your premiums.</p>

¹ A PEC exclusion will apply to some or all of your transitioned insurance cover. See page 28 for details.

² An inbuilt benefit may be payable for up to 90 days after ceasing employment.

Transitioned cover: moving from DBD to Accumulation 2 example

Sam is 40, working full-time with a salary of \$110,000 and has a service fraction of 100%. Sam is a DBD member and wants to know how much insurance cover she would receive if she elected to receive transitioned cover when choosing to transfer to Accumulation 2.

The inbuilt death benefit she would have been eligible to receive as a DBD member is \$462,000.

Sam can choose to receive transitioned cover as part of her election to move to Accumulation 2.

The levels of Death, TPD and Income Protection cover Sam would receive are calculated as follows.

TRANSITIONED DEATH AND TPD COVER

Each unit of Death and TPD cover at age 40 equals \$149,000, so Sam receives four units of Death and TPD cover:

$462,000 \div 149,000 = 3.1$ units, which is rounded up to four units.

TRANSITIONED INCOME PROTECTION COVER

Based on her *salary*, Sam is provided with 18 units of transitioned Income Protection cover which provides a monthly benefit of up to \$7,800 per month with the default benefit period of five years and a waiting period of 90 days.

THINGS TO CONSIDER WHEN CHOOSING TRANSITIONED COVER

When deciding whether to choose transitioned cover, you should consider your insurance needs, both now and into the future, as well as any restrictions, loadings or exclusions that apply.

If you have existing Income Protection cover it may have different restrictions or exclusions to transitioned Income Protection cover.

For information on the restrictions and exclusions relating to transitioned cover, visit [unisuper.com.au/pds](https://www.unisuper.com.au/pds) and read the *What happens to your inbuilt benefits if you choose Accumulation 2?* document.

If you have existing fixed insurance cover, when you receive transitioned cover the transitioned cover will also be fixed, rounded up to the next \$1,000.

When else can you get cover?

Additional cover – applying for cover that requires health evidence (underwriting)

Default and additional default cover may not provide you with enough cover to suit your personal situation, or you may have chosen not to receive it. That's why we offer you the ability to apply for increased levels of cover to better protect yourself and your family.

If you'd like to increase your level of Death, TPD or Income Protection cover, your application must be assessed by our Insurer. Our Insurer will also need to assess changes to your Income Protection cover that involve decreasing your waiting period or increasing your benefit period.

All applications for additional insurance cover are subject to acceptance by our Insurer. Our Insurer has the ability to accept, decline or impose restrictions, exclusions and/or *loadings* on the insurance premiums. If our Insurer accepts your application after assessing your eligibility for cover subject to restrictions, exclusions and/or loadings on the insurance premiums, these conditions will apply immediately from the date cover commences and we'll notify you in writing.

If you're unemployed or not working when you apply for Income Protection cover, your application will be declined.

If you apply for and receive additional cover, you won't be eligible to receive default cover in the future.

Additional cover generally commences on the date our Insurer accepts your application for cover.

INTERIM ACCIDENT COVER

While your application for additional cover is being assessed, interim accident cover will be provided if you meet certain conditions.

Death and TPD

Interim accident cover will be provided if you die or suffer TPD as a result of an *accident*. The interim accident cover provided will be the lesser of:

- the amount of cover you're applying for, and
- \$2,000,000

less the amount of any insured cover you already have through your UniSuper membership.

Whether you're covered for interim accident cover for Death and TPD, Death-only or TPD-only cover will depend on the type of cover you've applied for and are eligible to receive. Interim accident cover starts when we receive your application form and will cease on the earlier of 120 days from the date you applied for additional cover, and on the date your application is accepted, declined, withdrawn, and the date the interim accident cover is cancelled by our Insurer.

Income Protection

Interim accident cover will be provided if you suffer *total disability* as a result of an accident occurring during the interim accident cover period. If this happens, you'll receive a monthly benefit of up to 85% of your *pre-disability income* equal to the lesser of:

- the units of cover you've applied for, and
- the lesser of:
 - \$15,000 per month, and
 - the next highest number of units which equates to 85% of your *salary* at the date of application for additional cover less any amount payable for the same event under another condition of the policy.

Your interim accident cover period starts when we receive your application for additional cover. It ceases on the earlier of 120 days from the date you applied for additional cover, the date your application is accepted, declined or withdrawn, and the date the interim accident cover is cancelled by our Insurer.

There is no interim accident cover if you suffer a *partial disability* during this period. The interim accident benefit will continue to be paid until the earlier of the date you cease to be disabled, expiration of the applicable benefit period, you reach age 65, or you die.

Transferring cover from another provider

If you have cover with another super fund or other provider and you're less than age 61, you may be able to transfer this cover to us provided you meet all of the following conditions:

- you transfer your whole super balance from your other super fund to us
- you cancel the insurance cover from your other provider (or other insurer), not exercise a continuation option, or reinstatement option (now or in the future) or transfer the cover to another super fund
- your cover with the other provider mustn't have been subject to any loadings, restrictions or exclusions regarding to medical or other conditions
- you've provided satisfactory evidence to us about the type and amount of cover, and for Income Protection cover, the waiting period and benefit period which applied to you under the cover you are applying to transfer
- you've completed, to our Insurer's satisfaction, your application or provided other documents our Insurer requires
- at the date of your application, regarding your Death and TPD cover:
 - you've never been paid or are eligible to be paid, or are currently in the process of submitting a claim for any *illness* or *injury* through a super fund, insurance policy, workers' compensation, or government benefits (such as sickness benefit, invalid pension) providing *terminal illness*, *total and permanent disablement* or Income Protection cover, including accident or sickness cover
 - you've not been diagnosed with, or suffer from, an *illness* or *injury* that may cause permanent inability to work, or which reduces, or is likely to reduce your life expectancy to less than 12 months from the date of your application
 - you've never had an insurance application for Death, Total and Permanent Disablement, or Income Protection cover (including accident or sickness cover) declined, postponed or offered on non-standard or modified terms such as a *loading* and/or exclusion, including but not limited to *pre-existing condition* exclusions
 - you're not, at the date of this application, due to *injury* or *illness*, off work or restricted or unable to fully perform without limitation all of the duties of your current or usual occupation for at least 30 hours per week, even though your actual employment may be on a full-time, part-time or casual basis or you may be unemployed
- you're *gainfully employed* (or self-employed) and are capable of undertaking gainful employment for at least 30 hours per week
- you've not, in the last 12 months been absent from work or unable to fully perform:
 - i. the duties of your usual occupation (whether employed or unemployed); or
 - ii. your unpaid domestic duties, if you're unemployed and your sole occupation is the performance of unpaid domestic duties; due to *illness* or *injury* (other than cold or flu) for more than 10 days.
- at the date of your application, regarding Income Protection cover:
 - you've not been diagnosed with, or suffer from, an illness that reduces your life expectancy to less than 12 months
 - you're *gainfully employed* (or self-employed) and are capable of undertaking gainful employment for at least 30 hours per week
 - you've not received, haven't been admitted for, and haven't satisfied the requirements for a *total and permanent disablement* or *terminal illness* benefit from any super fund or life policy issued to a super fund or a life insurer, and
 - you're not claiming or currently entitled to claim an Income Protection benefit from any super fund or life policy issued to a super fund or a life insurer
- the maximum amount of Death and/or TPD cover that can be transferred is \$2 million
- the insured cover, including existing and transferred cover, cannot be more than:
 - for Income Protection cover, the lesser of up to 85% of your salary or \$29,900 per month (69 units)
 - the maximum TPD cover you can have, including any existing TPD cover is \$3 million.

Any Death and TPD cover you transfer will be provided by UniSuper as fixed cover and will be rounded up to the nearest \$1,000.

If you are a Personal Account member with an occupation rating of 'Heavy manual' or 'Special risk', then any Income Protection cover you transfer from another provider will have a two-year benefit period, regardless of the benefit period applicable to your previous cover.

WHEN ELSE CAN YOU GET COVER?**What happens to your existing cover?**

When transferring cover from another provider, any existing unitised Death and TPD cover you have with UniSuper will also be converted to fixed cover. Once your cover is fixed, you can't change it back to unitised cover.

