



INSURANCE IN YOUR SUPER

Guide



For Hostplus Superannuation and Personal Super Plan Members

Issue date 18 November 2025

This Guide has been prepared and issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No.244392 as trustee for the Hostplus Superannuation Fund ('the Fund') ABN 68 657 495 890.

The information in this document forms part of the *Hostplus Superannuation and Personal Super Plan Product Disclosure Statement (PDS)* issued 30 September 2025. You can find this and other Guides that form part of the PDS at hostplus.com.au/pds, or you can contact us for a copy.

This Guide does not include Income Protection available to transferred Intrust Members. Please see the *Insurance in Your Super Guide - Transferred Intrust Super Members*, available at hostplus.com.au/pds for more information about the Income Protection insurance offered to Intrust Members.

THAT'S A PLUS+

CONTENTS

WELCOME TO HOSTPLUS INSURANCE	3
DUTY TO TAKE REASONABLE CARE	6
WHEN YOU JOIN US	8
PERSONALISE YOUR COVER	11
DEATH AND TPD IN DETAIL	15
INCOME PROTECTION IN DETAIL	18
SALARYSAFE IN DETAIL	23
PAYING FOR YOUR INSURANCE (PREMIUMS AND FEES)	28
CEASING, RECOMMENCING AND RESTARTING COVER	32
MAKING A CLAIM	35
GENERAL INFORMATION APPLYING TO YOUR COVER	37
DEFINITIONS	39
RATE TABLES	47



Here to help



Call **1300 467 875**, 8am – 8pm AEST/AEDT, Monday to Friday



Live chat or email hostplus.com.au/contact



Write
Locked Bag 5046, Parramatta, NSW 2124



Visit our Adelaide, Melbourne or Darwin ServicePlus Centres.
Details at hostplus.com.au/contact



Website hostplus.com.au

About this Guide

This Guide contains general information only and doesn't take into account your personal financial situation or needs. Before making a decision about Hostplus, you should consider your personal circumstances and read the PDS. You may also wish to obtain financial advice.

The information in this Guide is correct at the date of publication. Information contained in this Guide that is not materially adverse may change from time to time and will be made available on our website at hostplus.com.au/pds

You can request a paper or electronic copy of this Guide, and any website updates without charge, by calling us on 1300 467 875.

Use of 'we', 'us' or 'our' within this Guide refers to Host-Plus Pty Limited ABN 79 008 634 704, the trustee of the Fund.

To understand the target market that the products covered by this Guide have been designed for, please read the target market determination (TMD) relevant to your product, available at hostplus.com.au/ddo

Insurance through the Fund is provided by MetLife Insurance Limited ('MetLife' or 'the Insurer') ABN 75 004 274 882, AFSL 238096.

Insurance cover provided to Hostplus Members is subject to the terms and conditions of the policies, which are summarised in this Guide.

Where information is summarised other than in the policies themselves, it does not represent a complete description of the terms on which insurance cover is provided. The policies represent the concluded agreements between the Insurer and the trustee and in the event of an inconsistency with this PDS, the terms of the policies prevail.

For a copy of the relevant insurance policies call **1300 467 875**.

When you apply for cover, you may be contacted directly by the Insurer to discuss or gather information relating to your application.

Any statement made by a third party or based on a statement made by a third party in this Guide has been included with the third party's consent.

Defined terms

Some words in this Guide have specific meanings within the context of the policies. Some of these may appear to be everyday words, such as 'inactive'. We have distinguished these words, where you'll need to check their definitions, by using capitalised terms, for example 'Disablement'. See *Definitions* for the full list of defined terms.

WELCOME TO HOSTPLUS INSURANCE

Do you need insurance?

What would happen if you died or were unable to work because of Sickness or Injury? Would you and your family be able to manage financially?

While it's important to consider your individual situation, insurance might be the safety net you need if, for example:

- you have children, or have other people that you're financially responsible for
- you rely on your income to pay your bills, groceries, rent, childcare and education costs and other living expenses
- you have debts such as a mortgage, car loan or credit card.

Subject to eligibility and consideration of the impact that insurance Premiums can have on your retirement savings, insurance can give you financial security through tough times, helping to cover everyday essentials, debts, medical bills and more. If the unthinkable were to happen, having the right insurance in place can give you the peace of mind that you and your loved ones are protected.

Your insurance options at Hostplus



Death (includes Terminal Illness)

Pays a lump sum if you die or become terminally ill.



Total and Permanent Disablement (TPD)

Pays a lump sum if you become totally and permanently Disabled.



Income Protection (IP)

If you temporarily can't work due to Illness or Injury, IP can cover part of your salary until you get back to work.



SalarySafe

This is income protection insurance for Members Employed by a former Club Super Default Employer who temporarily can't work due to Illness or Injury.



Special features of Hostplus insurance

At Hostplus, we work hard to design super that works for our Members. Click on each of the items below or refer to the relevant section below to read more (including relevant terms and conditions of each offer):

- **Additional cover when your automatic cover commences, with reduced Underwriting** - See *Special offer when your automatic age-based cover commences* for more information
- **Increased cover when you experience a life event like getting married, buying a house or having a baby** - See *Life Events* for more information
- **Transferring existing insurance into Hostplus** - See *Transferring your existing cover to us* for more information
- **Waived Premiums when you are on parental leave** - See *We may waive your Death and TPD and/or IP Premiums while you are on parental leave* for more information
- **360Health** - See *MetLife 360Health* for more information

MetLife 360Health

Hostplus Members have access to MetLife 360Health, giving you and your family¹ convenient access to professional medical support at no extra cost.

360Health services include mental health diagnosis and advice², expert medical opinions, nutrition support, fitness and mobility advice, menopause support, and online access to answers to your medical questions from general practitioners and paediatricians. Plus, exclusively for MetLife insured Members, access to Recovery Support³ to help you get back on your feet after a serious illness or injury.

What services are available through MetLife 360Health?

Exclusively for MetLife insured Members

Recovery Support at MetLife provides insured Members with structured assistance anticipating or following a period of absence from work due to illness or injury. This service is designed to help individuals navigate the practical and emotional challenges of recovery by offering access to professional guidance, care coordination, and relevant resources. Support may include help with personalised return-to-work planning, referrals to rehabilitation services, and ongoing case management to ensure continuity of care. The goal is to facilitate a smoother transition back to everyday life while optimising health outcomes.

The following services are available to all Hostplus Members, and their families¹ at no extra cost:

Nutrition: Advice to help you make healthy food choices relevant to your lifestyle, food preferences and nutrition related conditions. Access to a qualified dietitian to help you build a personalised plan based on your nutrition and wellbeing goals.

Fitness and Mobility: Expert guidance to help you build healthy exercise habits. You can also discuss your fitness with an exercise physiologist and receive a tailored action plan designed to help you achieve your goals.

Menopause Support: Helping manage menopause and perimenopause symptoms. Through Menopause Support, you're matched with experts who will take a holistic approach, tailoring your symptom management to your individual lifestyle and health needs.

Mental Health Assist²: If you're feeling stressed, anxious or depressed, or have been diagnosed with a mental health condition, speak to a professional for an in-depth mental health review and tailored mental health plan to suit your situation, through 360Health.

Expert Medical Opinion: Want a second opinion on a symptom, diagnosis, treatment plan or surgery? Receive opinions from experts and specialist doctors who will review your medical files to provide their clinical opinion and treatment recommendations.

Ask a Clinician: Medical questions answered. A quick and easy way to have your medical questions answered by a GP, paediatrician or Mental Health Clinician through an app-based service.

1 'Family' includes you, your children, partner, parents and parents in-law.

2 Mental Health Assist is only available in respect of persons aged 18 years old or above.

3 Recovery Support services are only for MetLife insured Members and does not extend to family Members.

How to get help

Insurance can be complicated, but we are here to help. In addition to the information contained in this Guide, we offer the following options:

If you want to:	We offer the following resources:
<p>determine how much insurance you need</p>	<p>Insurance Needs Calculator</p> <ul style="list-style-type: none"> ▪ hostplus.com.au/members/our-products-and-services/insurance/forms-resources <p>Supersmart – online advice, tools and resources to help you make decisions about your super</p> <ul style="list-style-type: none"> ▪ hostplus.com.au/supersmart⁴ <p>Full advice – speak with an experienced financial adviser⁵</p> <ul style="list-style-type: none"> ▪ hostplus.com.au/members/our-products-and-services/financial-planning-and-advice
<p>calculate how much you will pay for different cover options</p>	<p>Insurance Premium Calculator</p> <ul style="list-style-type: none"> ▪ hostplus.com.au/members/our-products-and-services/insurance/forms-resources
<p>understand what cover you have in place</p>	<p>Your annual insurance summary</p> <ul style="list-style-type: none"> ▪ made available in Member Online⁶ by June each year <p>Member Online or the mobile app – see your current insurance arrangements</p> <ul style="list-style-type: none"> ▪ Member Online: hostplus.com.au/memberonline ▪ Mobile app: hostplus.com.au/members/manage-your-super/tools-to-manage-your-super/download-our-mobile-app
<p>improve your mental or physical health to reduce the likelihood and/or impact of having to make a claim</p>	<p>360Health – learn more here: www.metlife.com.au/360health/metlife-360health-and-hostplus</p> <p>QR code:</p> 
<p>make a claim</p>	<p>Your own Claims Coordinator to manage your claim through us</p> <ul style="list-style-type: none"> ▪ hostplus.com.au/members/manage-your-super/manage-your-insurance/claim

⁴ Terms and conditions apply, available at hostplus.com.au/supersmart

⁵ Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to Members of Hostplus via Hostplus financial planners and the web-based product SuperSmart. Hostplus financial planners are authorised representatives of IFS and fees may apply for personal financial advice. For further information about the cost of personal advice, you can speak with your Hostplus financial planner or visit hostplus.com.au/advice. Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, copies are available from your Hostplus financial planner or via SuperSmart.

⁶ If you have opted out of electronic communications, we will send your annual insurance summary via mail.

DUTY TO TAKE REASONABLE CARE

! The duty to take reasonable care not to make a misrepresentation applies until the contract of insurance is entered into, and any time you answer the Insurer's questions as part of:

- an initial application for insurance (in circumstances where you are not eligible to receive automatic age-based cover)
- an application to extend or make changes to existing insurance, or
- an application to reinstate insurance.

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering the Insurer's questions, you should respond fully, honestly and accurately.

You are responsible for all answers given, even if someone assists you with your application.

The Insurer may later investigate the answers given in your application, including at the time of a claim.

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on your cover.



Guidance for answering the Insurer's questions

When you apply for insurance, the Insurer will ask you a number of questions to enable the Insurer to consider your insurability. The Insurer's questions will be clear and specific. They will be about things such as your health and medical history, Occupation, income, lifestyle, pastimes and other insurance.

The answers you give in response to the Insurer's questions are very important as the Insurer uses them to decide if the Insurer can provide cover to you and, if the Insurer can, the terms of the cover and the Premium to be charged.

When answering the Insurer's questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask before you respond.
- Answer every question that the Insurer asks you.
- Do not assume that the Insurer will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before you submit your application.

Before your cover starts, the Insurer may ask about any changes that mean you would now answer their questions differently. As any changes might require further assessment or investigation, it could save time if you let the Insurer know before your cover starts about any changes when they happen.

Consequences of not complying with the duty

If you don't comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as:

Potential consequences	Which means:	Impact on claims
Your cover being avoided	Your cover will be treated as if it never existed.	The Insurer will not pay any claim.
The amount of your cover being changed	Your cover level could be reduced.	The Insurer will pay a lower amount if you claim.
The terms of your cover being changed	The Insurer could, for example, add an exclusion to your cover meaning claims for certain events will not be payable.	If you claim, the Insurer will not pay any amount that relates to the excluded event.

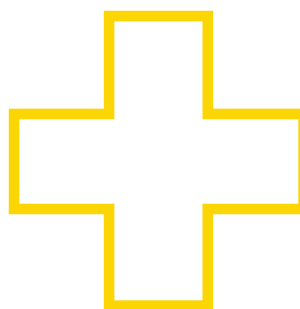
If the Insurer believes there has been a breach of the duty to take reasonable care not to make a misrepresentation, the Insurer will let you know its reasons and the information it relied on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, the Insurer will consider all relevant circumstances.

The rights the Insurer has if there has been a failure to comply with the duty will depend on factors such as what the Insurer would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If the Insurer decides to take action on your cover, they will advise you of their decision and the process to have this reviewed or how to make a complaint if you disagree with the decision.

It's important that you understand this information and the questions the Insurer asks, so if you have any queries please contact us on **1300 467 875**.



WHEN YOU JOIN US

Generally, when you join Hostplus you receive automatic age-based Death and TPD cover (also referred to as 'default' cover in some definitions) based on the table below.

The amount of cover you receive is determined by, and will vary based on, your age next birthday.

How much you pay (known as a Premium) for automatic age-based cover is based on your age, Occupational Rating and gender. See *Paying for your insurance (Premiums and fees)* to learn more.

You can opt out of, or vary, your insurance at any time via Member Online.



Age next birthday	How much cover you receive	
	Death	TPD
12 to 16	\$28,273	\$0
17 to 19	\$28,273	\$56,546
20 to 25	\$56,546	\$113,092
26 to 30	\$113,092	\$169,638
31 to 35	\$141,365	\$169,638
36	\$169,638	\$169,638
37 to 38	\$171,870	\$143,225
39	\$172,986	\$144,155
40	\$174,102	\$145,085
41	\$134,810	\$134,810
42	\$121,145	\$121,145
43	\$106,190	\$106,190
44	\$93,670	\$93,670
45	\$93,378	\$93,378
46	\$82,086	\$82,086
47	\$70,986	\$70,986
48	\$70,679	\$70,679

Age next birthday	How much cover you receive	
	Death	TPD
49	\$62,867	\$62,867
50	\$57,752	\$57,752
51	\$50,912	\$50,912
52	\$46,992	\$46,992
53	\$43,080	\$43,080
54	\$35,248	\$35,248
55	\$39,160	\$39,160
56	\$34,870	\$34,870
57	\$29,890	\$29,890
58	\$24,910	\$24,910
59	\$22,420	\$22,420
60	\$19,930	\$19,930
61	\$14,192	\$14,192
62	\$13,384	\$13,384
63	\$12,168	\$12,168
64	\$11,352	\$11,352
65 to 70	\$10,136	\$10,136

Who gets automatic age-based cover?

To be eligible for automatic age-based cover, you must meet all of the following criteria:

- be aged 25 or older
- have an account balance of at least \$6,000
- not already have insurance with Hostplus
- not have previously held automatic age-based cover on the same account with Hostplus
- not be Inactive
- not be an Excluded Member (there are differing definitions for Death and TPD vs IP. See *Definitions* for further information.).

Depending on your situation, you may receive Full Cover or Restricted Cover.

Restricted Cover versus Full Cover

If you do not meet the following requirements for Full Cover or if you are a Claiming Member, your automatic age-based cover will be Restricted Cover, and we will not cover Pre-existing Conditions for at least 24 consecutive months from the Cover Commencement Date. To receive Full Cover from the Cover Commencement Date, you must satisfy **all** of the following requirements:

1. Active Employment:
 - you must be in Active Employment for the first 30 consecutive days from the Cover Commencement Date.
2. Health Conditions (within 6 months before the Cover Commencement Date):
 - you have not been diagnosed with or experienced symptoms of, and you are not seeking medical opinion for or under investigation for a Degenerative Condition, and
 - you have not been advised to undergo investigations for a Degenerative Condition, and
 - you have not been absent from work or been on restricted duties or hours for more than 7 consecutive working days due to Illness or Injury.
3. Employer Contribution or employment:
 - we must receive an Employer Contribution into your account within 120 days immediately prior to the Cover Commencement Date, **or**
 - you must commence employment with an employer, within 120 days immediately prior to the Cover Commencement Date.

If you are a Claiming Member, you will only be able to move to Full Cover by applying to the Insurer, which will be subject to their assessment of your medical history and health. If your application is accepted, Restricted Cover will be replaced with Full Cover from the date your application is accepted.

Aside from Claiming Members, your Restricted Cover will be replaced with Full Cover after 24 months provided you are Actively Employed for the last 30 consecutive days of the

24-month period. If you are not Actively Employed for the entire 30-day period, Restricted Cover will continue until you have been Actively Employed for 30 consecutive days.