If you transfer Income Protection cover from another provider it will replace any existing Income Protection cover you have with us.

The total amount of cover transferred plus any existing cover can't exceed the relevant *maximum cover limits*.

You can apply to transfer your cover by logging in to your account or by completing the *Transfer of insurance cover form*, available at unisuper.com.au/forms.

Subject to meeting all of the conditions set out in this section, the transferred cover will commence on the later of the following:

- the date our Insurer accepts your application to transfer cover; and
- the date we receive the transfer of your super from your previous fund.

Your cover won't commence if your account balance isn't sufficient to pay the premiums for your cover. DBD members can't transfer Income Protection cover from another fund.

If you're eligible for default cover but haven't yet received it because you're under age 25 or your account balance is below \$6,000, transferring cover from another fund without providing evidence of your health does not affect your eligibility to later receive default cover. However, your default cover will be provided as fixed cover.

Life Events cover

UniSuper provides a process for you to top up your existing Death and/or TPD insurance cover without providing evidence of your health, in the following circumstances:

LIFE EVENT	EVIDENCE REQUIRED WITH YOUR APPLICATION WITHIN 90 DAYS OF THE EVENT
Purchasing a home for your permanent residence and taking out a mortgage on that residence	Certified mortgage documents
Getting married	Certified marriage certificate
Giving birth to or adopting a child	Certified birth certificate or adoption papers
Commencing a de facto relationship	Statutory declaration form
Divorcing or terminating a de facto relationship	One of the following: <ul style="list-style-type: none"> ▪ for legal marriages, certified divorce orders ▪ for de facto, statutory declaration form
Death of a spouse including a de facto	Certified death certificate
Dependent child starting tertiary education	Certified enrolment details or acceptance letter from school

ELIGIBILITY CRITERIA FOR LIFE EVENTS COVER

To be eligible to obtain an increase in your existing external Death and/or TPD cover through a life event without having to provide medical evidence, you must satisfy the following:

- you're less than 55 on the date you apply for an increase in cover;
- your existing cover isn't subject to any special conditions, such as premium loadings, restrictions or exclusions (other than a PEC exclusion);
- you mustn't have previously been declined cover under the policy;
- you must apply within 90 days of the life event;
- you must provide sufficient evidence that the life event has occurred;
- you haven't applied for Life Events cover in the previous 12 months;
- your cover doesn't exceed maximum cover limits; and
- if you're a Personal Account member you must not have an occupation rating of 'Heavy manual' or 'Special risk'.

You mustn't have applied for Life Events cover for the same occurrence of the same life event. However, as an example, you can apply for Life Events cover when your first child starts tertiary education and apply once more when your second child starts tertiary education.

The amount of Life Events cover will be:

- Unitised cover—one additional unit of the same type of cover
- Fixed cover—the lesser of 25% of the existing level of cover, or \$200,000.

ARE THERE ANY RESTRICTIONS ON LIFE EVENTS COVER?

If you make a claim within the first six months of the date your increased cover commences under Life Events cover, the Life Events portion of your benefit will only be payable if the claim is the result of an *accident*.

HOW TO APPLY

If you want to apply for Life Events cover, visit [unisuper.com.au/forms](https://www.unisuper.com.au/forms), read the *Life Events and Salary Increase cover* fact sheet and complete the form.

If your application for Life Events cover is successful, the additional cover will be added to your existing Death and/or TPD insurance cover and will commence on the date our Insurer notifies us in writing that it has agreed to provide cover.

Income Protection automatic update (Accumulation 2 members only)

If your salary increases, our automatic update option can help you ensure you have enough units of Income Protection cover to provide you with up to 85% of your salary in the event of *illness* or *injury*.

Conversely, if you decide to work fewer hours, our automatic option can reduce your cover so that you're not over-insured and paying for cover you don't need.

Subject to you meeting certain eligibility requirements, we can automatically update your Income Protection cover every six months to help ensure that cover is kept up-to-date. You don't need to provide health evidence. If you choose to receive transitioned cover, your Income Protection cover is automatically updated. Your cover will be based on the salary and hours worked that your *UniSuper employer* has reported to us on the date the cover is updated.

It's important to be aware that your automatically updated cover may not meet your income needs. If you have multiple sources of income (e.g. you have other jobs), make sure you regularly check your total income and cover to ensure you're adequately insured.

It's also important to be aware that automatic updates can reduce your Income Protection cover if your employer reports to us a reduction in your salary and/or hours worked.

If you change your mind, and no longer want us to automatically update your cover, you can opt out of this process via your online account or by visiting [unisuper.com.au/forms](https://www.unisuper.com.au/forms) and completing the *Changing your insurance cover* form.

Automatic updates will never increase your cover above the Automatic Acceptance Limit (AAL) of 34 units, but may decrease your cover to, or below, the AAL of 34 units which may leave you underinsured.

After you receive transitioned cover, if you make any changes to your cover, you'll no longer receive automatic Income Protection cover updates.

Automatic updates won't occur in the following circumstances:

- within six months of receiving *Salary Increase cover*
- if your cover is subject to loadings or exclusions (other than a *pre-existing condition* (PEC) exclusion)
- if you're on claim or entitled to a claim under the policy
- if you're no longer an Accumulation 2 member
- if you don't already have Income Protection cover
- if you've previously had an application to increase your Income Protection cover declined, or
- if the automatic update would increase your cover above the automatic acceptance limit.

If you're not in *active employment* when your cover is automatically updated, you won't be able to make a claim on any increase that automatically applied.

WHEN ELSE CAN YOU GET COVER?

Salary Increase cover

If you receive an increase in *salary*, you may apply to increase your Income Protection cover by one unit with limited underwriting (outside the six-monthly automatic update for Accumulation 2 members - see the previous page), subject to the maximum cover limit. This is known as Salary Increase cover. You'll be eligible for Salary Increase cover without having to provide evidence of your health if:

- you're in *active employment* on the date of application
- you already have Income Protection cover on the date of your application
- you're under age 55 on the application date
- your cover isn't subject to any special conditions such as premium loadings, restrictions or exclusions (other than a *pre-existing condition* (PEC) exclusion)
- you've not previously had an application to increase your Income Protection cover declined
- you've not applied for Salary Increase cover in the previous 12 months
- we receive your completed application form for Salary Increase cover within 90 days of your salary increase occurring
- you provide us with evidence of your salary increase, and
- for a Personal Account member, you don't have an occupation rating of 'Heavy manual' or 'Special risk'.

Salary Increase cover will commence if and when your application is accepted by our Insurer.

If a claim arises within the first six months of your *Salary Increase cover*, you'll only receive a benefit for the Salary Increase cover amount if the claim is as a result of an *accident*.

Exclusions and special conditions

Exclusions and special conditions for Death-only, TPD-only and Death and TPD cover

In addition to the *pre-existing condition (PEC)* exclusion (refer to page 29), the following exclusions and special conditions apply to your Death and TPD, Death-only cover, or TPD-only cover.

WAR-RELATED EVENTS

No benefit is payable for additional cover, reinstated cover or interim accident cover where your death, *terminal illness* or TPD is directly or indirectly caused by war (whether declared or not) or war-like operation.

SELF-INFLICTED INJURY, INFECTION OR ATTEMPTED SUICIDE

No benefit is payable for additional cover, reinstated cover or interim accident cover where death, *terminal illness* or TPD is caused by self-inflicted injury, self-inflicted infection or attempted suicide.

IF YOU'RE OVERSEAS

Death and/or TPD cover will continue to be provided while you're overseas, subject to the following conditions:

- your cover hasn't ceased under the policy
- you remain a member of UniSuper, and
- the continued payment of premiums when due.

Exclusions and special conditions for Income Protection cover

In addition to the pre-existing condition exclusion (refer to page 29), the following exclusions and special conditions apply to your Income Protection cover.