When your automatic age-based cover starts

We will automatically start your cover and commence deducting Premiums when you are at least 25 years old and have an account balance of \$6,000.

This is referred to as your Cover Commencement Date.

Opting in earlier

You can opt in to receive cover earlier, in which case your Cover Commencement Date will be the later of:

- the date we receive or the Insurer receives your Opt-in
- the date you become an Eligible Person.

Have you previously declined, opted out of, or cancelled your cover?

If you have previously opted out of receiving automatic age-based cover, or cancelled all your cover with Hostplus, you may not be eligible for automatic age-based cover.

We will refund any Premiums that we have deducted from your account in relation to the insurance you were not eligible for.

If you believe this may apply to you, please contact us.

Special offer when your automatic age-based cover commences

When your automatic age-based Death and TPD cover commences, you have an opportunity to increase your cover with minimal Underwriting, via the special insurance offer.

You can apply to:

- increase your automatic age-based Death and TPD cover to a multiple of 2x, 3x or 4x the amount of the automatic cover
- apply for Income Protection insurance up to a maximum of \$5,000 per month for a Benefit Period of two years, and a Waiting Period of either 30, 60 or 90 days.

To take up this offer you must apply via Member Online **within 60 days** from the Cover Commencement Date for automatic age-based Death and TPD cover and meet all of the following conditions:

- have commenced, and not cancelled, automatic age-based Death and TPD cover
- be under the age of 65
- not be Employed in an Occupation that qualifies for the Special Risk Occupational Rating (Death and TPD only) or in an Ineligible Occupation
- not an Excluded Member (there are differing definitions for Death and TPD vs IP. See *Definitions* for further information.)
- not be a Claiming Member
- not have another Hostplus account with insurance in place or have joined another division of Hostplus.

Acceptance will remain subject to your application being approved by the Insurer. We will notify you of the outcome of your application.

Cover type	Your special insurance offer cover will commence on:	Full Cover or Restricted Cover?
Death and TPD	the date your application is accepted.	Your cover will be subject to the same requirements for Full Cover that apply to your automatic age-based Death and TPD cover.
Income Protection	the date your application is accepted.	If you are not Actively Employed on the date we receive your application, any Income Protection cover will be Restricted Cover until you are Actively Employed for 30 consecutive days at which time Full Cover will replace your Restricted Cover.

Any restrictions that apply to your automatic age-based Death and TPD cover will also apply to any Income Protection cover obtained under the special insurance offer and will continue to apply until they expire under the relevant terms.

If you have increased your Death and TPD cover through the special insurance offer, your cover will continue to change as you age, based on your chosen multiple times the automatic age-based cover amount shown in this section.

How to check if you are covered

You can check on Member Online or the mobile app to see if you are currently covered and paying Premiums.

Note that you may be on Full Cover or Restricted Cover, which won't be confirmed on Member Online or the mobile app. See the *Restricted Cover versus Full Cover* section above to determine whether you are on Full Cover or Restricted Cover. The Premiums shown on Member Online are accurate.

If you are worried that something doesn't look right or you are not sure if you have Full or Restricted Cover, please contact us straight away.

We can't insure everyone

Unfortunately, it's not possible for us to cover everyone. There are general exclusions, specific product exclusions and we are unable to cover all Occupations. Plus, it's possible that you could be declined for cover if you apply for different cover to that which you already have. (See *Underwriting* for more information.) Again, if you are unsure or concerned, please contact us immediately.

General exclusions

We only insure people between the ages of 11 and 69 (or between 15 and 69 for IP and SalarySafe).

You can't be insured twice (see *Duplicate accounts* for more information).

Specific restrictions on IP cover

You may not be covered or may not be able to claim if you:

- work in an Ineligible Occupation
- are eligible to receive, or have received, a lump-sum benefit for TPD
- have had no income for longer than 12 months
- are on Employer-approved Leave for more than 24 months.

Specific restrictions on SalarySafe cover

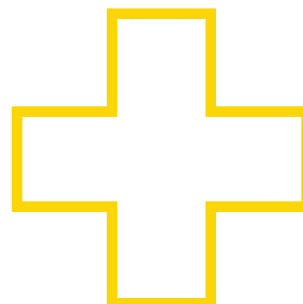
You may not be covered or may not be able to claim if you:

- have had no income for longer than 52 weeks
- are on Employer-approved Leave for more than 24 months
- are no longer Employed by a Club Super Default Employer
- are a casual employee but have not worked for 90 days
- are self-Employed or no longer in receipt of Club Super Default Employer Contributions.

Ineligible Occupations (does not apply to SalarySafe)

If you are in one of the following Occupations, you are entitled to automatic age-based Death and TPD cover, but we can't cover you for anything else:

- employees of the Australian Defence Force
- employees of the Federal or State police forces
- armed security guards
- professional sportspeople
- coaches or trainers of professional sportspeople (except coaches who spend more than 90% of their time in an office or similar environment).



PERSONALISE YOUR COVER

What changes can you make?



Cancel your cover



Get more cover when you join



Get Life Events cover



Add Income Protection



Change Death and TPD cover to fixed or unitised



Change your waiting period for SalarySafe



Transfer other insurance to us

Applications for increased cover will be based on the eligibility criteria outlined below and the Insurer's assessment of your responses to questions in the application form. If your application for increased cover is approved it will commence on the date your application is accepted by the Insurer, and you have sufficient account balance to cover Premiums. We will advise you in writing of the outcome.

Life Events

To help ensure your insurance keeps up with you, you can increase your Death, TPD or IP cover when one of the following happens:

- getting married
- having a child/children through birth or adoption
- taking on a mortgage or increasing your existing mortgage (for your principal place of residence)
- death of a spouse.

You will need to answer a small number of health questions and provide proof that the Life Event has occurred.

When to apply

To increase your cover when a Life Event occurs, you must apply via Member Online within:

- 60 days of a listed Life Event occurring, or
- 60 days of the annual insurance summary being made available on Member Online or sent to you, provided the event occurred in the 12 months preceding the date of the annual insurance summary.

Cover types you can apply for

If you have Death only cover, the increase will be for Death only cover. If you have TPD only cover, the increase will be for TPD only cover. If you have Death and TPD cover, the increase will apply to both types of cover.

You can only apply for an IP Life Event increase if you already have IP cover.

The same loadings, exclusions and limitations will apply to your additional cover that applied to your cover immediately before your Life Events application. Any additional cover will be Restricted Cover until you are Actively Employed for 30 consecutive days, at which time Full Cover will apply.

Limits on Life Event increases

You can take up one Life Event increase in a calendar year, with up to three increases in total over the lifetime of your membership.

Each time you apply for a Life Event increase, there are limits on how much cover you can add on. These are as follows:

Cover type:	You can apply for:
if you have either automatic age-based cover or Unitised Death and TPD cover	up to four Units of cover
if you have Fixed death and TPD cover	the lesser of \$200,000 and 25% of the cover held by you
if you have IP cover	the lesser of \$1,000 per month and 90% of your Monthly Pre-Disability Income

With regards to Death and TPD, you can only use Life Events to increase your cover to a maximum of \$1,000,000 for Death and/or \$1,000,000 for TPD. This includes any existing Death and TPD cover you already hold.

If you need more than \$1,000,000 in Death and/or TPD cover or more than \$1,000 per month IP cover, you can apply via Member Online.

Who is not eligible for Life Events increases

Unfortunately, we can't offer Life Event increases to everyone.

If you:

- have been previously declined an application for insurance by the Insurer
- are Employed in an Ineligible Occupation
- are a Claiming Member
- are an Excluded Member

then you are not eligible for Life Event increases.

Transferring your existing cover to us

If you have cover through another superannuation fund or insurer you may be able to transfer your cover to us, provided that the cover is of a similar nature.

Any loadings, restrictions and exclusions which apply on the cover you want to transfer will also apply if it is successfully transferred to Hostplus.

All applications are subject to the approval of the Insurer and for your application to be considered you must provide proof of your external cover and the terms upon which it was granted.

To transfer your existing cover to Hostplus, please apply through Member Online by selecting insurance > Customise my insurance.

! If you are moving part or all of your account with another super fund to Hostplus, please ensure that your existing insurance cover is transferred and accepted by Hostplus first, prior to moving your account balance. Otherwise, you may lose your previous insurance cover and will not be able to recover it.

How much can you apply to transfer?

Death only, TPD only or Death and TPD	<p>Up to \$2,000,000.</p> <p>Any cover transferred to Hostplus will be in addition to any cover you already hold under Hostplus (subject to an overall limit of \$5m for TPD cover).</p> <p>If you have no existing Death and TPD cover, your transferred cover will be converted to Units (rounded up to the next full unit).</p> <p>If you have existing age-based or Unitised Cover, your transferred cover will be converted to Units (rounded up to the next full unit) and added to your existing cover.</p> <p>If you have existing Fixed Cover, your transferred cover will also be Fixed Cover.</p> <p>If you have Fixed TPD cover, it will reduce from age 61. See <i>How Fixed Cover works</i> for more information.</p>
Income Protection	<p>You can transfer the lesser of:</p> <ul style="list-style-type: none"> ▪ 90% of your Pre-Disability Income (of which a maximum of 75% is payable to you and the balance paid as a Contribution to your Hostplus super account), and ▪ \$20,000 per month for a Benefit Period of 2 years or 5 years, or \$10,000 per month for a Benefit Period to age 65. <p>Transferred cover will replace any Income Protection cover that you may already hold under Hostplus (assuming the above limits are not exceeded).</p>

What conditions do you have to meet to transfer cover?

You will need to meet all of the following requirements in order to transfer cover:

- you are not in an Ineligible Occupation
- you are an Eligible Person⁷
- the cover you want to transfer is of a similar nature to the cover provided via Hostplus
- the existing cover that you transfer to Hostplus, does not have a Waiting Period of greater than 90 days (IP only)
- the cover you want to transfer is still in force as at the date the request to transfer is received by Hostplus or has been active within the 30 days immediately prior to the date the request to transfer (including the rollover request) is received by Hostplus.

Canceling your previous cover

You can cancel your previous cover once the transfer to Hostplus has been accepted by the Insurer. If you do not cancel your previous cover, in the event of a claim, any benefit payable to you will be reduced by the amount payable under the previous cover.

Additional information regarding transferred IP cover

Generally, income protection insurance will be matched on the same Waiting Period and Benefit Period to that which was previously provided under the transferred cover.

Your previous Waiting Period arrangements	Your new Waiting Period with Hostplus
if it was 30 days or less	30 days
31 to 60 days inclusive	60 days
61 to 90 days inclusive	90 days
Longer than 90 days	Not eligible for transfer

Your previous Benefit Period arrangements	Your new Benefit Period with Hostplus
To age 60 or 65	To age 65
5 years or above	5 years
Any other Benefit Period	2 years (unless otherwise agreed by the Insurer)

Underwriting and the Insurer's decision

When you apply for cover other than automatic aged-based Death and TPD, the Insurer will ask you a series of questions.

The questions asked will be about things such as your health and medical history, Occupation, income, lifestyle, pastimes and other insurance you hold.

The answers given in response to these questions are very important as the Insurer will use them to decide if they can provide cover to you and, if they can, the terms of the cover and the Premium they will charge. This is referred to as Underwriting.

The Insurer will only ask for personal information that the Insurer is permitted to ask for by law and the industry Code of Practice that the Insurer reasonably needs for Underwriting purposes.

You are required to answer all questions completely, honestly and accurately. This is known as the 'Duty to take reasonable care not to make a misrepresentation'. Read more about this requirement in *Duty to take reasonable care*.

The Insurer requires all evidence to be legible and in English. If the evidence requested is not received within the timeframe stated in the request, the Insurer may 'Not Proceed With' (NPW) your application. This means that you may have to lodge a new application and restart the Underwriting process with the Insurer.

You can decide not to continue with the assessment of your application at any time.

After considering an application for cover, the Insurer may:

Accept cover	Accept you for cover.
Accept with conditions	Accept you for cover with conditions the Insurer considers appropriate. For example, placing an exclusion or loading on the cover.
Decline cover	Decline to provide you with cover.

In the event that your application for new or increased cover is accepted with conditions or declined, this will not affect any existing cover you may have, unless you have made a misrepresentation under the duty to take reasonable care to not make a misrepresentation that impacts your existing cover.

If there is a misrepresentation under the duty to take reasonable care to not make a misrepresentation, then your existing cover may be affected.

⁷ There are different definitions of Eligible Person for IP vs Death and TPD. Please see the *Definitions* section for more information.

Interim accident cover

While the Insurer is assessing your application for additional or new cover, you are provided with interim accident cover. This covers you for Accidental Injury, meaning injury caused by an external event that occurs by chance.⁸

IP: In the event that you suffer Disability or Partial Disability as a result of Accidental Injury during the period in which the interim accident cover applies, the interim accident benefit will be for the same level as the cover applied for or in the case of increasing your cover, the difference between the level of increased cover applied for and the level of current cover, up to a maximum monthly benefit limit of \$20,000 for the Benefit Period selected in the application.

Death and/or TPD: If you die or suffer Total and Permanent Disablement as a result of an Accidental Injury during the period in which the interim accident cover applies, the interim benefit will be at the same level as the cover applied for, up to the maximum benefit level limit shown below:

Death	\$2,500,000
(TPD)	\$2,500,000

No benefit will be payable under interim accident cover where an Injury or death:

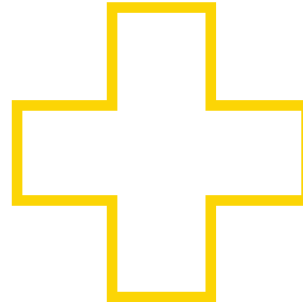
- arises out of, or is contributed to in any way by, any Pre-existing Condition, disease, Injury, gradual physical or mental deformity, or infirmity known to you when your interim accident cover commenced
- arises in circumstances where you deliberately assumed the risk or courted disaster, irrespective of whether you intended or contemplated the results of your actions.

The interim accident cover commences when we receive your application and will continue until the earlier of:

- the date the Insurer accepts or rejects your application
- the date you withdraw your application
- 90 days from the date your fully completed application is received
- the date your cover otherwise ends (see *Ceasing, recommencing and restarting cover*).

If you are declined cover

As a result of the Underwriting process, the Insurer may decline your application for cover. If this happens, any automatic Death and TPD cover will remain in place but you won't be provided with the additional cover that is subject to the decline decision. If this occurs we will write to you to let you know.



⁸ Whether the injury was caused by an unintended and unexpected characteristic or consequence of an intended act (such as the application of unintentionally excessive force, or the creation of unintended or excessive force, or the creation of unintended excessive pressure or strain), is irrelevant in determining whether or not injury has occurred as a result of a fortuitous, external event that occurs by chance.

DEATH AND TPD IN DETAIL

What is Death and TPD cover?

Death and TPD cover provides you with an insured benefit, in case of your death or if you become Totally and Permanently Disabled.

If the amount of a TPD Benefit paid to you is less than your current Death cover, your Death cover (including Terminal Illness cover) will be reduced by the amount of the TPD Benefit paid to you, and you will continue to be insured for the balance of the Death (and Terminal Illness) cover.

What does 'Totally and Permanently Disabled' mean?

'Total and Permanent Disablement' means you meet one of the following five definitions:

<p>Unlikely to work in a suited Occupation ever again</p>	<p>If you:</p> <ul style="list-style-type: none"> a. are aged less than 67 years as at the Date of Disablement, and, b. are Employed or engaged in a gainful occupation, business, profession or Employment or within 16 months of the date you cease to be so Employed or engaged, and c. have suffered an Injury or Illness and, solely as a result of that Injury or Illness are: <ul style="list-style-type: none"> i. totally unable to be employed or engaged in that occupation, business, profession or employment for a period of six consecutive months, and ii. determined by the Insurer that at the end of that six-month period described in (c)(i), and up to the Date of Assessment, to be permanently incapacitated to such an extent as to render you unlikely ever to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience. <p>In forming a view under (c)(ii) of this part, the Insurer will consider the following factors:</p> <ul style="list-style-type: none"> a. any re-skilling or retraining undertaken up to the Date of Assessment, and b. all relevant information up to the Date of Assessment. <p>NOTE: For the avoidance of doubt, the six-month period referred to in (c)(i) of this part above does not apply to parts below.</p>
<p>Significant impairment to whole body</p>	<p>You suffer an Injury or Illness and, as a result of that Injury or Illness, you:</p> <ul style="list-style-type: none"> a. suffer a permanent impairment of at least 25% of whole person function as defined in the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide to impairment approved by the Insurer, and b. are disabled to such an extent, as a result of this impairment, that you are unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience.
<p>Loss of limbs and/or sight</p>	<p>As a result of Illness or Injury, you suffer the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> a. two limbs (where 'limb' is defined as the whole hand or the whole foot), or b. the sight in both eyes, or c. one limb and the sight in one eye, and <p>are disabled to such an extent, as a result of this impairment, that you are unlikely ever again to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience.</p>
<p>Unable to do basic activities associated with work ever again</p>	<ul style="list-style-type: none"> a. solely as a result of Illness or Injury, you have been unable to perform at least two Basic Work Activities for at least 12 consecutive months, and b. in the Insurer's opinion, you are unlikely to perform two Basic Work Activities for the rest of your life without the help of another person, and c. as at the assessment date^a you are unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience.