No Income Protection benefit will be payable if your *injury* or *illness* is caused directly or indirectly by one of the following:

- self-inflicted harm or attempted suicide, regardless of whether you were sane or insane at the time
- normal and uncomplicated pregnancy or childbirth. For the purposes of this exclusion, multiple pregnancy, threatened or actual miscarriage, participation in an IVF or similar program, discomfort commonly associated with pregnancy, such as morning sickness, backache, varicose veins, ankle swelling or bladder problems aren't considered to be abnormal or complications of pregnancy
- when you became an insured member, your usual occupation was an excluded occupation (where our Insurer has not given prior approval)
- your participation in a criminal act
- service in the armed forces (excluding the Australian Defence Force Reserve)
- war (whether declared or not), revolution, invasion or rebellion.

EXCLUSIONS AND SPECIAL CONDITIONS

The excluded occupations referred to on the previous page are:

- air traffic controller
- earth drilling, mineral exploration, miner or person working with explosives
- professional entertainer such as actor, dancer, musician and stage performer
- fireman, police, ambulance officer and paramedic
- fisherman
- forestry worker
- sex worker
- workers in the horse racing industry such as trainer, jockey and strapper
- workers whose work requires them to work at heights such as rigger, scaffolder, roof worker and antenna erector
- offshore oil rig worker
- commercial pilot
- professional and semi-professional sport person
- security guards (other than unarmed security guards), doormen, bouncers and persons employed in crowd control
- sheltered workshop employee
- seasonal worker or employees in an industry with a predominantly seasonal workforce
- underground or underwater worker.

WORKING OVERSEAS

If you're working overseas, Income Protection cover will continue to be provided while you're overseas as long as:

- your cover hasn't ceased under the policy
- you remain a member of UniSuper, and
- premiums continue to be paid when due.

Income Protection benefits will only be paid for a maximum of six months while you're overseas, unless otherwise agreed between us and our Insurer. You must return to Australia at your own expense for Income Protection benefits to continue.

Pre-existing condition (PEC) exclusions

The PEC exclusion means that if you had an *illness* or *injury* which was pre-existing prior to the cover commencing or recommencing, you won't be covered for that *illness* or *injury* until the PEC exclusion is removed. PEC exclusions apply for a pre-defined period, up to five years, depending on how you get the cover. This is also referred to as a 'PEC period'.

If you're not in *active employment* at the end of the PEC period, the PEC period will continue to apply until you've returned to *active employment* for two consecutive months.

PEC EXCLUSION ON TRANSITIONED COVER

A PEC exclusion period will apply to some or all of your cover if you receive cover on transferring to an Accumulation 2 account from the DBD.

PEC EXCLUSION FOR THOSE WHO JOIN UNISUPER AS PERSONAL ACCOUNT MEMBERS

A five-year PEC period will apply to any Death, TPD or Income Protection cover elected as part of your Personal Account application. This PEC period will continue if you later transfer to Accumulation 1 or to the DBD.

WHEN ELSE MAY A PEC EXCLUSION APPLY?

For members other than Personal Account members, a 12-month PEC period will apply to TPD cover where:

- you apply for additional default cover and
- you're not in active employment when cover commences.

If a PEC exclusion applies and you're not in active employment at the end of the 12-month PEC period, the PEC exclusion will continue to apply until you've been in active employment for two consecutive months.

For Accumulation 1 members, a 12-month PEC period will apply to Income Protection cover provided without providing evidence of your health to our Insurer (refer page 6) where you're not in *active employment* on the date that your cover commences.

A PEC exclusion can be removed at any time subject to the completion of medical evidence and acceptance by our Insurer or will cease to apply if you apply for additional cover requiring health evidence and your application is accepted by our Insurer without any individual conditions, exclusions, restrictions or loadings.

Waiting periods

Waiting periods refer to the time period in which you're unable to work due to *illness* or *injury* and meet the required policy definition before your insurance claim can be assessed.

DEATH CLAIMS

If you had Death cover at the date of your death, the insured benefit will be paid to your beneficiaries and/ or your legal personal representative as a lump sum. No waiting period applies to Death or terminal illness claims.

TPD CLAIMS

If you're eligible, generally a six-month waiting period applies, but this is waived if:

- a. you have cancer, chronic renal failure, coronary artery bypass surgery, heart attack, stroke, transient ischaemic attacks, chronic liver or lung disease, major head trauma, severe burns or total deafness or blindness as defined in the policy
- b. you suffer *Whole Person Impairment* within the meaning of the policy
- c. for members who commence cover on or after 1 July 2014, your TPD is caused by the permanent loss of the use of two limbs; the total sight in both eyes; or the use of one limb and the total sight of one eye.

We'll also waive this six-month waiting period if your cover has ceased after the *date of disablement* but prior to having ceased *gainful employment* (or being absent from performing domestic duties) for a period of six consecutive months and:

- a. you're less than 65 years of age and *gainfully employed* (or performing domestic duties) immediately prior to the *date of disablement*, and
- b. you've not performed any form of *gainful employment* (or domestic duties) whatsoever since the cessation of cover.

INCOME PROTECTION CLAIMS

The default waiting period for Income Protection cover is 90 days, however, you can choose a waiting period of 30 or 60 days. The waiting period you select will impact your premium. See the Income Protection cover premium tables on page 13. If you choose to decrease the waiting period applicable to your cover, you must complete an application form and satisfy our Insurer's health evidence and eligibility requirements.

The waiting period commences on the date you first receive medical advice from a doctor about your *injury* or *illness* and the doctor certified on that day that you're *disabled*.

At the end of the waiting period, a benefit will be paid monthly in arrears, providing you still meet the required *disability* definition.

EXCLUSIONS AND SPECIAL CONDITIONS**ADDITIONAL BENEFIT**

Where you suffer one of the specific illnesses listed below during the waiting period, you'll also be entitled to an amount during the waiting period (known as a 'specific illness benefit'). This amount is equal to one times your monthly insured benefit, less 10% of your pre-disability income where your monthly benefit is equal to 85% of your pre-disability income. These specific illnesses are:

- cancer
- chronic liver disease
- chronic lung disease
- chronic renal failure
- coronary artery bypass surgery
- heart attack (Myocardial Infarction)
- major head trauma
- severe burns
- stroke
- total blindness
- total deafness, or
- transient ischaemic attacks.

Each specific illness is defined in the policy. You can obtain a copy of the policy by calling us.

IF YOU RETURN TO WORK DURING THE WAITING PERIOD

If you return to work during your waiting period and the attempted return to work proves unsuccessful because of the *illness* or *injury* causing *disability*, the waiting period will continue as though there was no return to work as long as you don't return to work for nine consecutive working days during the waiting period. If the return to work is for nine or more consecutive days, then the waiting period will recommence.

If you return to partial work, or are capable of doing so, after 14 consecutive days of suffering *total disability*, a *partial disability* benefit may be payable once the waiting period has ended, provided you meet the criteria listed in the definition.

Maximum cover levels**DEATH AND TPD**

There's no limit to the amount of Death cover you can apply for. The maximum amount of TPD cover you can apply for is \$3 million. The maximum amount of *terminal illness* cover you can claim is \$3 million. If the terminal illness benefit paid out is less than your Death cover, your dependents and/or estate will receive the remainder of your Death cover in the event of your death, subject to the premiums continuing to be paid for the remainder of the Death cover.

INCOME PROTECTION

The maximum amount of Income Protection cover you can apply for is 69 units or \$29,900 per month.

The maximum period an Income Protection benefit can be paid is the lesser of the benefit period that applies to you (if you've elected a two-year or a five-year benefit period) and to age 65. The minimum monthly benefit period that can be insured is one unit which equals \$433 per month or \$100 per week.

Where your selected level of Income Protection is less than 85% of your *pre-disability income*, your selected level of Income Protection cover will apply. If 85% of your *pre-disability income* is less than your selected level of Income Protection Cover, the maximum benefit payable will be 85% of your *pre-disability income*. The portion above 75% (up to 85%) is generally payable as an employer super contribution.

How to make a claim

You must notify us as soon as reasonably possible of any claim or potential claim. To make a claim, you or your beneficiaries can call us. Visit unisuper.com.au/claims for further information. Any information required by our Insurer to assess the claim will also need to be provided, some of which will need to be provided at your own cost.

If you or your beneficiaries don't agree with our Insurer's claim decision, you can ask for it to be reviewed by the Trustee. You can do this by contacting us or writing to:

UniSuper Claims Department
Level 1, 385 Bourke Street
Melbourne VIC 3000

If you have a terminal medical condition

If you have a terminal medical condition, you may be eligible to access your super early if you get certification from two medical practitioners, one of which is a specialist, that you have less than two years to live.

The certification period for the inbuilt terminal medical condition benefit (DBD members only) and externally insured terminal illness benefit, requires certification from two medical practitioners, one of which is a specialist, stipulating you have less than 12 months to live.

There could be significant consequences to accessing your super early, including forfeiting your eligibility for insured benefits through your UniSuper membership. Please call us and we can take you through your options.

Does cover continue if you make a claim?

If a death benefit is paid, all cover ceases. If you lodge a claim for a terminal illness benefit, you cease to be eligible for TPD cover (if applicable). If you've received a terminal illness benefit and you die, your beneficiaries may be able to claim a residual death benefit amount if the Death cover exceeds the terminal illness amount paid. If you've ever received a terminal illness benefit, you'll be ineligible to apply for Death and TPD insurance cover.

If you lodge a TPD claim and it's paid, your Death cover will generally cease if your TPD cover was equal to, or more than, your Death cover. However, if your TPD cover is less than your Death cover, Death cover will continue for an amount equal to your Death cover less your TPD cover. If you subsequently return to work and would like to apply for Death and TPD cover again, you'll need to complete an application form and provide health evidence to our Insurer. If you've received a TPD benefit previously, you'll only be eligible for Death-only cover.

All cover will cease for Income Protection if you've received Income Protection benefits for the benefit period applicable to your insurance cover.

Terminal medical condition

Before you apply for the early release of your funds due to a terminal medical condition, we encourage you to read the *Terminal medical condition benefit* fact sheet available at unisuper.com.au/forms and call us to discuss your options.

How and when your benefit is paid

We can only pay an insured benefit once our Insurer has accepted the claim, the insurance proceeds have been received from our Insurer, and you've met a relevant *condition of release*.

Death and TPD

If the claim is approved by our Insurer, the insurance proceeds will be paid to us and released to you if you've satisfied a relevant *condition of release*.

Income Protection

If your claim is accepted, your insured benefit will be paid monthly in arrears for your benefit period—as long as you remain *totally disabled* or *partially disabled* as applicable.

If you make a claim and it's accepted, you'll receive a monthly benefit that is the lesser of:

- the amount represented by the number of units our Insurer last accepted for you
- 85% of your monthly *pre-disability income* (with up to 10% of your monthly *pre-disability income* to be paid as a super contribution).

A partial monthly benefit may be payable if you're *totally disabled* for a period of 14 consecutive days during your waiting period, you're unable to return to performing all of the duties of your usual occupation and you're *partially disabled* immediately after the expiration of your waiting period, and provided you meet the criteria listed in the definition of *partial disability*.

In cases where *total disability* or *partial disability* benefits have been paid for more than 12 continuous months, Income Protection benefits are indexed every 12 months by the lesser of the annual Consumer Price Index and 5%.

If you're receiving a *total disability* or *partial disability* benefit and you die, our Insurer will pay a lump sum benefit of \$10,000 when our Insurer has been provided with evidence to its satisfaction.

Our Insurer may agree to pay a rehabilitation expense benefit in addition to benefits otherwise provided. Prior approval is required from our Insurer in these circumstances. The maximum rehabilitation expense benefit that may be paid for any one disability claim is the lesser of four times your monthly benefit and \$100,000, less the amount of any rehabilitation expense for which you're entitled to reimbursement from another source. This amount may be paid in addition to a *total disability* or *partial disability* benefit.

A pro-rata insured benefit will be paid if a benefit is payable for less than a whole month.

The insured benefit is paid monthly in arrears to your nominated financial institution account. The employer super contribution of up to 10% will be paid into your UniSuper account.

If you're *partially disabled*, you'll receive a portion of the monthly benefit that takes into account any income you're earning.

PAYG tax will be deducted from each monthly benefit payment.

Reduced Income Protection benefit

Your monthly benefit payment will be reduced by any other income earned (whether it's received or not) while receiving a benefit and any *other disability income* payments that you or your employer receive on your behalf.

In addition, any lump sum payment in lieu of *other disability income* (such as workers' compensation payments, motor accident and income replacement benefits) will offset your Income Protection payment by 1/60th of the lump sum per month over a 60-month period, or the remainder of your Income Protection benefit period, whichever is the shorter. For example, if you receive a \$120,000 workers' compensation payment as a lump sum and also claim an Income Protection benefit through our Insurer, your monthly Income Protection payment will be reduced by \$2,000 per month (i.e. 1/60th of the \$120,000 lump sum).

Income earned from investments (for example, dividends and interest earned on savings accounts), income earned from super benefits, and annual leave, sick leave or long service leave entitlements won't reduce payments.

A monthly benefit won't be paid if your *other disability income* exceeds 85% of your monthly *pre-disability income*.

WILL I RECEIVE AN INSURED BENEFIT IF MY DISABILITY RECURS?

If you've been receiving a *total disability* or *partial disability* insured benefit and you return to your full pre-disability duties, but within six months of the claim ending as a result of commencing your pre-disability duties the same disability recurs, it will be considered to be a continuation of your earlier claim (provided you still have Income Protection insurance cover in place). The applicable waiting period won't apply and the insured benefit period will be reduced by the number of days you were paid under the earlier claim.

WHEN WILL MY INCOME PROTECTION BENEFIT BE PAID?

Your first disability payment is effective from the day after your waiting period ends. As insured benefit payments are made in arrears, you won't receive your first payment for up to a month after the effective date and our Insurer has completed their required assessment.

DEFINITIONS

Definitions

Read these definitions in conjunction with the policy documents which can be obtained by calling us.

ACCIDENT

For the purposes of Income Protection, Salary Increase and Life Events cover, means accidental injury causing total disablement through a visible, violent, external event to the body

ACTIVE EMPLOYMENT

For the purposes of Death and TPD cover, *active employment* means:

- a. for any person who is:
 - i. employed with an employer; the person is:
 1. actively performing or capable of actively performing all of the duties of their *usual occupation* with their employer on a *full time* basis; or
 2. on employer approved leave for reasons other than *illness* and/or *injury*, and capable of performing their *usual occupation* on a *full-time basis*;
 - free from any limitation due to *illness* and/or *injury*; or
 - ii. unemployed or self-employed; the person is actively performing or capable of actively performing all of the duties of his or her usual occupation free from any limitation due to *illness* and/or *injury* on a *full-time basis*; or
 - iii. engaged exclusively in unpaid domestic duties; the person is actively performing or capable of performing all of their unpaid domestic duties on a *full-time basis*, free from any limitations due to *illness* and/or *injury*; and
- b. the person is not entitled to or receiving income support benefits relating to *illness* and/or *injury* from any source including, but not limited to workers' compensation benefits, statutory transport accident benefits and disability income benefits.

AUTOMATIC ACCEPTANCE LIMIT

For Death and/or TPD cover:

means in respect of:

- a. an *Accumulation 1 member* or a *Defined Benefit Member*, three units of:
 - i. Death-only cover;
 - ii. TPD-only cover; or
 - iii. Death and TPD cover, and
- b. a *Personal Account member*, one unit of:
 - i. Death-only cover;
 - ii. TPD-only cover; or
 - iii. Death and TPD cover, and

- c. an *Accumulation 2 member*, \$1.2 million for:
 - i. Death-only cover;
 - ii. TPD-only cover; or
 - iii. Death and TPD cover.

For Income Protection cover:

means:

- a. in respect of a member other than an *Accumulation 2 member*, the lesser of:
 - i. 23 *units* per month; and
 - ii. the next highest number of *units* which equates to 85% of the *member's salary* at the date *insured cover* commenced under the policy.
- b. in respect of an *Accumulation 2 member*, the lesser of:
 - i. 34 *units* per month; and
 - ii. the next highest number of *units* which equates to 85% of the *member's salary* at the date *insured cover* commenced under the policy.