Permanent loss of intellectual capacity

As a result of Illness or Injury, you suffer cognitive loss and are disabled to such an extent, as a result of this impairment, that you are unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience.

'Cognitive loss' means the Insurer has determined that a total and permanent deterioration or loss of intellectual capacity has required you to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of those six consecutive months, you are likely to require permanent ongoing continuous care and supervision by another adult person.

a Assessment date means the date the Insurer determines to accept, reject or defer your application for a TPD Benefit.

When does the Death and TPD cover you applied for start?

For any cover other than automatic age-based Death and/or TPD cover, your Cover Commencement Date is the date the Insurer accepts your application (as long as there are sufficient funds in your Account to pay for Premiums within 90 days of you being notified of your successful application).

Acceptance is subject to any Underwriting requirements being satisfied. We will advise you, in writing, of the decision and outcome of your application.

If the Insurer's decision includes any exclusions or Premium loadings (known as a Non-standard Acceptance), you can reject the Insurer's decision within 28 days, in which case the cover would be deemed as never commenced.

How much Death and TPD cover can I have?

Any automatic age-based Death and TPD cover you receive is based on your age. This cover will change in line with your age as shown in *When you join us*.

You can apply for unlimited Death cover which includes Terminal Illness cover and up to \$5 million in TPD cover. Underwriting conditions will likely apply.

If you apply for more cover or want to reduce the amount of your automatic age-based cover, you will come off the automatic insurance scale and have a choice of either Unitised cover or Fixed Cover. To apply for Fixed or Unitised Cover, you must be an Eligible Person.

If you work in an Ineligible Occupation, you can only:

- choose Unitised Cover,
- reduce your cover or
- cancel your cover.

How Fixed Cover works

If you choose Fixed Cover, you can choose the cover amounts you would like for Death and for TPD and these cover amounts will remain fixed, unless you later decide to alter your cover. However, as you get older, the Premiums you pay will generally increase.

If you apply for Fixed Cover before you turn 61:

- from age 61 to age 63 your TPD cover will reduce each year by 20% of the cover you held at age 60
- from age 64 your TPD cover will remain fixed at 20% (of your cover held at age 60)
- when you turn 70 your TPD cover will end.

If you are already aged 61 or above when accepted for new or additional Fixed Cover, your TPD cover will be reduced immediately once the application is approved.

For example, if you are age 63 and you would like new or additional TPD cover of \$200,000, you need to apply for \$500,000 of TPD cover ($\$200,000 / 40 \times 100$).

Your age	TPD cover	Example, \$100,000 Fixed Cover
60	100%	\$100,000
61	80%	\$80,000
62	60%	\$60,000
63	40%	\$40,000
64-69	20%	\$20,000
70	0%	\$0

How Unitised Cover works

If you choose Unitised Cover, you can choose how many Units of cover you would like for Death and/or for TPD. As you get older, the value of each unit (and therefore the amount you are covered for) generally decreases. Unitised Cover ensures you will not be paying for high levels of cover as you get close to retirement.

Age next birthday	Death (1 unit)	TPD (1 unit)
12 to 36	\$28,273	\$28,273
37 to 38	\$28,645	\$28,645
39	\$28,831	\$28,831
40	\$29,017	\$29,017
41	\$26,962	\$26,962
42	\$24,229	\$24,229
43	\$21,238	\$21,238
44	\$18,734	\$18,734
45	\$15,563	\$15,563
46	\$13,681	\$13,681
47	\$11,831	\$11,831
48	\$10,097	\$10,097
49	\$8,981	\$8,981
50	\$7,219	\$7,219
51	\$6,364	\$6,364
52	\$5,874	\$5,874
53	\$5,385	\$5,385
54	\$4,406	\$4,406
55	\$3,916	\$3,916
56	\$3,487	\$3,487
57	\$2,989	\$2,989
58	\$2,491	\$2,491
59	\$2,242	\$2,242
60	\$1,993	\$1,993
61	\$1,774	\$1,774
62	\$1,673	\$1,673
63	\$1,521	\$1,521
64	\$1,419	\$1,419
65 to 70	\$1,267	\$1,267

Switching between cover types

You can switch from automatic age-based cover or Unitised Cover to Fixed Cover or from Fixed to Unitised Cover at any time, provided you meet the eligibility requirements. If you do this, your level of cover and Premiums may change.

Automatic age-based or Unitised to Fixed: If your application is successful, you will have your automatic age-based cover or Unitised Cover converted to an equivalent amount of Fixed Cover, rounded up to the next \$1,000.

Note that your Fixed TPD cover will reduce from age 61. This means that if you are already aged 61 or above when converting to Fixed Cover, your Fixed TPD cover will be reduced immediately once the application is approved. Refer to the example above under *How Fixed Cover works*.

Fixed to Unitised: If your application is successful, you will have your Fixed Cover converted to an equivalent number of Units, rounded down to the next whole unit.

You cannot have a combination of cover types.

Our Insurance Premium Calculator makes it easy to determine what you are likely to be charged. Visit hostplus.com.au/members/our-products-and-services/insurance/forms-resources

How Death and TPD claims are paid

In the event of an accepted claim, your benefits will be paid into your Hostplus account. To withdraw any amount from your super, you need to meet a condition of release. Read more about conditions of release in the *How Super Works Guide*, available at hostplus.com.au/pds

Under legislation, in the event of your death, your superannuation (including any Death benefit) is only payable to your dependants or legal personal representative(s). For more information and to find out who you can nominate to receive your benefit if you die, see the *How Super Works Guide* for details, available at hostplus.com.au/pds

When you won't receive any payment

No benefit will be payable if the Death, Terminal Illness or Total and Permanent Disablement is caused directly or indirectly by one of the following:

- War
- service in the armed forces of any country or organisation (whether voluntary or not), other than service in the Australian Defence Force Reserves.

In addition to the above, no benefit will be paid if the payment would contravene any provision of the *Private Health Insurance Act 2007* (Cth), *Health Insurance Act 1973* (Cth) or the *National Health Act 1953* (Cth) or any other related Australian legislation.

When the Insurer will not pay a TPD claim

If you are currently working, even if you met one of the definitions of TPD in the past, then you are unable to claim a TPD Benefit. Equally, if you don't satisfy the TPD definition (see *What does 'Totally and Permanently Disabled' mean?*) the Insurer will not pay a TPD claim.

INCOME PROTECTION IN DETAIL

! This section does not cover SalarySafe. Please see *SalarySafe in detail* for details on SalarySafe.

What is IP cover?

Income Protection insurance helps to protect your income if you can't work because of Illness or Injury, by providing regular monthly payments to help you meet your living expenses.

Who's eligible for Hostplus IP cover?

You are eligible to apply for Income Protection insurance if you meet all of the following criteria:

- are a Member of the Hostplus Superannuation and Personal Super Plan
- are at least 15 years old and under 65 years of age (or under 70 years for 2 year and 5 year Benefit Periods)
- are an Australian Resident or a lawful non-citizen, within the meaning of the *Migration Act 1958* (Cth) for whom your employer is required to make Employer Contributions, for cover other than cover provided under the special insurance offer
- are not an Excluded Member⁹ (which includes Members in Ineligible Occupations¹⁰)
- are not an insured Member through Hostplus Executive.

When does Hostplus IP cover start (not including Special Offer cover)?

Your IP cover commences on the date your application is accepted (as long as there are sufficient funds in your account to pay for Premiums within 90 days of you being notified of your successful application).

Acceptance is subject to any Underwriting requirements. We will advise you, in writing, of the outcome of your application.

If the Insurer's decision includes any exclusions or Premium loadings (a Non-standard Acceptance), you can reject the Insurer's decision within 28 days, in which case the cover would be deemed as never commenced.



How much Hostplus IP cover can I apply for and what terms can I choose?

You can apply for cover of up to 90% of your Monthly Pre-Disability Income (where, in the event of a successful claim, up to 75% of your Monthly Pre-Disability Income is paid to you and up to 15% of your Monthly Pre-Disability Income is paid into your Hostplus account – known as the Superannuation Contribution Monthly Benefit¹¹), capped at \$30,000 per month, with a Waiting Period of either 30, 60 or 90 days. We offer Benefit Periods of two years, five years or up to age 65.

See *How is Pre-Disability Income calculated?* for an explanation of how Pre-Disability Income is calculated.

You can choose to change your Waiting Period or Benefit Period. If you want to reduce the Waiting Period (e.g. from 90 days to 60 days) or increase the Benefit Period (e.g. two years to 'up to age 65'), you will need to complete a new online insurance application.

⁹ Excluded Members are ineligible for cover under the Hostplus IP policy except where accepted by the Insurer at its absolute discretion.

¹⁰ See *Occupational Ratings* for more information about Occupational Ratings.

¹¹ The Contribution to your account is a concessional contribution and subject to the concessional contributions cap. See the *How Super Works Guide* at hostplus.com.au/pds for more information.

How Waiting Periods and Benefit Periods work

A Waiting Period is the continuous period of days during which you must be Disabled or Partially Disabled before any income protection benefit is payable. You must be Disabled for at least 7 out of the first 12 working days of the Waiting Period to qualify for a benefit. You do not receive a monthly benefit for the Waiting Period.

During the Waiting Period, you can return to work once, for up to 10 consecutive days, without having to start a new Waiting Period. If this occurs, the number of days you have worked will be added to the Waiting Period.

The Benefit Period is the maximum period of time that a benefit will be paid for any one Illness or Injury while you are Disabled or Partially Disabled. You can choose a Benefit Period of two years, five years or up to age 65.

Trade-off between Waiting Periods, Benefit Periods and Premiums

The longer your Waiting Period, the lower your Premiums will be. Conversely, longer Benefit Periods incur higher Premiums.

It's important to think carefully about what is best for your particular situation. Higher Premiums can erode your retirement savings.

When you choose a Waiting Period, think about how much you have in sick leave and annual leave, savings and emergency funds.

When considering Benefit Periods, weigh up the additional cost of longer Benefit Periods against the risk that you may be unable to work for an extended period of time.

See the *How to get help* section for options if you would like help to determine whether IP cover is right for you and if it is, what Waiting Period and Benefit Period you require.

What does Disabled or Partially Disabled mean?

You must meet strict definitions in order for you to receive any IP benefit. Firstly, you must either be Disabled or Partially Disabled as per the following table:

Disabled or Disability	In the opinion of the Insurer, after consideration of medical evidence, that solely as a result of Injury or Illness, you are: <ul style="list-style-type: none">▪ unable to perform at least one Income Producing Duty of your Occupation, and▪ not working in any occupation, whether or not for reward, and▪ under the regular care and following the advice of a Medical Practitioner.
Partially Disabled or Partial Disability	You: <ul style="list-style-type: none">▪ have been Disabled:<ul style="list-style-type: none">– for a period during which a Disability benefit is paid, or– for at least 7 out of 12 consecutive days during the Waiting Period, and▪ are unable to work in your Occupation at full capacity as a result of the Illness or Injury resulting in Disability or are working in your Occupation or any other occupation but only in a limited capacity, and▪ are earning a monthly income that is less than your Monthly Pre-Disability Income due to Illness or Injury, and▪ are under the regular care and following the advice of a Medical Practitioner.

How the amount you receive is determined

The maximum monthly benefit the Insurer will pay in the event of a Hostplus IP claim is the lower of:

- the amount of cover accepted for you
- 90% of your Monthly Pre-Disability Income (of which a maximum of 75% is payable to you and the balance paid as a contribution to your Hostplus super account – known as the Superannuation Contribution Monthly Benefit)
- an amount agreed between the Insurer and Hostplus
- \$30,000 per month inclusive of the Superannuation Contribution Monthly Benefit.

! Note that if your claim is approved, we will calculate your benefit based on your Monthly Pre-Disability Income at date of claim, not at the time of applying for insurance.

Where your Income Protection benefit is up to 75% of your Pre-Disability Income, we will pay that benefit to you. Where your Income Protection benefit is between 75% to 90% of your Pre-Disability Income, we will pay a maximum of 75% of your Pre-Disability Income to you and the remainder is paid into your Hostplus account.

For the purposes of calculating your monthly benefit, all benefit amounts will be rounded up to the nearest \$100, i.e. if 75% of your Monthly Pre-Disability Income is \$5,649, your monthly benefit will be rounded up to \$5,700.

Partial Disability benefit

The Insurer will pay a Partial Disability benefit if you are Partially Disabled after the Waiting Period had ended except where you had ceased to be Employed for reasons other than Illness or Injury six months or more prior to the date you become Partially Disabled.

The Partial Disability benefit will be calculated as follows:

$$\frac{(A - B)}{A} \times \text{Disability Monthly Benefit}$$

Where A is your Monthly Pre-Disability Income and B means any income earned by you from personal exertion while Disabled or Partially Disabled when the income is from your Occupation, or any other occupation.

The Partial Disability benefit begins to accrue from the first day you are Partially Disabled after the Waiting Period has ended and accrues pro-rata on a daily basis.

Superannuation contribution benefit

This is an optional benefit of up to 15% of your Monthly Pre-Disability Income, which will be paid if you are Disabled or Partially Disabled after the Waiting Period has ended.

If you are Partially Disabled, the Insurer will pay the Superannuation Contribution Monthly Benefit to your Hostplus Account, which is calculated as follows¹²:

$$\frac{(A - B)}{A} \times (\text{Disability Monthly Benefit} \times 15\%)$$

Where A is your Monthly Pre-Disability Income and B means any income earned by you from personal exertion while Disabled or Partially Disabled when the income is from your Occupation, or any other occupation.

Recurrent Disability benefit

You will be entitled to a recurrent Disability benefit if you meet all of the following criteria:

- you were paid a Disability benefit or a Partial Disability benefit under this Hostplus policy or the Previous Policy
- you returned to Employment on the same basis as prior to your Disability (i.e. full time or part time) for a period of less than 6 months from the last date you were Disabled or Partially Disabled
- during this 6-month period you became Disabled or Partially Disabled from the same or a related Illness or Injury.

A new Waiting Period will not apply, provided you are not in receipt of any benefit under the Previous Policy.

The payment of a recurrent Disability benefit will be treated as a continuation of the original claim for benefits and the total time for which you receive any payments must not exceed the Benefit Period.

Retraining Expenses benefit

Whilst you are in receipt of an Income Protection benefit, the Insurer may pay some or all of your Retraining Expenses, to a maximum of six times the sum of your Disability Monthly Benefit and Superannuation Contribution Monthly Benefit, if:

- you are Disabled or Partially Disabled,
- the Insurer approves the Retraining Expenses in writing before the expenses are incurred, and
- the Retraining Expenses are incurred to:
 - directly assist you to return to your Occupation or any gainful occupation, or
 - undertake a vocational retraining program.

Any payments relating to the Retraining Expenses will be made directly to the service provider. Payments made directly to you for reimbursement of Retraining Expenses are at the Insurer's discretion.

The Insurer will reduce the amount of the Retraining Expenses benefit available to you by any amounts that can be claimed from any other source.

¹² Or less than 15% if you have elected a different percentage.

How is Pre-Disability Income calculated?