CONDITION OF RELEASE

Under super law you must meet a condition of release before your preserved benefits can be withdrawn from a super fund. The conditions of release can include:

- permanent retirement from the workforce on or after reaching your preservation age
- termination of employment on or after you reach age 60
- reaching age 65
- permanent incapacity
- terminal medical condition
- terminating employment with an employer who contributed to UniSuper on your behalf and your benefit is less than \$200, or
- death.

DATE OF DISABILITY

For the purposes of Income Protection cover, date of disability means the date that a *medical practitioner* examines the *insured member* and certifies that he or she is *disabled*.

DISABLED/DISABILITY/DISABLEMENT

means *partially disabled/partial disability/partial disablement* or *totally disabled/total disability/total disablement*, as applicable.

EMPLOYER CONTRIBUTION

means a super contribution by an *employer* in respect of a *member*.

FIRST ELIGIBLE

means the date you first commenced employment with a UniSuper *participating employer*.

ILLNESS

means sickness, disease or disorder.

INJURY

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

INSURED MEMBER

means a *member* who has insurance cover under the policy.

LIMB

means the whole hand below the wrist or whole foot below the ankle.

LOADING

means a multiplier may be applied to your premium by our Insurer depending on your health evidence or other information provided. If a loading is applied, then your premium will be increased. You will be notified if this applies to you.

MAXIMUM COVER LIMIT

means in respect of:

- Death cover: unlimited
- TPD cover: \$3 million
- Income Protection cover: \$29,900 per month or 69 units
- Terminal illness cover: \$3 million.

MEDICAL PRACTITIONER

means a person who is registered and practising as a *medical practitioner* in Australia or a medically qualified doctor approved by our Insurer, other than the:

- a. *insured member*
- b. *insured member's* spouse or partner in a de facto relationship, parent, child or sibling, or the parent, child or sibling of the *insured member's* partner; or
- c. the *insured member's* business partner, associate or employee.

MINIMUM DETAILS

means your name, date of birth, address and date of commencement of employment.

ON-TIME EMPLOYER CONTRIBUTION

means an *employer contribution* received before the last date by which employers are required to make super contributions for the period to which that *employer contribution* relates to avoid becoming liable for the super guarantee change under the *Superannuation Guarantee (Administration) Act 1992 (Cth)*.

OTHER DISABILITY INCOME

means, in respect of an *insured member*;

- a. any income under any other insurance policy as a result of incapacity;
- b. social security benefits or allowances paid as a result of a person's inability to work or earn an income; and
- c. any benefit under any worker's compensation, motor accident compensation or other similar State, Federal or Territory legislation,

derived by the *insured member* during a month for which their *monthly benefit* or *partial monthly benefit* is being calculated.

For the avoidance of doubt, *other disability income* does not include:

- a. income earned by the member from investments;
- b. income earned by the personal exertion of the member
- c. any lump sum total and permanent disablement benefit, lump sum superannuation benefit, lump sum trauma or terminal illness style of benefit payable in respect of the *member*; or
- d. annual leave, sick leave or long service leave entitlements of the *member*.

PARTIAL DISABILITY

means that an *insured member* because of *illness* or *injury*:

- directly before suffering a partial disability, suffered *total disability* continuously for a period of 14 consecutive days,
- has been unable to return to performing all of the duties of his or her *usual occupation* because of that *illness* or *injury*,
- is under the regular care of a *medical practitioner*, and is following that *medical practitioner's* advice, and
- earns a monthly income that is less than his or her *pre-disability income*.

DEFINITIONS**PARTICIPATING EMPLOYER**

means an employer who makes or agrees to make *employer contributions* to the *fund* in respect of members.

PERMANENT LOSS OF TOTAL SIGHT IN AN EYE/ BOTH EYES

means the complete loss of functional sight in an eye/ both eyes which is permanent.

PRE-DISABILITY INCOME

means:

- a. where the *insured member* does not directly or indirectly own part of the business or practice making the *employer contributions* with respect to that insured member (including where the insured member is on employer approved leave with full pay): 1/12th of the *insured member's* current annual pre-tax salary excluding director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities;
- b. where the *insured member* directly or indirectly owns part or all of the business or practice making *employer contributions* with respect to that insured member: 1/12th of the annual share of the income of that business or practice generated by the personal exertion of the *member* (in the previous 12-month period) less their share of expenses in generating that income
- c. where the *insured member* is not a permanent employee working for 15 hours or more per week in the six months prior to the *date of disability*: the average monthly income of the member over the 12-month period immediately prior to the *date of disability*; or
- d. where the *insured member* is on employer approved leave that is without pay or at a reduced rate of pay: 1/12th of the insured member's annual pre-tax salary prior to commencement of the employer approved leave excluding director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities,

unless our Insurer has expressly agreed otherwise.

PRE-EXISTING CONDITION (PEC)

means that our Insurer will not pay a claim that relates to an *illness* or *injury*:

- a. in respect of which, prior to the relevant date, the *member* or a reasonable person in their position:
 - i. was aware or was aware of symptoms related to the *illness* or *injury*; or
 - ii. should have sought advice or treatment in relation to symptoms related to the *illness* or *injury* (conventional or alternative) from a *medical practitioner* or other allied health professional (in circumstances where a reasonable person in their position would have sought advice or treatment); or
 - iii. has had a medical consultation or been prescribed medication or therapy; and
- b. which existed, or any symptoms related to the *injury* or *illness* which existed at any time prior to the *relevant date*.

PRESERVATION AGE

Your preservation age depends on when you were born. See the table below:

YOUR DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

SALARY

means the annual remuneration last agreed between the *insured member* and the *member's employer*.

TERMINAL ILLNESS

means:

- a. two *medical practitioners* have certified in writing, that an *insured member* suffers from an *illness*, or has incurred an *injury*, that is likely to result in the death of the *insured member* within a period ('the certification period') that ends not more than 12 months after the date of the certification
- b. at least one of the registered *medical practitioners* is a *specialist medical practitioner* practicing in an area related to the *illness* or *injury* suffered by the *insured member*,
- c. the *illness* or *injury* and certification referred to in paragraph (a) occur while the member has cover under the *policy*,
- d. for each of the certificates, the certification period has not ended, and

our Insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, the illness or injury will lead to the insured member's death within 12 months of the date of the certification.

TERMINAL MEDICAL CONDITION (INBUILT BENEFITS)

Means 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 12 months of the date of the certification. For each of these certificates, the certification period must not have ended. Further, at least one of the registered medical practitioners must be a specialist practising in the area related to the illness or injury.

* A legally qualified medical practitioner who is registered to practice in Australia. The medical practitioner must not be related to the member by marriage or birth. Note: this definition of medical practitioner for the inbuilt benefits is different from that defined earlier, for externally insured benefits.

TOTAL DISABILITY

For the purposes of Income Protection cover means solely as a result of an *injury* or *illness*, the *insured member* is:

- a. unable to perform at least one income-producing duty of their occupation (which produces at least 20% of the *member's pre-disability income*);
- b. not working in any occupation whether for reward or not for reward; and
- c. under the regular care of a *medical practitioner* and is following that *medical practitioner's* advice.

TOTAL AND PERMANENT DISABLEMENT (TPD)

means while insured by *us* under the *policy* the *insured member* is:

- a. **unlikely to work in a suited occupation ever again**
In *our* opinion solely because of *illness* or *injury* has suffered ill-health (whether physical or mental) which makes it unlikely that the *insured member* will engage in *gainful employment* for which the *insured member* is reasonably qualified by education, training or experience and, unless condition 2.4 of the insurance policy applies:
 - i. in respect of an *insured member* who was, at the *date of disablement*, *gainfully employed*, has been absent from *gainful employment* for six consecutive months; or
 - ii. in respect of an *insured member* other than an *insured member* referred to in i. above, has suffered the *ill-health* for six consecutive months; or
- b. **unlikely to perform domestic duties ever again**
Was not, at the *date of disablement*, *gainfully employed* but was, at that date, engaged in domestic duties and:
 - i. is under the care of a *medical practitioner*,
 - ii. unless condition 2.4 applies, is absent from performing domestic duties for six consecutive months; and
 - iii. in *our* opinion, solely due to *illness* or *injury*, the *insured member* is:
 1. unable to perform those domestic duties;
 2. unable to leave home unaided; and
 3. disabled to such an extent as to render the *insured member* unlikely to perform domestic duties or engage in *gainful employment* for which the *insured member* is reasonably suited by education, training or experience;
- c. **loss of limbs and/or sight**
Is an *insured member* who, immediately prior to 1 July 2014, was a member:
 - i. with *insured cover* for *TPD*; or
 - ii. in respect of whom the in-built self-insurance arrangements in the *fund* applied in the event of disablement,

whose insured cover for TPD has not been discontinued from the date of commencement of that cover and, in our opinion, solely because of illness or injury, has suffered the:

1. permanent loss of the use of two *limbs*;
2. *permanent loss* of *total sight* in both eyes; or
3. *permanent loss* of the use of one *limb* and the *permanent loss* of *total sight* in an eye.

DEFINITIONS

For the avoidance of doubt:

- a. paragraph c. ii. applies in respect of a *member* whose *converted cover* for *TPD* commences after 1 July 2014 who was, immediately prior to becoming entitled to *converted cover* for *TPD*, a *member* in respect of whom the in-built self-insurance arrangements in the *fund* applied in the event of *disablement* prior to 1 July 2014;
- b. discontinuance of cover does not include a cessation of cover which is reinstated from the date of cessation.

UNISUPER EMPLOYER

means an employer that has signed a formal agreement with the Trustee. Call us to find out if your employer is a UniSuper employer.

UPLIFT DEATH COVER

means an amount of cover equal to the difference in value between the amount of the *member's transitioned death cover*, rounded up to the next full unit, and the amount of that *member's transitioned death cover*.

UPLIFT TPD COVER

means an amount of cover equal to the difference in value between the amount of the *member's transitioned TPD cover*, rounded up to the next full unit, and the amount of that *member's transitioned TPD cover*.

WHOLE PERSON IMPAIRMENT

means the insured member suffers 25% Whole Person Impairment based on the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide approved by our Insurer. The 'Guides to the Evaluation of Permanent Impairment' covers every body system and provides a standardised approach to determine impairment assessment using patient history, physical examination and clinical tests.

The assessment of Whole Person Impairment will be undertaken by the appropriate certified specialist based on the *insured member* attaining maximum medical recovery.

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Application for insurance at UniSuper



Don't want to complete a form?

You can apply for insurance cover by logging in to your account at unisuper.com.au or you can arrange an appointment over the phone with our Insurer by calling 1800 331 685.

AM I COMPLETING THE RIGHT FORM?

If you want to decrease your Income Protection benefit period or increase your Income Protection waiting period, convert your unitised cover to fixed cover, or reduce your cover, complete the *Changing your insurance cover* form available on our website. You can also cancel your cover by logging in to your account at unisuper.com.au.

If you're in your first 180 days of membership and want to opt in to insurance cover without providing evidence of your health and having it accepted by the Insurer, use the *Changing your default options* form, available in the PDS relevant to your product.

If you've automatically received default cover and want to apply for additional default cover, use the *Application for additional default cover* form.

If you have cover with another super fund or another insurer, you may be able to transfer this cover to us. Refer to the *Transfer of insurance cover application* form, available on our website.

WHICH SECTION(S) SHOULD I COMPLETE?

- To apply for or increase your Death, Total and Permanent Disablement (TPD) or Income Protection (IP) cover, complete Sections 1-14.
- To apply for or increase your fixed cover, complete Sections 1-5, 7 and 9-14.
- To decrease your Income Protection waiting period, complete Sections 1-5 and 8-14.
- To increase your Income Protection benefit period, complete Sections 1-5 and 8-14.

ELIGIBILITY TO APPLY FOR INSURANCE COVER

Before you complete this form, read the *Insurance in your super* document for detailed information on the eligibility criteria applicable and the terms, features and conditions of Death, TPD and Income Protection cover. Applications for cover require you to provide evidence of your health, and be approved by the Insurer. The Insurer, after assessing your application, may accept, reject or apply loadings, restrictions and/or exclusions to your cover. Please ensure that you're eligible for the cover you're applying for.

If you apply for and receive insurance cover on this form, you will not later receive default cover if otherwise eligible.

For Defined Benefit Division (DBD) members only: External insurance cover provided by our Insurer is in addition to any inbuilt cover you may already have. DBD members are not eligible to apply for Income Protection cover.

WHEN WILL MY FORM BE PROCESSED?

If you've provided a correctly completed form (and any certified ID or other paperwork, if required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3-5 business days for your form to arrive by post. We'll contact you if we have any queries in relation to your request. Our Insurer may contact you to obtain your consent to seek further medical information to process your application.

INSURER

Insurance cover is provided by TAL Life Limited (ABN 70 050 109 450, AFSL No. 237848).

PRIVACY INFORMATION

UniSuper and TAL recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations. For more information on how we collect and manage your information, please refer to the 'Your privacy with TAL Life Limited' section on page 2 (for TAL) and the *Privacy statement* (for UniSuper) at the end of this form.

SECTION 1 YOUR DETAILS

▶ Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required.

Member number

Refer to your most recent UniSuper correspondence or call **1800 331 685**.

Title

Mr

Mrs

Ms

Dr

Professor

Other

Surname

Given name(s)



YOUR DUTY TO TAKE REASONABLE CARE

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover, or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances
- what the Insurer would have done if the duty had been met. For example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent, and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond, and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer.

When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

YOUR PRIVACY WITH TAL LIFE LIMITED

ABN 70 050 109 450 AFSL No. 237848 ('TAL' and, in this section, 'we').

The privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at www.tal.com.au/Privacy-Policy or free of charge on request to TAL by telephoning 1800 666 136.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- claims assessors and investigators, claims managers and reinsurers;
- medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- other insurers;
- for members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is required by law (such as to the police or Australian Tax Office), and authorised by law (e.g. under court orders or statutory notices).

SECTION 1**CONTINUED**

Date of birth (DD/MM/YYYY)

Gender

 Male Female

Daytime contact number

Email address

Residential address (not PO Box)

Suburb/Town

State

Postcode

Country (if not Australia)

Is your postal address different from your residential address?

No. Go to SECTION 2.

Yes. Please provide your postal address below.

Postal address (PO Box if applicable)

Suburb/Town

State

Postcode

Country (if not Australia)

SECTION 2**GENERAL DETAILS**

Height

cms

OR

ft

ins

Weight

kg

OR

st

lbs

Other than this application, do you have or are you applying for any Life, TPD, Disability Income or Group Salary Continuance insurance with any other company?

 No Yes. Provide the following details.

Company name

Type of policy

Benefit amount

If this current application is successful, do you intend to continue your insurance cover with the company above?

 No Yes

Have you ever held or applied for any life, disability, accident and sickness or trauma insurance, that was declined, postponed, had the premium increased or modified, or had a current policy cancelled or renewal refused?

 No Yes. If yes, please provide details below.

Company name

Type of policy

Cover amount

From (DD/MM/YYYY)

Reason for decision

SECTION 2 CONTINUED

State any loadings/restrictions/exclusions on previous or existing cover.

Is cover to be fully replaced?

- Yes. Have you considered transferring your cover to UniSuper? You can complete the *Transfer of insurance cover* application form, available on our website.
- No. Provide details.

Have you claimed on any type of disability, trauma, accident and sickness or such benefits as workers' compensation or Motor Vehicle Third party?

- No Yes. If yes, please provide details below.

Company name

--

Type of policy

--

Cover amount

--

Claim date (DD/MM/YYYY)

--	--	--

Was the claim accepted or declined? If declined, what was the reason?

To what extent have you recovered from the condition you claimed for? Recovery %

Please complete a separate sheet if required and attach to this form.

SECTION 3 EMPLOYMENT AND INCOME DETAILS

Are you actively performing—or capable of actively performing—all of your normal duties of your usual occupation on a full-time basis (30 hours or more per week) and free from any limitations due to *illness and/or injury*?