Your situation at time of claim	How we calculate your Pre-Disability Income
<p>You are Employed (excluding where you are self-Employed)</p>	<p>The total annual regular gross income received from your employer for personal exertion for your usual Occupation averaged over the most recent 12-month period (and may include any period of unemployment since you last worked or the actual period worked if less than 12 months) and includes:</p> <ul style="list-style-type: none"> ▪ cash salary ▪ regular overtime (averaged over the previous three years, or the actual period worked, if less) ▪ the monetary value of non-cash benefits or fringe benefits provided by your employer in direct substitution of salary (as long as the fringe benefits continue to be provided after Disability benefit payments have commenced), and ▪ performance related commissions, bonuses and other monetary benefits, averaged over the previous three years, or actual period (if less).
<p>You are self-Employed (i.e. you directly or indirectly own all or part of the business from which you earn your income)</p>	<p>The total amount earned by the business over the financial year as a direct result of your personal exertion or activities through your usual Occupation, less your share of business expenses, but before the deduction of income tax for that business.</p>
<p>You are an Employed person who has been absent from Employment due to being on Employer-approved Leave for up to 24 months (for example maternity or study leave)</p>	<p>The total annual regular gross income received from an employer for personal exertion for your usual Occupation before the Employer-approved Leave commenced and averaged over the 12-month period (and may include any period of unemployment since you last worked or the actual period worked if less than 12 months) before the Employer-approved Leave commenced and includes:</p> <ul style="list-style-type: none"> ▪ cash salary ▪ regular overtime (averaged over the previous three years, or the actual period, if less) ▪ the monetary value of non-cash benefits or fringe benefits provided by your employer in direct substitution of salary (as long as the fringe benefits continue to be provided after Disability benefit payments have commenced), and ▪ performance related commissions, bonuses and other monetary benefits, averaged over the previous three years, or actual period (if less).
<p>You are an Employed person who has been absent from Employment due to being on Employer-approved Leave for more than 24 months (for example maternity or study leave)</p>	<p>Your Pre-Disability Income is considered to be \$0.</p>

If you suffer an unrelated Illness or Injury

The Insurer will only pay an Income Protection benefit to you for one Disability or Partial Disability at a time for the Benefit Period. If, while an Income Protection benefit is payable for a particular Illness or Injury, you suffer an unrelated Illness or Injury which independently and concurrently renders you Disabled or Partially Disabled:

- no separate Income Protection benefit will be payable for the later Illness or Injury while an Income Protection benefit is payable for the first Illness or Injury
- if the subsequent Illness or Injury becomes the sole condition causing Disability or Partial Disability then it may be treated as a continuation of the claim for the first Illness or Injury for the purposes of determining the end of the Benefit Period.

If you die while we are paying you a benefit

If you die while a Disability or Partial Disability benefit is being paid, the Insurer will pay a one-off amount equal to the Disability Monthly Benefit you were receiving at the date of your death, for one month.

When your IP payments will be reduced

Your Income Protection payments will be reduced by other income or payments (including any income or commutation amounts but not including benefits received under the Hostplus policy) that you've received as a result of disability, as set out below, where such amounts combined with the benefit payable would exceed 90% of your Monthly Pre-Disability Income (75% of Monthly Pre-Disability Income plus up to 15% Superannuation Contribution Monthly Benefit):

- by way of Workers' Compensation, similar legislation or any settlement under common law
- under any statutory accident compensation scheme
- any amounts payable in respect of loss of income (whether legislated, under common law or otherwise),
- paid sick leave
- benefits under any other disability, injury or illness insurance policy (except for lump sum benefits received from total and permanent disablement under a policy).

Any lump-sum payment will be converted to an equivalent monthly amount by dividing the lump-sum payment by 60 (i.e. the lump sum is paid out monthly over a period of 60 months).

Any income the Insurer believes you could reasonably be expected to earn in your Occupation whilst Disabled or Partially Disabled will also reduce your income protection payments.

If your monthly benefit is reduced because you are in receipt of other income or payments, as set out above, or where you are entitled to a Partial Disability benefit, the Superannuation Contribution Monthly Benefit which is paid into your Hostplus account, will also be reduced proportionally by the amount of any employer superannuation Contributions paid to any superannuation account and by the amount of any benefits payable under any other income protection or salary continuance policy but only where the other policy is designed to replace the compulsory superannuation entitlements.

Amounts received in respect of:

- Social security payments from Centrelink
- Department of Veteran's Affairs (or other Government benefits)
- a lump-sum payment, in respect of a total and permanent Disablement claim

will not reduce your Income Protection payments.

! It is possible for your benefit amount to be reduced to zero and/or for your Benefit Period to expire without you receiving any payments from us, regardless of any Premiums you have paid.

When you won't receive any payment

No benefit will be payable if the Injury or Illness resulting in Disability or Partial Disability is caused directly or indirectly by one of the following:

- any intentional, self-inflicted Injury, or any attempt to commit suicide
- normal and uncomplicated pregnancy, childbirth, caesarean birth or assisted fertilisation techniques,
- War
- service in the armed forces of any country or organisation (whether voluntary or not), other than service in the Australian Defence Force Reserves.

In addition to the above, no benefit will be paid if the payment would contravene any provision of the *Private Health Insurance Act 2007* (Cth), *Health Insurance Act 1973* (Cth) or the *National Health Act 1953* (Cth) or any other related Australian legislation.

No Partial Disability benefit will be payable where you cease to be Employed for reasons other than Illness or Injury six months or more prior to the date you became Disabled.

When will you start receiving an IP benefit?

Income Protection benefits are payable monthly in arrears after the end of your applicable Waiting Period and once your claim has been approved. The monthly benefit starts to accrue from the day after the end of the Waiting Period.

If you become Disabled or Partially Disabled during a period of Employer-approved Leave

During the first 24 months of Employer-approved Leave, you will generally be covered and your Waiting Period will start on following day after the end date of your Employer-approved Leave.

If you remain on Employer-approved Leave after 24 months of Employer-approved Leave, no benefit will be payable (refer to *How is Pre-Disability Income calculated?*).

How IP benefits are paid

Income Protection benefits are paid into your nominated bank account on a monthly basis.

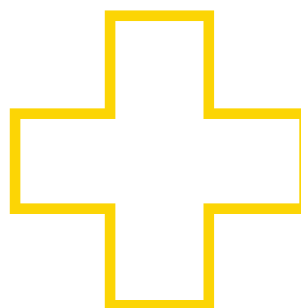
Annual benefit increases

Your benefit will be adjusted annually at the anniversary of the end of the Waiting Period by the lesser of 5% and the percentage increase in the CPI over the 12-month period concluding at the end of the last reported quarter.

When will you stop receiving a benefit payment?

Your benefit payment stops at the earlier of:

- the date you are earning, or are capable of earning, monthly salary or wages equal to or greater than your Monthly Pre-Disability Income, or engaging in any occupation on a full-time basis (if working full-time prior to Disability) or part-time basis (if working part-time prior to Disability) or casual basis (if working casually prior to Disability)
- the end of the Benefit Period (2 years, 5 years or to age 65 as accepted by the Insurer)
- your 65th birthday (or 70th birthday for 2 years and 5 years Benefit Period)
- the date of your death
- the date you are no longer Disabled or Partially Disabled
- the date that you fail to comply with the Insurer's requirement to return to Australia for ongoing assessment. See *If you're overseas when you claim TPD or IP* below.



SALARYSAFE IN DETAIL

What is SalarySafe?

If you are joining Hostplus through an employer who was previously a default employer of Club Super (Club Super Default Employer) you may also automatically receive Income Protection insurance, known as 'SalarySafe'.

SalarySafe pays a benefit of up to 90% of your income plus a 12% Superannuation Guarantee Contribution for the first 26 weeks of your claim (tapering applies thereafter), provided you are unable to work in your usual Occupation due to Sickness or Injury. The standard Waiting Period is 28 days unless you elect a different Waiting Period.

Who is eligible for SalarySafe cover?

You are eligible for SalarySafe if you meet all of the following:

- are employed by a Club Super Default Employer¹³
- are a Member of Hostplus
- have not opted out for the SalarySafe insurance
- are not Inactive
- satisfy 'a.' or 'b.' below:
 - a. You became a Member of Hostplus before 1 April 2020, and
 - you had an account balance with Hostplus that was equal to or greater than \$6,000 on or after 1 November 2019, or
 - you made an election to receive cover even if you have not had an account balance with Hostplus that was equal to or greater than \$6,000 on or after 1 November 2019.
 - b. You became a Member of Hostplus on or after 1 April 2020, and
 - you are over the age of 25 and you have an account balance with Hostplus that is equal to or greater than \$6,000, or
 - you made an election to receive cover even if you are under the age of 25 or do not have an account balance with Hostplus that is equal to or greater than \$6,000.



Start date for SalarySafe cover

Basically, we'll cover you once there are Superannuation Guarantee Contributions going into your Account from your Club Super Default Employer. The details are as follows:

Cover will commence from the later of:

- the first date of the relevant period that the first employer superannuation Contribution is made after the Member became Eligible for Cover and from which Premiums are paid to the Insurer, or
- the date that you became Eligible for Cover.

Full Cover versus New Event Cover

Provided that we receive your first Super Guarantee Contribution by the first quarterly deadline outlined in the superannuation guarantee (SG) legislation, and:

- you have instructed your employer to have Hostplus as your superannuation fund for receiving SG payments on the commencement of new Employment and you are Actively At Work, or
- the employer has nominated Hostplus as the default Fund for the purpose of complying with the SG legislation and for receiving SG payments on the commencement of new Employment and you are in Actively At Work,

you will receive Full Cover.

If your employer doesn't meet all the above requirements, you will receive New Event Cover only.

¹³ If you are not sure if your employer is a Club Super Default Employer, please contact us.

What happens to my SalarySafe cover if I leave a Club Super Default Employer?

If you:	Impact on your cover:
Move to another Club Super Default Employer	SalarySafe cover continues provided you have accepted a position with another Club Super Default Employer that contributes to Hostplus within 30 days of ceasing Employment with the first Club Super Default Employer.
Become self-employed	Your SalarySafe cover will be cancelled and you will not be eligible to claim on any SalarySafe cover from Hostplus, from the date you become self-employed. If, at a future date, you are in receipt of valid Employer Contributions and wish to reinstate SalarySafe cover you will need to notify us in writing.
Have had medical treatment and advice within 30 days prior to ceasing Employment with your Club Super Default Employer	Your SalarySafe cover will continue for 7 days from the date you ceased Employment with your current employer and you will generally be covered if you suffer a Disablement as a result of that condition within that 7-day period.
In all other cases	Your SalarySafe cover will cease when you cease Employment with your Club Super Default Employer.

Note that your cover will show as current on Member Online, the mobile app and annual member statement for up to 90 days after the period for your last employer SG Contribution.

However, you will only be covered for any period for which your Club Super Default Employer makes an SG Contribution to your Hostplus account.

How much SalarySafe cover do you receive and what terms can you choose?

SalarySafe pays up to 90% of your Income for the first 26 weeks (tapering applies thereafter) plus a Superannuation Guarantee Contribution of 12% of the value of the benefit payable.

You are only covered for Income earned from your Club Super Default Employer. This means that if you cease Employment with a Club Super Default Employer you lose your SalarySafe cover, even if you commence Employment with a non-Club Super Default Employer.

SalarySafe has a benefit period of up to two years or to your 70th birthday, whichever comes first. If you are aged 65 to 70 when you claim, you will receive a different benefit period. See *What if you are aged 65 to 70 when you make a SalarySafe claim?* for more information.

The default Waiting Period is 28 days, but you can apply to change that to 30, 60 or 90 days.

Trade-off between Waiting Periods and Premiums

The longer your Waiting Period, the lower your Premiums will be.

It's important to think carefully about what is best for your particular situation. Higher Premiums can erode your retirement savings.

When you choose a Waiting Period, think about how much you have in sick and annual leave, savings and emergency funds.

See *Welcome to Hostplus Insurance* for options if you would like help to determine whether SalarySafe is right for you and if it is, the Waiting Period you require.

How the benefit amount you receive is determined

The maximum amount you can receive is shown below. Note that the reduction in % after week 26 is known as 'Tapering'. For Partial Disablement, Tapering applies in addition to any further reduction of benefit payable.

For the first 26 weeks of Claim	<ul style="list-style-type: none"> 90% of your Income paid to you, plus 12% of that benefit value paid as SG Contributions into your Hostplus super account.
For weeks 27 to 52 of Claim	<ul style="list-style-type: none"> 75% of your Income paid to you, plus 12% of that benefit value paid as SG Contributions into your Hostplus super account.
For weeks 53 to 104 of Claim	<ul style="list-style-type: none"> 65% of your Income paid to you, plus 12% of that benefit value paid as SG Contributions into your Hostplus super account.

If you turn age 65 while in receipt of a SalarySafe benefit, the remaining payment period depends on whether you are off work due to Sickness or Injury.

- If you are on claim due to **Sickness**, you can receive an additional 12 weeks of payments, to a maximum of 104 weeks total benefit payment period.
- If you are on claim due to **Injury**, you can receive an additional 52 weeks of payments, to a maximum of 104 weeks total benefit.

Rehabilitation Assistance

If you request rehabilitation assistance (and the Insurer agrees), the Insurer may arrange for training or advice from a licensed vocational school, provided such training or advice is undertaken with the agreement of your attending physician. Assistance may also include family counselling to help you and your family cope with your disability and to enable you to live an independent life.

The maximum amount payable by the Insurer to cover the cost of any rehabilitation assistance is \$25,000.

No rehabilitation assistance is payable if it would result in the Insurer contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act, 1953* (Cth).

Return to Work Assistance

If you request assistance (and the Insurer agrees), the Insurer may elect to assist you in arranging for professional assistance to improve your physical and/or emotional condition. Assistance includes special equipment for and/or modifications to your normal home or workplace.

The maximum amount payable by the Insurer in respect of return to work assistance is \$25,000.

No return to work assistance benefits will be payable if it would result in us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act, 1953* (Cth).

Total vs Partial Disablement

Total Disablement means that as a result of Injury or Sickness you are prevented from engaging in your usual occupation with the Club Super Default Employer in Australia. You must be Actively At Work at the time the Injury or Sickness occurs, and must be under the regular care, medically certified and acting in accordance with the instructions or professional advice of a Medical Practitioner.

Partial Disablement means that as a result of an Injury or Sickness, you are prevented from engaging in a substantial part of your usual occupation with the Club Super Default Employer in Australia. You must be Actively At Work at the time the Injury or Sickness occurs and must be under the regular care, medically certified and acting in accordance with the instructions or professional advice of a Medical Practitioner.

If during such Disablement you are able to return to work in a reduced capacity then the compensation payable shall be calculated as the difference between your earnings from reduced work capacity and your pre-disability Income, multiplied by the benefit for Total Disablement (as defined above).

If you are able to return to work in a reduced capacity, and that work is available but you decline to do so or if you are no longer employed by a Club Super Default Employer, then the compensation payable will be reduced to 25% of the benefit for Total Disablement per week.

Recurrence of Total or Partial Disablement

If you suffer a recurrence of a Disablement (or require reconstructive surgery) from the same or related cause, the subsequent period of Disablement will be deemed a continuation of the prior period and the Waiting Period shall be waived.

The Insurer will not be liable to pay a benefit relating to any Disablement caused by the same or related Injury or Sickness once the benefit period expires.

When your SalarySafe payments may be reduced

Your SalarySafe benefit can be reduced in the following circumstances:

- SalarySafe benefits are reduced by the amount of any statutory benefit (e.g. Workers' Compensation), sick leave payments or other not at work related payments (such as annual leave etc), received from your Club Super Default Employer
- If your statutory benefit ceases but you are medically unable to return to work, your SalarySafe benefit will continue up to the benefit period in respect to the Injury or Sickness for which you were receiving the statutory benefit. The payment will be limited to 75% of the SalarySafe benefit, provided you are assessed as unable to return to work by an independent medical officer (arranged by the Insurer)
- If you reach an agreement with a relevant Workers' Compensation insurer or authority to cease weekly statutory benefits and instead receive a lump sum, the Insurer will pay you a lump sum instead of future weekly benefits under SalarySafe, calculated as the lesser of:
 - the benefit period, less any period of payments already made under the SalarySafe cover, and
 - the number of weeks used in the calculation of the lump-sum payment by the Workers' Compensation insurer or authority.

Once determined, the benefit payable will be that number of weeks multiplied by the last payment made under your SalarySafe benefit.

- If you are not covered by a Workers' Compensation Scheme in the State or Territory that you work (for any reason), your SalarySafe benefits can be reduced by the value of the compensation that you would otherwise have been eligible to receive had you been covered by that State or Territory's Workers' Compensation Scheme.

- If you are entitled to a benefit under SalarySafe through being unable to follow your usual occupation with your Club Super Default Employer but you continue to earn an income from another source or employer – for example you have a second job (provided that you were employed by that other employer prior to your Sickness or Injury) your SalarySafe benefits will not be reduced unless the total of the SalarySafe benefit payable plus the income derived from the other Employment exceeds the value of your total income as at the date of Sickness or Injury. Should the total figure exceed the total income as at the date of Sickness or Injury then the excess portion of that income will be deducted from your SalarySafe benefit.
- If you suffer an Injury or Sickness whilst you are on employer-approved unpaid leave, any benefits payable will only be paid from when the employer-approved unpaid leave is due to cease.

If you receive any income or payments from the following source, your SalarySafe benefit will be reduced accordingly:

- your Club Super Default Employer or any person or entity that becomes your new employer, business partnership or other similar source,
- a superannuation or pension fund, plan or scheme,
- any other insurance policy that covers disability, injury or sickness; (except for lump sum benefits received for total and permanent Disablement under such an insurance policy),
- any mortgage, credit card, bill payer or similar insurance policy,
- any Workers' Compensation insurer, compulsory third-party motor vehicle insurer or public liability insurer,
- any government authority or government instrumentality in the form of a pension or allowance; (except payments received from Centrelink and Department of Veteran's Affairs, which will not be offset),
- by way of commission payments or remuneration relating to any period from which you are paid a SalarySafe benefit,

A reduced benefit may be payable if you suffer Partial Disablement.

What if you are aged 65 to 70 when you make a SalarySafe claim?

The benefit period in this case depends on whether your claim is due to Sickness or Injury:

- If your claim is due to Sickness, your benefit period is 12 weeks, or to the date you turn 70, whichever occurs first, or
- If your claim is due to Injury, your benefit period is 52 weeks, or to the date you turn 70, whichever occurs first.

When the Insurer won't pay a SalarySafe benefit

If at the time of Disablement, you are not employed by Club Super Default Employer, the Insurer will not pay a SalarySafe benefit.

In addition, the Insurer will not pay a SalarySafe benefit in any of the following circumstances:

- For the Waiting Period
- In excess of the benefit period in respect of any one Injury or Sickness
- Beyond the date of your death
- If you fail to provide the requested medical information
- If you fail to follow medical treatment or advice. Any number of days where you fail to follow medical treatment or advice will be deducted off the benefit period
- If a fraudulent claim is made in respect of you
- If you are serving a prison sentence. Any number of days where you are incarcerated will be deducted off the benefit period
- If you agree to convert your future payments into a single lump-sum
- If you had previously accepted a total and permanent disablement settlement for the same or related condition
- Once you are deemed fit to return to work by a Medical Practitioner
- For an Injury that first occurs or a Sickness that first becomes apparent prior to the date you provided an instruction to your employer to have Hostplus as your chosen superannuation fund.

In addition, you cannot claim for any Injury or Sickness directly caused by or resulting from:

- Any consequence of war, invasion or civil war
- Intentional self-inflicted Injury or Sickness, including any attempt at suicide
- Pregnancy, childbirth or miscarriage other than:
 - A complication arising from pregnancy which requires hospitalisation for greater than 24 hours within the first 33 weeks of pregnancy, or
 - A new Injury or Sickness which occurs during the childbirth or miscarriage.
- Any period of parental leave
- Any pre-existing Sickness
- Any criminal act committed by an insured Member
- An insured Member being a pilot or crew member of any aircraft; or engaging in any aerial activity except as a passenger in a properly licensed aircraft
- Any professional sporting activities where you earn more than 50% of your annual gross income from that activity

- For any claim where the date of Disablement occurs prior to 1 October 2020:
 - Any psychological conditions, and/or
 - Stress related conditions, and/or
 - Stress related physical fatigue conditions, including but not limited to depression, neurosis, psychosis, mental or emotional stress or anxiety conditions, chronic fatigue or mental disease and associated disorders, unless the insured Member is in receipt of Workers' Compensation benefits for that condition.

! It is possible for your benefit amount to be reduced to zero, regardless of any Premiums your employer has paid. There are also circumstances in which the Insurer will not pay a claim at all. These are listed above.

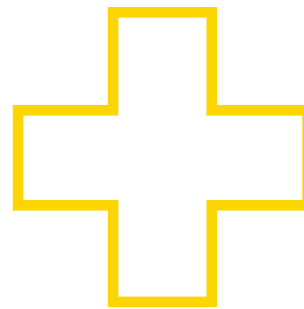
How SalarySafe benefits are paid

SalarySafe benefits are calculated weekly and payable fortnightly in arrears after the end of your applicable Waiting Period. Your first benefit will be paid at the end of the first fortnight after the Waiting Period. You will receive one seventh (1/7th) of the weekly benefit for each day that you are unable to work due to Sickness or Injury.

Superannuation Guarantee contributions, received as part of your SalarySafe benefit, are paid to your Hostplus account quarterly.

SalarySafe loyalty bonus

After 5 years continuous cover with no claims (referred to as platinum membership status), your benefit will be backdated to commence 7 days prior to the last day of the Waiting Period. The same benefit period of 104 weeks still applies.



PAYING FOR YOUR INSURANCE (PREMIUMS AND FEES)

Hostplus

Death, TPD and IP

Premiums are calculated and deducted from your Hostplus account monthly in arrears based on the number of Fridays in the month – either four or five. Your weekly Premiums will be shown on your insurance confirmation letter. Premiums include stamp duty, Government Charges and an administration fee of 0.745% (for Death and TPD only), which is retained by us and goes towards the administration cost of providing insurance.

Cover type	Weekly Premium
Automatic age-based Death and TPD	Occupational Rating factor ¹⁴ x Premium Rate for automatic aged-based Death and TPD based on your age at your next birthday.
Death	Sum Insured / 1000 x Occupational Rating factor x Premium Rate based on your gender and age at your next birthday / 52
TPD	Sum Insured / 1000 x Occupational Rating factor x Premium Rate based on your gender and age at your next birthday / 52
IP	Monthly benefit / 100 x Occupational Rating factor x Premium Rate based on your gender and age at your next birthday / 52

We have provided some worked examples later in this section.

Hostplus Insurance Premium Calculator

Our Insurance Premium Calculator makes it easy to determine what you are likely to be charged. Visit hostplus.com.au/members/our-products-and-services/insurance/forms-resources

Occupational Ratings

An Occupational Rating refers to the classification of various Occupations based on the level of risk they pose to an individual's health and the likelihood of Illness, Injury or death while performing job-related duties. The Occupational Rating affects your Premiums, as higher-risk Occupations typically require higher Premiums. The table below sets out the Occupation factors for each Occupational Rating.

If you are a White Collar or Professional worker, you may be eligible for cheaper insurance. You can apply to change your Occupational Rating via Member Online.

If you do not provide your Occupation details and you are electing to take up Fixed Cover, the 'Special Risk' Occupational Rating factor will apply.

You will maintain your Occupational Rating until such time as you are accepted for an increase to your cover or you otherwise update your Occupational Rating.

If you already hold Hostplus insurance and you move into an Ineligible Occupation, you will maintain the cover and Occupational Rating that you currently hold. However, you will not be able to increase your cover, reduce your Waiting Period (for IP) or increase your Benefit Period (for IP) while you are Employed in an Ineligible Occupation.

Your Occupational Rating will also be evaluated (and may change) when you apply to change your cover.

¹⁴ Your Premium is calculated using an Occupational Rating of Unknown/Light Blue, unless you or your employer tell us otherwise. You can apply at any time (via Member Online) to have your Occupational Rating updated.

Occupational Rating	Description
Professional	<ul style="list-style-type: none"> You satisfy the eligibility conditions for White collar, and you have a salary of at least \$150,000 (including mandated super) per annum, and you either hold Tertiary Qualifications relevant to your Occupation or a senior management role within your organisation.
White Collar	<ul style="list-style-type: none"> You are Employed for at least 15 hours per week on an ongoing basis, and your Occupation requires you spend no more than 10% of your working time outside of an office or similar environment, and you are Employed in an Occupation that is recognised as low risk, (e.g. law, marketing, clerical, accounting).
Unknown	When you are first provided with automatic age-based cover, we classify you as Unknown. We also classify you as Unknown if you recommence cover and we don't know your Occupational Rating.
Light Blue	<ul style="list-style-type: none"> You have not been accepted as either a Professional or White Collar Member, and are not Employed in an Occupation that is classified as Special Risk, Heavy Blue or an Occupation that is otherwise not Eligible for cover other than automatic age-based cover. <p>For the avoidance of doubt, a Covered Person who is unemployed or retired, will be classified as Light Blue.</p>
Heavy Blue	You are a manual worker or a qualified tradesperson working in a higher risk Occupation such as bricklayer, farmer, interstate bus driver, warehouse worker, carpet layer, labourer and removalist, provided the Insurer determines that your Occupation does not expose you to high-risk accidents or health hazards.
Special Risk	<p>You are Employed in an Occupation that requires working in hazardous locations or working duties, such as long-distance driving, working at heights or with hazardous substances, working with high voltage power or underground, at sea, underwater or in an aircraft, or Occupations where the work is seasonal or unpredictable.</p> <p>The Special Risk classification will also be used where you work in an Occupation that is not classified as any of the other Occupational Rating definitions.</p>
Ineligible Occupation	You are an employee of the Australian Defence Force, Federal or State police forces, an armed security guard, professional sportsman, coach or trainer of professional sportspeople (except coaches who spend more than 90% of their time in an office or similar environment). People in this category are only entitled to automatic age-based Death and TPD cover.

Occupational Rating factors are applied as follows:

Occupational Rating	Death (including Terminal Illness) cover	TPD cover	Income Protection cover
Professional	0.54	0.40	0.38
White Collar	0.77	0.57	0.48
Unknown/Light Blue	1.00	1.00	1.00
Heavy Blue	1.31	1.94	1.52
Special Risk	2.00	2.86	2.14

Worked examples

The following examples assume four Fridays in a month. If there are five Fridays in a month, you will be charged for five weeks instead of four.

Example 1: You qualify for automatic age-based Death and TPD cover, you are a male aged 32 and you haven't told us that your Occupational Rating is different to Unknown/Light Blue. You would be covered for \$141,365 of Death cover and \$169,638 of TPD cover, and your monthly Premium would be:
 $\$3.60 \times 4 = \14.40 per month

Example 2: You are accepted for non-automatic Fixed Death cover of \$1,000,000, your Occupational Rating is white collar, and you are female aged 41. Your monthly Premium for that Death cover would be:
 $1,000,000 / 1000 \times 0.77 \times \$0.4518 / 52 \times 4 = \$26.76$ per month

Example 3: You are accepted for IP cover with a monthly benefit of \$5,000, a Benefit Period of 5 years and a Waiting Period of 60 days. You are female aged 27 and your Occupational Rating is Heavy Blue. Your monthly Premium for that IP cover would be:
 $\$5,000 / 100 \times 1.52 \times \$6.3867 / 52 \times 4 = \$37.34$ per month

To find your Occupational Rating, see below. To find your Premium Rate, see *Rate Tables*.

We may waive your Death and TPD and/or IP Premiums while you are on parental leave

You can apply to have your insurance Premiums waived during employer-approved parental leave, provided you have been a Member of Hostplus for at least 12 months at the time you apply. This option is not available if you are self-employed.

Note that this feature doesn't apply to SalarySafe.

To apply, please arrange for the employer who approved your parental leave to complete the *Notification of Parental Leave form* (available at hostplus.com.au) and return it to us **before** your leave commences.

If all the requirements are satisfied, your Premiums will be waived during any parental leave period for the duration of your leave up to a maximum period of 12 months' leave.

Premiums will only be waived from the date Hostplus receives your completed form, even if you had previously started parental leave. The waiver cannot be backdated. The start and end date of the waiver must be specified in the application.

The end date of the waiver must occur during the period of parental leave, and no more than 12 months after the date the parental leave commenced.

You will maintain your cover during the Premium waiver period.

You may still apply to change your cover during this period and the change will continue to be maintained after the expiry of the waiver period. The waiver will apply to any additional cover that commences during the waiver period.

Claiming while you are on parental leave

You can apply to claim a benefit if you become Disabled during the Premium waiver period, although for IP claims the Waiting Period will not commence until after your Employer-approved Leave.

Updating your gender identity with Hostplus

If your gender identity differs from your sex at birth, or the gender that is otherwise recorded for the purposes of calculating Premiums in respect of your cover under the Hostplus policy, you may elect to have your Premiums instead calculated by reference to your current gender identity by providing notice to us in writing.

Your change in gender will take effect from the date we (or the Insurer) receive your written election.

SalarySafe

The Premium you pay each month for SalarySafe cover is calculated by multiplying the Premium rate shown below by your total monthly (or total monthly equivalent) compulsory employer superannuation contribution received during that month.

When you first commence SalarySafe cover, you automatically receive a 28-day Waiting Period. You can elect another Waiting Period at any time.

Waiting Period	Premium rates (from 1 July 2025 onwards)
28 days	6.26%
30 days	5.64%
60 days	4.69%
90 days	3.76%

Premium rates include stamp duty.

For example, if your employer makes a monthly compulsory employer superannuation contribution of \$900 and you didn't make an election regarding the Waiting Period, then your monthly Premium would be:

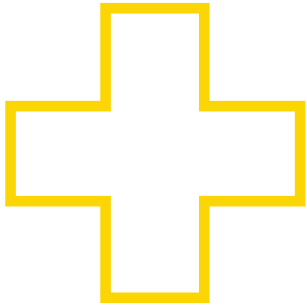
$\$900 \times 0.0626 = \56.34 per month

Impact of War Conditions on your Premiums

In the event of any invasion or outbreak of War which involves Australia, the Insurer may vary Death, TPD, Income Protection and SalarySafe Premium rates.

Taxation

You cannot claim a tax deduction for any Premiums or other insurance fees because your Premiums and fees are paid through a superannuation fund.



CEASING, RECOMMENCING AND RESTARTING COVER

When Hostplus (Death, TPD and/or IP (non-SalarySafe)) cover will cease

Your cover with us will cease, without the need for us to notify you, on the earliest of the following events:

- the date you cease to be a Member of the Hostplus Superannuation and Personal Super Plan
- the date you reach:
 - age 70 for Death and TPD cover
 - age 65 (or age 70 for the 2 year and 5 year Benefit Period) for IP cover
- the date you permanently retire from the workforce for IP cover
- the date we receive your written request to terminate or cancel your insurance (or where the request specifies a later date, the later date specified)
- in the event of your death
- the date you are paid a benefit which is equal to the amount of your death benefit for Death and TPD cover
- the end of the month in which your account balance has insufficient funds to pay the Premium
- the date you opt out of your cover online via Member Online
- the date the insurance policy is cancelled or terminated
- the date your account becomes Inactive
- the date your account is transferred to the Australian Tax Office.

If you become sick or injured prior to your cover ceasing

If you became sick or injured before your cover ceased, the Insurer may pay a benefit but only as result of that Injury or Sickness which occurred whilst continuous cover was in force for you.

If you think this applies to you, please contact us.

If you die or become Terminally Ill prior to your cover ceasing

If you die or become Terminally Ill before your cover ceased, the Insurer may pay a benefit if continuous cover was in force.

If you think this applies to you or your loved one, please contact us.



Inactive accounts

Your cover will be cancelled if your account becomes Inactive, regardless of your account balance.

This is to ensure that arrangements for insurance in super are appropriate, and you are not paying for insurance that you do not know about or Premiums that inappropriately erode your retirement savings.

Your account is considered Inactive if all of the following are true:

- we have not received a Contribution into that account for a continuous period of 16 months
- where you have not made a written request or positive Election to always maintain all your cover even where the account becomes Inactive
- you are not an Exempt Person.

We will write to you to notify you of your options to maintain your cover in the event your account has ceased receiving Contributions, but prior to it becoming Inactive.