- Yes No. Provide details.

Are you on employer approved leave for reasons other than *illness and/or injury*?

- No Yes. Provide details.

SECTION 3 CONTINUED

What's your current occupation and what duties do you perform (including % of time spent in each)?

What's your gross annual salary? (including employer superannuation contributions and packaged items but excluding bonuses/commission)

\$

How many hours per week do you work?

SECTION 4 INSURANCE COVER

▶ See the *Insurance in your super* document for more information about eligibility for insurance cover.

What insurance cover would you like to apply for or change? You may be eligible to apply for multiple types of cover.

Death-only cover TPD-only cover Death and TPD cover Income Protection cover (DBD members can't apply for Income Protection cover)

If you don't already have default cover and your application for Death and/or TPD cover is successful, you won't be eligible to receive default cover in the future.

If your application for increased cover is successful, you'll keep your cover even if we're not receiving regular contributions into your account.

You can cancel your cover at any time by logging into your account online.

SECTION 5 OCCUPATION RATING — PERSONAL ACCOUNT MEMBERS ONLY

Select the option that best reflects your usual type of work for your primary occupation (select one).

It's important to make sure you select an occupation rating that reflects the duties of your usual/primary occupation. If it doesn't, our Insurer may update your occupation rating and/or refuse any future claim. For more information, read the *Insurance in your super* document at unisuper.com.au/pds. Call us on **1800 331 685** if you're unsure which occupation rating applies to you.

If your occupation rating changes as a result of submitting this form, the cost of any existing insurance cover you have will also change.

Before we send this form to our Insurer for assessment, we'll process it to ensure your eligibility. If we're unable to process this form, there won't be any change to your occupation rating.

If we send this form to our Insurer and you've indicated a change to your occupation rating, we'll update your rating effective from the date we receive a decision from our Insurer (even if the Insurer declines your application).

Professional/office work

- Professional (your work requires a university qualification), administrative, managerial or clerical roles
- No regular manual work
- Your work doesn't fall into the 'Special risk' classification (see right)
- Example occupations: Professor/Lecturer, Lawyer/Solicitor, Administrator, Medical doctor, Book-keeper, IT systems operator, Classroom teacher

Light manual

- Regular light manual work (light weight lifting, carrying or stocking only)
- No regular use of heavy machinery or heavy equipment
- Example occupations: Chef, Electrician, Field surveyor, Florist, Retail, Nurse, Physical education teacher, Plumber

Heavy manual

- Involves the regular use of heavy machinery or heavy equipment
- Manual labour, such as regularly bending, lifting or carrying heavy loads
- Driving a motor vehicle for most of the day over short distances
- Example occupations: Labourer, Bricklayer, Cleaner, Short distance courier/Driver, Farmer, Gardener/Landscaper, Tailor, Wait staff

Special risk

- Duties are hazardous (risky or dangerous)
- Hazardous locations or working environments such as long distance driving, working at heights, underground, at sea, underwater or in an aircraft
- Work in industries that rapidly change or are unpredictable, for example professional sportspeople, entertainers, creative artists and media personalities
- Example occupations: Crane operator, Diver, Shipyard worker, Long distance bus/Truck driver, Pilot, Actor, Model, Professional sportsperson, Radio/TV presenter, Underground/Offshore miner, Social media personality

SECTION 6 I WANT TO APPLY FOR UNITISED DEATH AND/OR TPD COVER

➤ If you want to apply for default cover that you may be eligible for within 180 days of being first eligible to join UniSuper, use the *Changing your default options* form, available in the PDS relevant to your product. If you want to apply for fixed cover, go to SECTION 7.

How many units of Death cover do you want in total, including any units you may have already? unit(s)
(The amount of Death insurance cover you can apply for is unlimited.)

How many units of TPD cover do you want in total, including any units you may have already? unit(s)
(The maximum amount of TPD cover is limited to \$3 million.)

Once you've completed this section, go to SECTION 8.

SECTION 7 I WANT TO APPLY FOR FIXED COVER OR INCREASE MY FIXED COVER

Note, Income Protection cover is only provided in units.

If you have unitised UniSuper Death and/or TPD insurance cover already, how many units of cover do you currently have?

unit(s) of Death cover unit(s) of TPD cover

Are you under 61 years of age?

No. You're ineligible to convert your existing unitised cover to fixed cover.

Yes. See below.

Would you like to convert your unitised insurance cover to fixed cover?

Yes. This is a once-only election only available if you're under age 61. You'll be unable to elect unitised cover in the future.

No. Go to SECTION 8.

Your request will take effect when we receive your form.

If you're applying for or wanting to increase your fixed Death and/or TPD cover, what's the amount of fixed insurance you want to have in total, including what you already have? (*This must be rounded to the nearest \$1,000 and includes any unitised or fixed cover you already have that will be converted to fixed cover.*)

Death \$, 000 TPD \$, 000

(Refer to the *Insurance in your super* document for the fixed cover premiums.)

SECTION 8 I WANT TO APPLY FOR OR CHANGE MY INCOME PROTECTION COVER

➤ Income Protection cover is unit-based and provided in multiples of \$433 worth of cover per month (or \$100 per week). The premiums are based on age, level of cover required and benefit period and waiting periods applicable. See the *Insurance in your super* document for more detailed information. **Note, Income Protection isn't available to DBD members.**

If you are unemployed or not working when you apply for Income Protection cover, your application will be declined.

If you want to decrease your benefit period or increase your waiting period, complete the *Changing your insurance cover* form available on our website.

If you're applying for Income Protection cover, complete SECTION 8A and 8B.

If you already have Income Protection cover or want to increase the number of units of Income Protection cover, complete SECTION 8A.

If you want to reduce your waiting period or increase your benefit period, complete SECTION 8B.

SECTION 8A APPLYING FOR OR INCREASING YOUR INCOME PROTECTION COVER

How many \$433 per month or \$100 weekly units of cover do you want to have in total, including what you already have? (Refer to the *Insurance in your super* document.)

units

Please note, eligible members can select cover up to 69 units (or \$29,900 per month) of Income Protection insurance cover. Note, however, that cover cannot exceed 85% of your monthly salary (the amount between 75% - 85% to be paid directly into your super account). All applications for additional insurance are subject to evidence of your health and must be approved by the Insurer.

SECTION 8B APPLYING FOR INCOME PROTECTION OR CHANGING YOUR WAITING PERIOD OR BENEFIT PERIOD

Which waiting period would you like to select?

30 days 60 days 90 days

Which benefit payment period would you like to select? Note, Personal Account members with an occupation rating of Heavy manual or Special risk are ineligible for some benefit periods. Refer to the *Insurance in your super* document for details.

2 years 5 years to age 65

SECTION 9 HABITS AND ACTIVITIES

▶ Please answer all questions in this section.

Do you drink alcohol?

No Yes. State type, number of standard drinks per day and number of days per week when alcohol is consumed:
Standard drink = 1 nip spirit, 1 wine glass (100ml), 10oz/285ml beer.

Have you smoked tobacco in the past 12 months?

No Yes. State daily quantity:

Have you ever used or injected yourself with any drug not prescribed by a doctor, or received counselling or treatment for the use of alcohol or drugs?

No Yes. You may be asked to complete a drug use or alcohol consumption questionnaire by our Insurer.

Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare paying passenger on a commercial airline), football, scuba diving, motor sports, trail bike riding or rock climbing?

No Yes. You may be asked to complete a sports and pastimes statement by our Insurer.

Do you intend travelling outside Australia within the next two years?

No Yes. Provide details (where, when, duration and reason):

SECTION 10 PERSONAL STATEMENT

Within the last **three years** have you consulted, been examined, treated by, or received advice from any doctor, psychologist, psychiatrist, counsellor, chiropractor, physiotherapist or any other health care professional (naturopath etc.) or been in a hospital or been advised to have an operation or taken any medication, drugs, stimulants, sedatives or tranquilisers?

No Yes. Provide details:

From (DDMMYYYY) To (DDMMYYYY)

Name/address of doctor, hospital or clinic:

Condition, medications, treatments and time off work:

To what extent have you recovered from your condition/s? Recovery %

Have you **ever** had an ECG, x-ray, transfusion, mammogram, ultrasound, surgery or any other investigation?