When SalarySafe cover will cease

SalarySafe cover will cease when any of the following occurs:

- When you are no longer employed by a Club Super Default Employer
- On your 70th birthday
- On your death
- When we receive written advice from you that your SalarySafe cover is to be cancelled
- When you cease to be a Member of Hostplus
- When you are employed as a casual employee with a Club Super Default Employer and your last day at work was greater than 90 consecutive days
- When all cover for every Member under the insurance policy ceases, subject to the Financial Services Council Guidance Note No. 11 – Group Insurance Takeover Terms¹⁵
- On the date Hostplus terminates or fails to renew the insurance policy
- If Premiums on behalf of you are no longer paid by Hostplus to the Insurer. For the avoidance of doubt, this includes when Premiums cease to be paid because a Club Super Default Employer ceases to make SG contributions to Hostplus in respect of you
- From the date insurance is turned off by Hostplus as a result of any legislation, including when you ceased to be Eligible for Cover due to PMIF Laws, or when you become Inactive.

You may be eligible to apply for Hostplus Income Protection cover if you have SalarySafe cover

If you apply for Hostplus income protection cover (and the Insurer accepts your application), your SalarySafe cover will cease and you will become covered in accordance with the policy terms applicable to Hostplus income protection cover and you will no longer be eligible to reapply for SalarySafe cover.

If you become sick or injured prior to your cover ceasing

If you became sick or injured before your cover ceased, the Insurer may pay a benefit but only as result of that Injury or Sickness which occurred whilst continuous cover was in force for you.

If you think this applies to you, please contact us.

Recommencing cover (Death and TPD)

If your Death and/or TPD cover stopped because you had an insufficient account balance, you were Inactive or you were classed as a 'Low Balance Member', you may be able to recommence cover.

! The recommencement of cover may change the level of insurance you previously held and/or your Occupational Rating, so this may affect your Premium.

For your Death and/or TPD cover to recommence, at the Recommencement Date you must:

- be an Eligible Person
- be at least 25 years old and have an account balance of \$6,000 (unless you're an Exempt Person or have made an Opt-in election)
- have sufficient funds in your Account to pay for Premiums.

Additionally, you must have continually been a Member of Hostplus since your cover ended.

Any previous changes to cover you have made will no longer apply.

When your cover recommences, it will recommence as automatic age-based cover, and you will be deemed to belong to the 'Unknown' Occupational Rating until your application to vary your Occupational Rating is accepted by the Insurer.

If your cover ceased because:	Automatic age-based cover recommences:	Full Cover or Restricted Cover?
Your account has been Inactive for no more than 30 days	when we receive an Election from you	Your recommenced cover will be Restricted Cover until you are Actively Employed for 30 consecutive days.
Your cover ceased prior to 1 April 2020 due to either an Inactive account OR insufficient funds in your account	when we receive a Contribution from you	Your recommenced cover will be Restricted Cover .
Your cover ceased on 31 March 2020, as you were a Low Balance Member	when we receive an Election from you	
Your cover ceased on or after 1 April 2020 due to either an Inactive account OR insufficient funds in your account	when we receive a Contribution from you	Your recommenced cover will be Restricted Cover until you satisfy the requirements outlined in <i>Restricted Cover versus Full Cover</i> .

¹⁵ You can find the Guidance Notes at fsc.org.au/resources/guidance-notes

Recommencing cover (SalarySafe)

If you leave a Club Super Default Employer and later recommence employment with another (or the same) Club Super Default Employer, your cover (if you are Eligible for Cover) will recommence from the later of:

- the first date of the relevant period that the first employer superannuation payment made by a Club Super Default Employer after you recommence employment with that Club Super Default Employer, or
- the date that you become Eligible for Cover,

provided that this payment is made by the first quarterly deadline outlined in the SG legislation and you are Actively At Work on your first day of employment.

If the payment was not received by the first quarterly deadline, cover will recommence from the date above but will be limited to New Events cover only.

If your insurance ceased because you ceased to be Eligible for Cover (due to PMIF Laws) on 31 March 2020, cover will recommence either:

1. When you become Eligible for Cover, cover will commence on the date Hostplus receives the superannuation contribution payment after you become Eligible for Cover, but will be limited to New Events cover only, or
2. If you reapply for coverage in writing to us to opt in for SalarySafe. Cover will commence on the date we receive the request to opt in for this coverage but will be limited to New Events cover only.

Cancelling your cover

If you prefer not to have cover, you can cancel it at any time via Member Online or by writing to us at:

HOSTPLUS
Locked Bag 5046, Parramatta, NSW 2124

Premium deductions will stop from the date we receive your request.

Cooling off

Cover not subject to Non-standard Acceptance

If you cancel within 60 days of your new or updated cover commencing:

- any Premiums we have already deducted from your account in relation to this new insurance arrangement will be refunded, and
- no insurance benefits will be payable for the new or updated cover.

If you cancel after 60 days:

- the cancellation will only be effective from the last Friday of the month that the current Premium payment relates to,
- there will be no refund of Premium that are paid or payable prior to that date, and
- no insurance benefits will be payable on or after that date for the new or updated cover.

Cover subject to Non-standard Acceptance

If you have applied for cover and the Insurer's decision includes any exclusions or Premium loadings (a Non-standard Acceptance), you will have the option to reject the Insurer's decision, and the following will then apply.

If you reject the Insurer's decision within 28 days:

- any Premiums we have already deducted from your account in relation to this new cover will be refunded, and
- no insurance benefits will be payable for the cover that was subject to the Non-standard Acceptance.

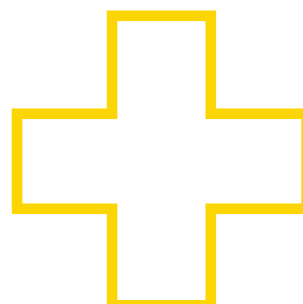
If you reject the Insurer's decision after 28 days:

- the cancellation will only be effective from the last day that the current Premium payment has been made to in relation to this cover,
- there will be no refund of Premium that are paid or payable prior to that date, and
- no insurance benefits will be payable for the cover that was subject to the Non-standard Acceptance on or after that date.

We cannot reinstate your original cover once you have decided to cancel it.

Restarting cover after cancelling

If you cancel your cover and subsequently decide that you would like to re-apply for cover down the track, you can apply to do so on Member Online. Any application for insurance will be subject to approval by the Insurer and may require Underwriting.



MAKING A CLAIM

Call us straight away

If you or your beneficiaries need to lodge an insurance claim with us please call us on 1 300 467 875.

You should advise us of a claim as soon as reasonably possible. If you don't notify us within a reasonable time, the Insurer may reduce or refuse to pay the insured benefit to the extent their assessment of your claim is prejudiced.

It is important to note that if you make a claim, you will only be entitled to an insured benefit if you meet all the eligibility criteria under the terms of the policy. The insured benefit is determined as at the date of the event occurring (e.g. for a death benefit, the date of death) and your level of cover at that time.

In circumstances where you are in the process of applying for additional cover but have not yet been accepted by the Insurer, you will only be entitled to the lesser amount of cover applicable prior to the increase (unless interim accident cover applies) in the event of a successful claim.

Age limits for claims

If you have Hostplus IP cover with a 'to age 65' Benefit Period, then you can claim until your 65th birthday.

For all other cover types, you can claim until your 70th birthday.

How long do claims take to be assessed?

To understand how long the claims process takes, Hostplus has designed a service standards report, which is updated regularly to provide a clear and comprehensive view of the volume, speed and outcomes of our delivery service, including claims. You can find the report at hostplus.com.au/about-us/legals/transparency

When you make a claim, we will keep you informed throughout the process. Please be aware that if there is a dispute as to who should receive a death benefit, this can delay payment.

For further information about the process and beneficiaries, please go to hostplus.com.au/members/manage-your-super/manage-your-insurance/claim



Evidence and required information

When you call us to make a claim, we will send you a Claims Pack with all the relevant forms and evidence needed. Some evidence will need to be certified. See hostplus.com.au/members/manage-your-super/manage-your-insurance/claim for information about how to certify your documents.

Send your forms and supporting documents to:

Hostplus Claims,
Locked Bag 9, Carlton South VIC 3053

Alternatively, you can submit your completed documents electronically using our secure Claims portal.

If you need help at any time, you can contact your Claims Coordinator directly, call us on **1300 467 875** or use Chat Now on our website.

The Insurer reserves the right to investigate the claim including but not limited to the use of investigative agents, conducting surveillance and requesting information and medical examinations.

Taxation on Hostplus IP and SalarySafe benefits

Hostplus IP and SalarySafe benefits are regarded as taxable income and attracts Pay-As-You-Go (PAYG) withholding tax, the same as your wages or salary. PAYG tax will be withheld from the benefit before it is paid to you.

If you receive a Hostplus IP or SalarySafe benefit, you will be asked to provide your Tax File Number (TFN). If you do not provide your TFN, the Insurer will have to withhold tax from your benefit at the highest marginal tax rate.

IP and SalarySafe benefit payments are assessable for income tax purposes. Any tax withheld will be sent directly to the Australian Tax Office. We'll send you a PAYG payment summary at the end of the financial year, showing what benefits you received and the total tax withheld. When you complete your annual tax return, you will need to include any benefit payments as Salary/Wages. Please see the ATO website for further information.

These statements in relation to taxation are based on interpretation of present Australian tax law, which may be changed at any time. For advice on your own circumstances, you should always seek professional taxation advice.

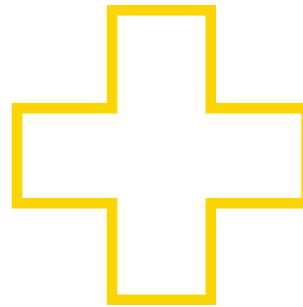
If you're overseas when you claim (excluding SalarySafe)

In the event of a claim, you may be required to return to Australia at your own expense to be assessed for a benefit.

If you are overseas for more than six months after you commence receipt of Income Protection benefits, the Insurer reserves the right to require you to return to Australia at your own expense for continued assessment of your claim. If you fail to do so, the Insurer may, in its discretion, refuse to continue payments.

War exclusion

No benefit is payable if the event giving rise to a claim is caused directly or indirectly by War.



GENERAL INFORMATION APPLYING TO YOUR COVER

Privacy

We are committed to protecting the privacy of your personal information. Read more on how we handle your personal information and privacy in the *How Super Works Guide*, available at hostplus.com.au/pds.

Feedback or complaints

If you have an enquiry, feedback or complaint, contact us on **1300 467 875**, or use Chat Now (on our website) or email at hostplus.com.au/contact. We'll do everything in our power to resolve your matter promptly and courteously. If you're not happy with the way we handle your matter, please email us at resolutions@hostplus.com.au, or send a letter to the Hostplus Resolutions Officer, Locked Bag 5046, Parramatta, NSW 2124.

We'll acknowledge your complaint within 24 hours (or 1 business day) of receiving it, or as soon as possible, and will provide a resolution to complaints within 45 days for superannuation matters and 90 days for complaints relating to the distribution of a superannuation Death benefit. If there's a delay resolving your complaint, we will contact you within these timeframes to let you know why.

If you're not satisfied with the outcome or the way we handle your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services complaint resolution to our Members and their beneficiaries. Although you can contact AFCA at any time, they generally won't deal with your complaint until it has first been through our complaints handling process. You can contact AFCA on **1800 931 678**, through its website afca.org.au, in writing via email to info@afca.org.au or post to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



Duplicate accounts

You are only eligible to retain Hostplus insurance in one account. You must inform us immediately if you have more than one account with Hostplus.

Where you have multiple Hostplus accounts, we will do the following:

	Your new level of cover
Death	You will retain cover in the account with the highest level of insurance and the account with lower insured amount will be closed.
TPD	
IP or SalarySafe	Hostplus will contact you to discuss your options.

Any overpaid Premiums will be refunded to you. Your cover will automatically be transferred once your accounts have been merged unless you tell us otherwise.

Going overseas

If you travel or reside overseas, you are covered for claims, provided your insurance Premiums continue to be paid from your account and you have sufficient funds in your super account to pay the Premiums.

Employer-approved Leave (excluding SalarySafe)

If you are on Employer-approved Leave, you are entitled to lodge a claim provided your insurance Premiums continue to be paid from your account.

When the terms of your cover may change without your consent

Changes in the law and its interpretation

If there is a change to a law or the way a law is interpreted, the Insurer may also vary any of the terms and conditions of the policy under which insurance cover is provided to you (including the Premium rates), with immediate effect.

The Insurer can do this when a change to a law or its interpretation means:

- it becomes impossible or impractical for the Insurer to carry out its obligations under the policy
- how the Insurer or the policy is taxed changes
- Government Charges, taxes or levies are imposed or changed, or
- the terms of the policy would become inconsistent with the law.

For this purpose, a 'law' includes an industry code of practice and directions from regulators such as APRA with which the Insurer is under a legal or contractual obligation to comply.

Changes that we agree with the Insurer

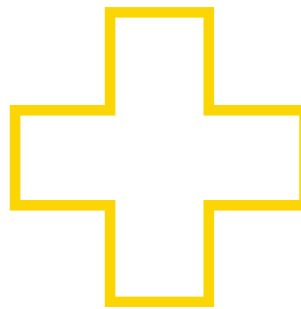
The policies under which insurance cover is provided to you may be varied by written agreement between us and the Insurer. Our ability to agree to vary the policies is subject to our obligation to perform our duties and exercise our powers in the best financial interests of Members.

Hostplus insurance Premium Adjustment Mechanism

Hostplus' insurance arrangements with MetLife include a Premium Adjustment Mechanism (PAM) in respect of the insurance discussed in this Guide.

This agreement reduces the Insurer's risk exposure due to claims volatility and allows us to negotiate lower overall Premiums for Members.

Any Premium adjustment payment made to us is allocated to a separate insurance reserve for this arrangement and is governed by our reserving policy. Our reserving policy requires that any Premium adjustment payments we receive from the Insurer are only passed on to Members when we negotiate our Premiums. We will report details of any distributions of the PAM proceeds in our annual reports.



DEFINITIONS

Accidental Injury	means injury caused by a fortuitous, external event that occurs by chance. Whether the injury was caused by an unintended and unexpected characteristic or consequence of an intended act (such as the application of unintentionally excessive force, or the creation of unintended or excessive force, or the creation of unintended excessive pressure or strain) is irrelevant in determining whether or not injury has occurred as a result of a fortuitous, external event that occurs by chance.
Active Employment or Actively Employed	means you are: <ul style="list-style-type: none"> a. actively performing or capable of performing all the duties of all the occupations held by you for at least 35 hours per week (even if not working 35 hours per week), free from any limitation due to Illness or Injury, and b. not in receipt of, or entitled to claim, Income Support Benefits from any source including but not limited to Workers' Compensation benefits, statutory motor accident benefits or disability income benefits (including government Income Support Benefits of any kind).
Actively At Work (SalarySafe only)	means you are employed by a Club Super Default Employer and, in the Insurer's opinion, are genuinely performing all the duties of your usual occupation and capable of working your usual hours without restriction. A Member who is on paid leave (including annual leave, sick leave, long service leave, parental leave) and all employer-approved unpaid leave shall also be considered to be Actively At Work provided: <ul style="list-style-type: none"> ▪ that leave is not in connection with an Injury or a Sickness that leads to Disablement, and ▪ they were Actively At Work for their usual hours without restriction the week prior to that leave. <p>A Member who has a permanent impairment/Disablement prior to being an insured Member will not be considered Actively At Work for that condition.</p>
Australian Resident	means a person who resides in Australia and is either an Australian citizen or is a holder of a permanent visa as identified by the Australian Department of Home Affairs.
Basic Work Activities (TPD only)	means any of the following: <ol style="list-style-type: none"> 1. Mobility (walking or bending): <ul style="list-style-type: none"> a. walk, with or without a walking aid¹⁶, more than 200m on a level surface without stopping, or b. bend, kneel or squat to pick something up from the floor from standing position and straighten up again 2. Vision (reading): Read, with visual aids, to the extent that an ophthalmologist can certify that: <ul style="list-style-type: none"> a. visual acuity is equal to, or better than, 6/48 in both eyes, or b. constriction is within, or greater than, 20 degrees of fixation in the eye with the better vision. 3. Lifting: Using one or both hands to hold an object weighing at least 5kg above their own waist height continuously for 60 seconds. 4. Manual dexterity: With at least one hand, without the use of aids: <ul style="list-style-type: none"> a. type words using a computer keyboard; or b. pick up a small object such as a coin or pen. 5. Hearing: Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate medical specialist. 6. Communicating (verbal or written): Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate medical specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.

16 Such as a walking stick, crutches or walking frames.

Benefit Period (IP only)	means the maximum period during which Disability benefits, or if applicable, any one period of Disability and Partial Disability will be paid under the Hostplus policy in respect of any one Illness or Injury. The Benefit Period includes any period in which a benefit is or was payable but is calculated to be zero or less than zero.
Benefit Review Date (IP only)	means the anniversary of the end of the Waiting Period in relation to a claim.
Claiming Member (Death or TPD)	means a Member who, on or before the date their cover was to commence or recommence (as applicable) under the Hostplus policy: <ul style="list-style-type: none"> a. has been diagnosed with a Terminal Illness by a Medical Practitioner, or b. in relation to terminal illness or total and permanent disablement cover provided under any Hostplus policy, or any other policy with any other insurer, or by another superannuation fund, life insurance policy or any other source: <ul style="list-style-type: none"> 1. has had a claim admitted, 2. is eligible to receive a benefit, 3. is in a waiting period for a benefit, and/or 4. is in the process of claiming a benefit.
Club Super	means Club Plus Qld Pty Ltd (ABN 30 010 892 396) as trustee of the Club Super superannuation fund (ABN 12 737 334 298).
Club Super Default Employer (SalarySafe only)	means a Participating Employer registered as a 'standard employer-sponsor' of the Club Super superannuation fund (ABN 12 737 334 298) immediately prior to 1 November 2019. Please contact us to check whether your employer is a Club Super Default Employer.
Consumer Price Index or CPI	means the Consumer Price Index (weighted average of 8 capital cities combined) as published by the Australian Bureau of Statistics or its successor. If the Index is not published, the increase shall be calculated by reference to such other retail price index which in the opinion of the Insurer most closely replaces it.
Contribution (Death, TPD and IP only)	means a Contribution from any source or a transfer or rollover of a superannuation benefit received from, or on behalf of, a Member.
Cover Commencement Date (automatic Death and TPD cover only)	means: <ul style="list-style-type: none"> a. for Members who Opted in to automatic age-based cover, the later of: <ul style="list-style-type: none"> 1. the date we or the Insurer receives the Eligible Person's Opt-in; and 2. the date the person becomes an Eligible Person. b. for Members who do not Opt in to automatic age-based cover, the date the Eligible Person first meets all the following criteria: <ul style="list-style-type: none"> 1. the Eligible Person is aged at least 25; and 2. their Hostplus account has a balance of at least \$6,000.
Covered Person (Death, TPD and IP only)	means a person who satisfies the requirements of an Eligible Person and is accepted by us for insurance cover in accordance with the provisions of the insurance policy.
Date of Assessment (TPD only)	means the date the Insurer makes a written determination with respect to your lodged claim for a TPD benefit under the Hostplus policy.
Date of Disablement (Death and TPD only)	means the later of: <ul style="list-style-type: none"> a. the date on which a Medical Practitioner examines and certifies in writing that you are Disabled, and b. the date on which you cease all work.
Degenerative Condition (Death, TPD cover only)	means any of the following conditions: <ul style="list-style-type: none"> a. Parkinson's Disease b. Dementia c. Arthritis including Rheumatoid Arthritis d. Osteoporosis e. Motor Neurone Disease f. Multiple Sclerosis g. Muscular Dystrophy
Degenerative Condition (SalarySafe only)	means any condition that has gradually developed over time affecting your musculoskeletal system (muscles, bones, ligaments and joints, including vertebral discs and cartilage).
Disability Monthly Benefit (IP only)	means the lesser of: <ul style="list-style-type: none"> a. the amount of cover which the Insurer has accepted, and b. the Insured Percentage multiplied by Monthly Pre-Disability Income, and c. \$30,000 per month inclusive of the Superannuation Contribution Benefit.

Disabled or Disability (IP only)	means, in the opinion of the Insurer, after consideration of medical evidence that, solely as a result of Injury or Illness, you are: <ul style="list-style-type: none"> ▪ unable to perform at least one Income Producing Duty of your Occupation, ▪ not working in any occupation, whether or not for reward, and ▪ under the regular care and following the advice of a Medical Practitioner.
Disablement (SalarySafe only)	means Total Disablement or Partial Disablement.
Election (Hostplus)	means a written request or positive election from you to always maintain all your cover provided under the Hostplus policy even if no Contribution has been received from any source into your Hostplus account for a continuous period of 16 months. To avoid doubt, a written request or positive election made after 8 May 2018 and before 1 April 2019 to be provided with cover under the Hostplus policy will qualify as a valid Election without having to specify for the cover to be maintained even if no Contribution has been received from any source into your Hostplus account for a continuous period of 16 months.
Election (SalarySafe)	means that you have made a written request or positive election to us to be covered under the policy.
Eligible for Cover (SalarySafe only)	means a person who is a Member of Hostplus and is currently not opted out for the SalarySafe insurance, is not Inactive and who satisfies 'a.' or 'b.': <ol style="list-style-type: none"> a. you became a Member of Hostplus before 1 April 2020, you had an account balance with Hostplus that was equal to or greater than \$6,000 on or after 1 November 2019 or you made an Election to receive cover even if you have not had an account balance with Hostplus that was equal to or greater than \$6,000 on or after 1 November 2019. b. you became a Member of Hostplus on or after 1 April 2020, you are over the age of 25 and have an account balance with Hostplus that is equal to or greater than \$6,000, or you have made an Election to receive cover even you are under the age of 25 or do not have an account balance with Hostplus that is equal to or greater than \$6,000.
Eligible Person (does not apply to SalarySafe)	means a person who is: <ol style="list-style-type: none"> a. a Member of the Hostplus Superannuation and Personal Super Plan, b. at least 11 years old and not older than 69 years of age for Death (including Terminal Illness) and TPD cover, c. at least 15 years old and not older than the Maximum Entry Age (for IP cover), d. an Australian Resident or a lawful non-citizen, within the meaning of the <i>Migration Act 1958</i> (Cth) for whom their employer is required to make Employer Contributions, for cover other than automatic age-based cover, e. not an Excluded Member, and f. not an insured Member under Hostplus Executive.
Employed or Employment (IP only)	means being engaged by an employer to perform activities for remuneration or reward (including if you are self-employed).
Employed or Employment (Death and TPD only)	means being engaged by an employer under a contract of Employment.
Employer-approved Leave	means any period of absence by you, whether paid or not, that has been approved by your employer in writing prior to such absence occurring excluding annual leave or sick leave. For instance, parental leave.
Employer Contribution	means any/all of the following: <ol style="list-style-type: none"> a. a superannuation contribution by your employer (as defined in section 12 of the <i>Superannuation Guarantee (Administration) Act 1992</i> (Cth) for the purposes of that Act or any succeeding legislation) for your benefit, b. any contribution for your benefit by a person that we determine is consistent with our administrative business rules, c. superannuation contributions made by, or on behalf of your employer to the Fund in relation to you in or towards satisfaction of your employer's obligation to make contributions for you, d. superannuation contributions made by, or on behalf of your employer to the Fund in relation to you in satisfaction of your employer's binding obligation to make contributions for you under a legally enforceable contract between you and your employer.
Excluded Member (Death and TPD only)	means a Member who: <ul style="list-style-type: none"> ▪ has reached age 70, or ▪ has previously declined automatic age-based cover, opted out of or cancelled all cover with Hostplus.

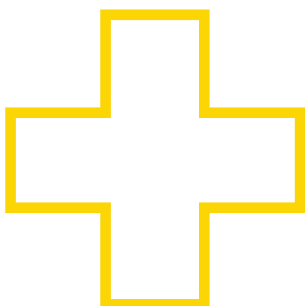
Excluded Member (IP only)	means a Member who: <ul style="list-style-type: none"> a. has previously declined automatic age-based cover, opted out of or cancelled all cover with Hostplus, or b. is eligible to receive, or has received, a lump sum benefit for total and permanent disablement from any source, or c. has attained the Maximum Expiry Age, or d. is in an Ineligible Occupation or whose Occupation excludes them from being Eligible for Cover under the insurance policy.
Exempt Person (Death, TPD and IP only)	means a Member to whom we are permitted, under the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth), to provide cover under the Hostplus policy because: <ul style="list-style-type: none"> i. the Member has made a written request or positive election to be provided with cover under the Hostplus policy even where: <ul style="list-style-type: none"> a. their account has not had a balance of at least \$6,000 on or after 1 November 2019, or b. they are aged less than 25 years (where applicable); or ii. the Member has made an Election. <p>For the avoidance of doubt, a Member can be an Exempt Person in respect of the PMIF Laws but not an Exempt Person in respect of a period of Inactivity and vice versa.</p>
Fixed Cover	means cover based on a multiple of \$1,000 which does not change over time as you age except where tapering of Total and Permanent Disablement Cover applies.
FSC Guidance Note 11	means Financial Services Council Guidance Note No. 11 2013 Group Insurance Takeover Terms (dated 9 May 2013), as amended from time to time.
Full Cover (does not apply to SalarySafe)	means cover that is not New Events Cover or Restricted Cover.
Fund	means the Hostplus Superannuation Fund (ABN 68 657 495 890)
Government Charges	means any fee, charge, levy or tax payable to a government body or other public authority in relation to the insurance policy and includes stamp duty, other duties, fees, taxes and other charges.
Illness (does not apply to SalarySafe)	means sickness, disease or disorder.
Inactive or Inactivity (does not apply to SalarySafe)	means: <ul style="list-style-type: none"> a. no Contribution has been received from any source into your Hostplus Superannuation and Personal Super Plan account for a continuous period of 16 months ending on or after 1 July 2019, and b. we have not received an Election from you, and c. you are not an Exempt Person.
Inactive (SalarySafe only)	means Hostplus has not received a contribution from any source into your account for a continuous period of 16 months ending on or after 1 July 2019, and you have not made an Election to receive cover even if Hostplus has not received a contribution from any source into your account for a continuous period of 16 months ending on or after 1 July 2019.
Incident Date (Death and TPD only)	means: <ul style="list-style-type: none"> a. in respect of death cover, the date of death of a Covered Person, b. in respect of Terminal Illness cover, the latest date two Medical Practitioners, one of whom specialises in the Covered Person's Illness, certify in writing that the Covered Person has been diagnosed with a Terminal Illness, or c. in respect of TPD cover, the Date of Disablement in respect of a Covered Person.
Income (SalarySafe only)	Income (SalarySafe only) means the average weekly income before personal deductions and income tax, and including all overtime and all allowances actually paid to you which was earned from personal exertion from your usual employment, for the number of weeks so engaged during the fifty-two (52) weeks period immediately preceding Injury or Sickness resulting in payment of the benefit.
Income Producing Duty (IP only)	means a duty of your Occupation that generates at least 20% of your Monthly Pre-Disability Income.
Income Support Benefits (does not apply to SalarySafe)	means monetary benefits which are paid or entitled to be paid to replace a person's loss of income or income earning capacity as a result of Illness or Injury.

Ineligible Occupation (does not apply to SalarySafe)	means employees of the Australian Defence Force, Federal or State police forces, armed security guards, professional sportspeople, and coaches or trainers of professional sportspeople (except coaches who spend more than 90% of their time in an office or similar environment). If you work in an Ineligible Occupation you are only entitled to automatic age-based Death and TPD cover under the terms of the Hostplus policy.								
Injury (does not apply to SalarySafe)	means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.								
Injury (SalarySafe only)	means a physical injury which occurs fortuitously whilst continuous cover is in force and which results in Disablement, within 12 calendar months from the date of its occurrence and which injury occurs prior to cover ceasing. Such Disablement must continue for a period of not less than the Waiting Period but does not include any condition which is also a Sickness.								
Insured Percentage (IP only)	means up to 75% of your Monthly Pre-Disability Income.								
Low Balance Member (Death and TPD only)	means a Member whose account has not had a balance of at least \$6,000 at any time within the applicable time frames set out in the table below: <table border="1" data-bbox="454 593 1492 873"> <thead> <tr> <th>If you joined Hostplus</th> <th>Time frame (in which you needed to have a balance of \$6,000 at any time)</th> </tr> </thead> <tbody> <tr> <td>prior to 1 November 2019</td> <td>Between 1 November 2019 and 31 March 2020</td> </tr> <tr> <td>on or after 1 November 2019 but no later than 31 March 2020</td> <td>Between the date you became a Member and 31 March 2020</td> </tr> <tr> <td>on or after 1 April 2020</td> <td>Since the date you became a Member</td> </tr> </tbody> </table>	If you joined Hostplus	Time frame (in which you needed to have a balance of \$6,000 at any time)	prior to 1 November 2019	Between 1 November 2019 and 31 March 2020	on or after 1 November 2019 but no later than 31 March 2020	Between the date you became a Member and 31 March 2020	on or after 1 April 2020	Since the date you became a Member
If you joined Hostplus	Time frame (in which you needed to have a balance of \$6,000 at any time)								
prior to 1 November 2019	Between 1 November 2019 and 31 March 2020								
on or after 1 November 2019 but no later than 31 March 2020	Between the date you became a Member and 31 March 2020								
on or after 1 April 2020	Since the date you became a Member								
Maximum Entry Age (IP only)	For the 2 year and 5 year Benefit Period, 69 years. For the 'to age 65' Benefit Period, 64 years.								
Maximum Expiry Age (Death and TPD only)	means 70 years.								
Maximum Expiry Age (IP only)	For the 2 year and 5 year Benefit Periods, means 70 years. For the 'to age 65' Benefit Period, means 65 years.								
Medical Consultation	means any activity undertaken for the detection, treatment or management of an Illness, Injury, medical condition or related symptom, including but not limited to the application of prescribed drugs or therapy (whether conventional or alternative).								
Medical Practitioner (does not apply to SalarySafe)	means a person who is registered and practicing as a medical practitioner in Australia other than: <ol style="list-style-type: none"> a Covered Person, or a Covered Person's parent, child or sibling, or a Covered Person's spouse or partner, as determined by the Insurer at its absolute discretion, or a Covered Person's business partner, associate or employee. The Insurer may accept a person who is, in its opinion and absolute discretion, similarly qualified and is registered and practising as a medical practitioner in another country.								
Medical Practitioner (SalarySafe)	means a medical practitioner legally qualified and registered to practice in Australia who is a person other than yourself, your relatives, your business partners, your shareholders or your employees. Where you are outside Australia the medical practitioner must have qualifications, which are recognised by the Australian Medical Association as equivalent with those required of a medical practitioner registered to practice in Australia.								
Member	means a member of the Hostplus Superannuation and Personal Super Plan.								
Monthly Pre-Disability Income (IP only)	means one twelfth of the Pre-Disability Income earned by you.								
New Events (SalarySafe only)	means an Injury that first occurs or a Sickness that first becomes apparent on or after the date that cover commences or recommences (as applicable).								
New Events Cover (does not apply to SalarySafe)	means you are only covered for an Illness that first becomes apparent, or an Injury that first occurs, on or after the date cover commenced.								
Non-standard Acceptance	means you have applied for cover and the Insurer's decision includes exclusions or Premium loadings.								