No Yes. Provide details:

From (DDMMYYYY) To (DDMMYYYY)

Name/address of doctor, hospital or clinic:

Condition, medications, treatments and time off work:

To what extent have you recovered from your condition/s? Recovery %

Have you **ever** had any blood tests which revealed an abnormality, e.g. raised blood sugar, liver function, renal function results, or anaemia etc?

No Yes. Provide details:

From (DDMMYYYY) To (DDMMYYYY)

Name/address of doctor, hospital or clinic:

Condition, medications, treatments and time off work:

To what extent have you recovered from your condition/s? Recovery %

SECTION 10 CONTINUED

Do you contemplate seeking any medical examination, advice, treatment or surgery for any other current health condition, in the future?

No Yes. Provide details:

From (DDMMYYYY) To (DDMMYYYY)

Name/address of doctor, hospital or clinic:

Condition, medications, treatments and expected time off work:

To what extent have you recovered from your condition/s? Recovery %

SECTION 11 PERSONAL STATEMENT (GENERAL MEDICAL QUESTIONS)

▶ Please provide details for all 'Yes' answers in the General medical questionnaire in SECTION 12.

<i>Have you ever had, been advised that you had, or received advice or treatment for any of the following:</i>	No	Yes
a. High blood pressure, raised cholesterol, chest pain, heart attack, rheumatic fever, stroke or circulatory disorder?	<input type="checkbox"/>	<input type="checkbox"/>
b. Bowel, stomach or intestinal problem, gall bladder, hepatitis or liver disease?	<input type="checkbox"/>	<input type="checkbox"/>
c. Epilepsy, stroke, paralysis, multiple sclerosis, fainting attacks?	<input type="checkbox"/>	<input type="checkbox"/>
d. Depression, anxiety, panic attacks, stress, chronic fatigue, fibromyalgia, or any mental or nervous condition?	<input type="checkbox"/>	<input type="checkbox"/>
e. Diabetes, sugar in urine, pancreatic or thyroid problem?	<input type="checkbox"/>	<input type="checkbox"/>
f. Cancer, tumour, melanoma, sunspots, mole or growth of any kind?	<input type="checkbox"/>	<input type="checkbox"/>
g. Disease, injury, or disorder of joints, neck, back or bones, gout, arthritis or a repetitive strain injury or tendonitis?	<input type="checkbox"/>	<input type="checkbox"/>
h. Impairment of sight, hearing or speech?	<input type="checkbox"/>	<input type="checkbox"/>
i. Asthma, bronchitis, sleep apnoea, or any lung complaint?	<input type="checkbox"/>	<input type="checkbox"/>
j. Leukaemia, haemochromatosis, anaemia, or any blood problems?	<input type="checkbox"/>	<input type="checkbox"/>
k. Kidney, prostate, or bladder problems?	<input type="checkbox"/>	<input type="checkbox"/>
l. Psoriasis, eczema, or any skin problem?	<input type="checkbox"/>	<input type="checkbox"/>
m. Any other disability, congenital abnormality, deformity, or symptoms of ill health, illness or injury?	<input type="checkbox"/>	<input type="checkbox"/>
n. Has the virus which causes AIDS (the Human Immunodeficiency Virus) ever infected you or are you carrying antibodies to that virus?	<input type="checkbox"/>	<input type="checkbox"/>
o. Have you ever engaged in any activity/ies reasonably accepted as having an increased risk of exposure to the HIV/AIDS virus?	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 11 CONTINUED

Females only

No Yes

- p. Have you ever had any gynaecological conditions (e.g. endometriosis, abnormal pap smear, etc)? No Yes
- q. Have you ever had any complication of pregnancy or childbirth? No Yes
- r. Are you currently pregnant? No Yes
 If yes, what is the expected delivery date? (DDMMYYYY)
- s. Have you ever had a breast lump (even if you haven't seen a doctor about it)? No Yes

FAMILY HISTORY

Has any of your immediate family (mother, father, brother or sister), suffered from diabetes, heart disease, cancer, kidney disease, high blood pressure, mental health condition, haemophilia, Huntington's disease or any other hereditary disease before the age of 65?

No. Yes. Please provide details:

<i>Relationship to you:</i>	<i>Medical condition (e.g. breast cancer, heart attack, Type 2 diabetes):</i>	<i>Age when diagnosed</i>	<i>Age at death (if applicable)</i>

SECTION 12 GENERAL MEDICAL QUESTIONNAIRE

For all questions you answered 'Yes' to in SECTION 11, please fill out the table below. Please complete a separate sheet if required.

<i>Question you answered 'Yes' to in SECTION 11 (e.g. A, B, etc.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specific condition				
Date symptoms first started and description of symptoms				
What was the condition and which part and side of the body was affected?				
What was the medical diagnosis including results of x-rays and investigations?				
What was the frequency (daily, weekly, etc.) of attacks or symptoms?				
What was the severity (mild/moderate/severe) and duration of attacks or symptoms?				

How long have you been attending this doctor? Years Months

If less than one year (12 months), please advise the name and address of the doctor who has details of your medical history.

Name of doctor

Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Postal address (PO Box if applicable)	<input type="text"/>		
Suburb/Town	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>		
Daytime contact number	<input type="text"/>		
Email address	<input type="text"/>		

▶ Please give details of your last consultation with any doctors and, if applicable, the outcome or degree of recovery.

Name of doctor

Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Postal address (PO Box if applicable)	<input type="text"/>		
Suburb/Town	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>		
Daytime contact number	<input type="text"/>		
Email address	<input type="text"/>		

Consultation details

Date of last consultation (DDMMYYYY)

Reason for consultation

Outcome or degree of recovery

SECTION 14 MEMBER DECLARATION AND SIGNATURE

➤ Please read *Your duty to take reasonable care* on page 2 and *Your declaration* before you sign and date your form.

YOUR DECLARATION

- I declare that the information I've given on this form (and any accompanying pages) is true and correct.
- I acknowledge that I've received, read and understood the information in my UniSuper membership PDS and in the *Insurance in your super* document.
- I have read and understand *Your duty to take reasonable care*, understand the consequences of non-disclosure, and understand my obligations under the *Insurance Contracts Act 1984* as described above.
- I acknowledge that if I have an Accumulation 1, Accumulation 2 or Personal Account, I can read about the type of member for whom the product has been designed in the relevant Target Market Determination available at unisuper.com.au/pds.
- I understand that all insurance cover is subject to the terms and conditions of the policies.
- I confirm that at the date of this application I'm not absent from work for reasons of illness or injury.
- I acknowledge that if I fail to provide all or part of the information required or consent to the Insurer obtaining such information, as required, this application won't be assessed and processed.
- I acknowledge that I've read and understood the privacy information at the back of this form and consent to my health and sensitive information being collected, used and disclosed in accordance with UniSuper's Privacy Policy to enable the Insurer to underwrite my application for insurance cover.
- I acknowledge that cover commences on the date the Insurer accepts my application for cover.
- I acknowledge that I must maintain an accumulation component/account balance from which insurance premiums can be deducted, in order to apply and maintain my insurance cover.
- I acknowledge that by successfully increasing my cover this constitutes an election to keep my insurance, even if I'm not receiving regular contributions into my account.

FOR PERSONAL ACCOUNT MEMBERS

- I acknowledge that if my occupation rating changes as a result of processing this form, this will change how much I pay for any existing insurance cover I have.
- I acknowledge that if my application is unable to be processed, any change to my occupation rating will not be recorded.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

Need help?

For more information:

- email enquiry@unisuper.com.au, or
- call **1800 331 685**.

Return your form together with any additional documentation to:

UniSuper
Level 1, 385 Bourke Street
Melbourne VIC 3000

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at unisuper.com.au/privacy. If you have any privacy related questions, please call **1800 331 685**.

Target Market Determination

A Target Market Determination (TMD) for Accumulation 1, Accumulation 2 and Personal Account is available at unisuper.com.au/pds. You can read about the type of member each of these products have been designed for in the relevant TMD.

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