Occupation (does not apply to SalarySafe)	means the Employment or activity in which you are principally Employed.
Occupational Rating (does not apply to SalarySafe)	means any of the Occupational Ratings set out in <i>Occupational Ratings</i> , one of which will apply to you at any given time in accordance with the terms of the Hostplus policy and is relevant to determining your rate of Premium for your cover.
Opt in (Death and TPD only)	means an Eligible Person makes a written request or positive election to be provided with automatic age-based cover for the first time under the Hostplus policy even where their account has not had a balance of at least \$6,000 on or after 1 November 2019 or they are aged less than 25 years (where applicable).
Partial Disability Monthly Benefit (IP only)	means a benefit payable in accordance with the following formula: $(\text{Monthly Pre-Disability Income} \pm \text{Disability Income}) \times \text{Disability Monthly Benefit} / \text{Monthly Pre-Disability Income}$
Partially Disabled or Partial Disability (IP only)	means you: <ul style="list-style-type: none"> a. have been Disabled: <ul style="list-style-type: none"> i. for a period during which a Disability benefit is paid, or ii. for at least 7 days out of 12 consecutive days during the Waiting Period, and b. are unable to work in your Occupation at full capacity as a result of the Illness or Injury resulting in Disability or are working in your Occupation or any other occupation but only in a limited capacity, and c. are earning a monthly income that is less than your Monthly Pre-Disability Income due to Illness or Injury, and d. are under the regular care and following the advice of a Medical Practitioner.
Pre-Disability Income (IP only)	<p>Where you are employed (excluding where you are self-employed), Pre-Disability Income means the total annual regular gross income received from your employer for personal exertion for your usual Occupation averaged over the most recent 12-month period (and may include any period of unemployment since you last worked or the actual period worked if less than 12 months) and includes:</p> <ul style="list-style-type: none"> ▪ cash salary, ▪ regular overtime (averaged over the previous three years, or the actual period worked, if less), ▪ the monetary value of non-cash benefits or fringe benefits provided by your employer in direct substitution of salary (as long as the fringe benefits continue to be provided after Disability benefit payments have commenced), and ▪ performance related commissions, bonuses and other monetary benefits, averaged over the previous three years, or actual period (if less). <p>Where you are self-employed (i.e. you directly or indirectly own all or part of the business from which you earn your income), Pre-Disability Income means the total amount earned by the business over the financial year as a direct result of your personal exertion or activities through your usual Occupation, less your share of business expenses, but before the deduction of income tax for that business.</p> <p>Where you are an employed person who has been absent from Employment due to being on Employer-approved Leave for up to 24 months (for example maternity or study leave), the total annual regular gross income received from an employer for personal exertion for your usual Occupation before the Employer-approved Leave commenced and averaged over the 12 month period (and may include any period of unemployment since you last worked or the actual period worked if less than 12 months) before the Employer-approved Leave commenced and includes:</p> <ul style="list-style-type: none"> ▪ cash salary, ▪ regular overtime (averaged over the previous three years, or the actual period, if less), ▪ the monetary value of non-cash benefits or fringe benefits provided by your employer in direct substitution of salary (as long as the fringe benefits continue to be provided after Disability benefit payments have commenced), and ▪ performance related commissions, bonuses and other monetary benefits, averaged over the previous three years, or actual period (if less).

Pre-existing Condition (does not apply to SalarySafe)	means any Injury or Illness, condition or related symptom which you, or any reasonable person in your position: <ul style="list-style-type: none"> ▪ were, or was, aware of, or should have been aware of, or ▪ had, or was intending to have, or would have had a Medical Consultation for in the two years prior to the date your cover commenced or recommenced under the Hostplus policy or the Previous Policy.
Pre-existing Sickness (SalarySafe only)	means any sickness that you have or have had treatment for, or advice for treatment prior to the commencement, recommencement or increase of your cover under SalarySafe. However, such a condition will be covered provided that: <ol style="list-style-type: none"> a. you, with the agreement of a legally qualified Medical Practitioner, ceased all treatment or advice for at least 6 months during continuous cover, or b. you have had 2 years of continuous cover under SalarySafe prior to the time of Disablement and had been Actively At Work prior to the Disablement which leads to the claim.
Premium	means your cost of cover.
Prescribed Minimum Account Balance	means \$6,000, as prescribed under the PMIF Laws.
Prescribed Minimum Entry Age	means 25 years of age for an Eligible Person who first became a Member on or after 1 April 2020, as prescribed under the PMIF Laws. To avoid doubt, the Prescribed Minimum Entry Age does not apply to an Eligible Person who first became a Member prior to 1 April 2020.
Previous Policy	means, as the context requires, a previously applicable Club Super policy, Intrust Super policy, Statewide Super policy or group "life policy" under the <i>Life Insurance Act 1995</i> (Cth) entered into between Hostplus and OnePath Life Limited (as it was then known). OnePath Life Limited is now known as Zurich Australia Limited.
Putting Members' Interests First Laws (PMIF Laws)	refers to the <i>Treasury Laws Amendment (Putting Members' Interests First) Act 2019</i> and associated amendments to the <i>Superannuation Industry (Supervision) Act 1993</i> .
Recommencement Date (Death and TPD only)	means the date when cover recommences due to the receipt of: <ol style="list-style-type: none"> a. an election or request from you to recommence your cover (including an Election), the date your election or request is received by us or the Insurer, b. a Contribution for you, the date the Contribution for you is received by us unless (c) applies c. a Contribution for you and: <ol style="list-style-type: none"> 1. where cover ceased due to your account being Inactive, the date the Contribution is received by us, and 2. in all other cases, the later of the following: <ul style="list-style-type: none"> ▪ the date your Contribution is received by us ▪ the date you make a written request or positive election to be provided with cover under the Hostplus policy even where your account has not had a balance of at least \$6,000 on or after 1 November 2019 or you are aged less than 25 years (where applicable) ▪ the date you first meet all the following criteria: <ul style="list-style-type: none"> ▪ aged at least 25 years (where applicable) ▪ and your account has a balance of at least \$6,000 on or after 1 November 2019.
Restricted Cover (Hostplus only)	means you are not covered for a Pre-existing Condition.
Retraining Expenses (IP only)	means the cost of a retraining program (other than a retraining program providing 'hospital treatment' or 'general treatment' within the meaning of the <i>Private Health Insurance Act 2007</i> (Cth) or any other program which might cause the Hostplus policy to cease to be exempt from any legislation in connection with health insurance) which the Insurer has approved in writing prior to incurring such costs.
Sickness (SalarySafe only)	means a state of being ill, including a Degenerative Condition resulting in Disablement, which is first contracted or which the insured Member first becomes aware of while continuous cover is in force and which continues for a period of not less than the Waiting Period and excludes any Pre-existing Sickness and any Injury.
Statewide Super	refers to the former Statewide Super fund, which merged with Hostplus in April 2022 through a successor fund transfer.
Superannuation Contribution Insured Percentage (IP only)	means up to 15% of Monthly Pre-Disability Income, as elected by you.

Superannuation Contribution Monthly Benefit (IP only)	means the Superannuation Contribution Insured Percentage multiplied by Monthly Pre-Disability Income.
Superannuation Contribution Partial Monthly Benefit (IP only)	means a benefit payable in accordance with the following formula: (Monthly Pre-Disability Income \pm Disability Income) X Superannuation Contribution Monthly Benefit / Monthly Pre-Disability Income.
Terminal Illness / Terminally Ill (Death only)	<p>means:</p> <ol style="list-style-type: none"> two Medical Practitioners, one of whom specialises in your Illness, certify in writing that despite reasonable medical treatment the Illness will lead to your death within 24 months of the date of the certification, and the Insurer is satisfied, on medical or other evidence that despite reasonable medical treatment the Illness will lead to your death 24 months of the date of the certification referred to in paragraph (a). <p>The Illness from which you suffer must occur, and the date of the first and second certification referred to in paragraph (a) must be made while you are covered under the Hostplus policy and the policy must be current at the time the claim is lodged.</p>
Tertiary Qualification	includes but is not limited to mean diplomas, undergraduate and graduate certificates, and associate's, bachelor's, master's and doctoral degrees obtained at any type of education institution pursued beyond the high school level.
Total and Permanent Disablement Benefit or TPD Benefit	means the Total and Permanent Disablement cover component of your cover applying as at the Incident Date.
Transfer Cover	means cover accepted by us as explained in <i>Transferring your existing cover to us</i> .
Underwriting	means the process by which the Insurer reviews your application, ask you additional questions, collect medical and other records, and then make a decision as to whether or not the Insurer will cover you (or accept your application for increased cover). Underwriting also includes the Insurer making decisions about any restrictions or special conditions that will apply to your cover.
Unit/s or Unitised (Death and TPD only)	means a unit of Insured Cover, the value of which is based on your age next birthday. See <i>Automatic age-based Death and TPD cover and weekly costs</i> .
Unitised Cover (Death and TPD only)	means cover based on a number of Units of cover. As you get older, the value of each unit (and therefore the amount you are covered for) generally decreases.
Waiting Period (IP only)	<p>means the continuous period of days commencing from the date a Medical Practitioner examines and certifies that you are Disabled and for which you have to be Disabled or Partially Disabled before a benefit starts to accrue, subject to the following requirements:</p> <ol style="list-style-type: none"> you must be Disabled for at least 7 out of the first 12 working days of the Waiting Period to qualify for a benefit, and if you return to work at full capacity during the Waiting Period, the Waiting Period starts again unless you return to work only once and it is for a period of no more than 10 consecutive days. If you return to work only once for a period of 10 consecutive days or less, the number of days worked will be added to the Waiting Period.
Waiting Period (SalarySafe only)	means the continuous period before a benefit is payable, commencing with the first day of Disablement, as certified by a Medical Practitioner. If you return to work during the Waiting Period, the Waiting Period starts again unless they return to work once and for a period of no more than 5 consecutive days, as certified by a Medical Practitioner.
War (does not apply to SalarySafe)	includes an act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.



RATE TABLES

Death and TPD

Automatic age-based Death and TPD cover and weekly costs

The table below shows the amount of automatic age-based cover you receive based on your age at your next birthday and the weekly Premium you will be charged based on your age at your next birthday, gender and an Occupational Rating of Unknown or Light Blue.

Age at your next birthday	Automatic age-based cover		Weekly cost based on an Unknown or Light Blue Occupational Rating		
	Death	TPD	Male	Female	Unisex
12 to 16	\$28,273	\$0	\$0.17	\$0.13	\$0.16
17	\$28,273	\$56,546	\$0.76	\$0.57	\$0.69
18	\$28,273	\$56,546	\$0.77	\$0.58	\$0.70
19	\$28,273	\$56,546	\$0.79	\$0.59	\$0.71
20	\$56,546	\$113,092	\$1.61	\$1.21	\$1.43
21	\$56,546	\$113,092	\$1.64	\$1.23	\$1.46
22	\$56,546	\$113,092	\$1.67	\$1.26	\$1.47
23	\$56,546	\$113,092	\$1.71	\$1.28	\$1.49
24	\$56,546	\$113,092	\$1.74	\$1.31	\$1.52
25	\$56,546	\$113,092	\$1.78	\$1.33	\$1.55
26	\$113,092	\$169,638	\$2.92	\$2.20	\$2.55
27	\$113,092	\$169,638	\$2.98	\$2.24	\$2.60
28	\$113,092	\$169,638	\$3.04	\$2.29	\$2.64
29	\$113,092	\$169,638	\$3.10	\$2.33	\$2.68
30	\$113,092	\$169,638	\$3.17	\$2.38	\$2.73
31	\$141,365	\$169,638	\$3.46	\$2.60	\$2.99
32	\$141,365	\$169,638	\$3.53	\$2.65	\$3.04
33	\$141,365	\$169,638	\$3.60	\$2.71	\$3.11
34	\$141,365	\$169,638	\$3.67	\$2.76	\$3.12
35	\$141,365	\$169,638	\$3.75	\$2.82	\$3.18
36	\$169,638	\$169,638	\$4.07	\$3.06	\$3.46
37	\$171,870	\$143,225	\$3.77	\$2.83	\$3.21
38	\$171,870	\$143,225	\$3.85	\$2.89	\$3.24
39	\$172,986	\$144,155	\$3.95	\$2.97	\$3.29
40	\$174,102	\$145,085	\$4.06	\$3.05	\$3.33
41	\$134,810	\$134,810	\$3.79	\$2.85	\$3.09
42	\$121,145	\$121,145	\$3.74	\$2.81	\$3.08
43	\$106,190	\$106,190	\$3.74	\$2.81	\$3.08
44	\$93,670	\$93,670	\$3.76	\$2.83	\$3.09
45	\$93,378	\$93,378	\$4.27	\$3.21	\$3.67
46	\$82,086	\$82,086	\$4.28	\$3.22	\$3.67
47	\$70,986	\$70,986	\$4.22	\$3.18	\$3.71
48	\$70,679	\$70,679	\$4.79	\$3.60	\$4.29
49	\$62,867	\$62,867	\$4.86	\$3.65	\$4.32
50	\$57,752	\$57,752	\$5.09	\$3.83	\$4.71
51	\$50,912	\$50,912	\$5.03	\$3.78	\$4.66
52	\$46,992	\$46,992	\$5.20	\$3.91	\$4.82
53	\$43,080	\$43,080	\$5.34	\$4.01	\$4.93
54	\$35,248	\$35,248	\$4.89	\$3.68	\$4.54
55	\$39,160	\$39,160	\$6.08	\$4.57	\$5.63
56	\$34,870	\$34,870	\$6.07	\$4.56	\$5.64
57	\$29,890	\$29,890	\$5.82	\$4.38	\$5.47
58	\$24,910	\$24,910	\$5.44	\$4.09	\$5.10
59	\$22,420	\$22,420	\$5.48	\$4.12	\$5.14
60	\$19,930	\$19,930	\$5.46	\$4.10	\$5.12
61	\$14,192	\$14,192	\$4.27	\$3.21	\$4.01
62	\$13,384	\$13,384	\$4.43	\$3.33	\$4.16
63	\$12,168	\$12,168	\$4.39	\$3.30	\$4.12
64	\$11,352	\$11,352	\$4.43	\$3.33	\$4.15
65	\$10,136	\$10,136	\$4.27	\$3.21	\$4.00
66	\$10,136	\$10,136	\$4.61	\$3.47	\$4.32
67	\$10,136	\$10,136	\$4.84	\$3.64	\$4.54
68	\$10,136	\$10,136	\$5.08	\$3.82	\$4.72
69	\$10,136	\$10,136	\$5.34	\$4.01	\$4.91
70	\$10,136	\$10,136	\$5.60	\$4.21	\$4.96

Annual Premium rates for other Death and TPD cover options

Age at your next birthday	Annual Premium rates per \$1,000 of cover, based on an Occupational Rating of Unknown or Light Blue.					
	Death cover only			TPD cover only		
	Male	Female	Unisex	Male	Female	Unisex
12 to 16	\$0.3140	\$0.2361	\$0.2866	\$0.5263	\$0.3957	\$0.4794
17	\$0.3203	\$0.2409	\$0.2925	\$0.5370	\$0.4037	\$0.4890
18	\$0.3266	\$0.2456	\$0.2953	\$0.5476	\$0.4118	\$0.4940
19	\$0.3330	\$0.2504	\$0.2996	\$0.5583	\$0.4197	\$0.5011
20	\$0.3393	\$0.2551	\$0.3024	\$0.5688	\$0.4277	\$0.5057
21	\$0.3466	\$0.2605	\$0.3088	\$0.5805	\$0.4366	\$0.5160
22	\$0.3538	\$0.2660	\$0.3106	\$0.5922	\$0.4453	\$0.5187
23	\$0.3611	\$0.2714	\$0.3169	\$0.6039	\$0.4541	\$0.5289
24	\$0.3682	\$0.2769	\$0.3217	\$0.6157	\$0.4628	\$0.5365
25	\$0.3755	\$0.2823	\$0.3279	\$0.6284	\$0.4725	\$0.5476
26	\$0.3828	\$0.2877	\$0.3344	\$0.6412	\$0.4821	\$0.5587
27	\$0.3900	\$0.2933	\$0.3406	\$0.6539	\$0.4917	\$0.5698
28	\$0.3982	\$0.2993	\$0.3460	\$0.6667	\$0.5012	\$0.5780
29	\$0.4063	\$0.3055	\$0.3513	\$0.6805	\$0.5116	\$0.5871
30	\$0.4144	\$0.3116	\$0.3584	\$0.6944	\$0.5221	\$0.5990
31	\$0.4225	\$0.3178	\$0.3653	\$0.7082	\$0.5325	\$0.6109
32	\$0.4307	\$0.3238	\$0.3725	\$0.7220	\$0.5428	\$0.6228
33	\$0.4398	\$0.3307	\$0.3802	\$0.7369	\$0.5540	\$0.6356
34	\$0.4488	\$0.3374	\$0.3821	\$0.7517	\$0.5652	\$0.6386
35	\$0.4579	\$0.3443	\$0.3899	\$0.7666	\$0.5764	\$0.6513
36	\$0.4669	\$0.3511	\$0.3976	\$0.7815	\$0.5876	\$0.6638
37	\$0.4759	\$0.3579	\$0.4052	\$0.7974	\$0.5996	\$0.6774
38	\$0.4859	\$0.3653	\$0.4095	\$0.8135	\$0.6116	\$0.6839
39	\$0.4959	\$0.3729	\$0.4136	\$0.8294	\$0.6235	\$0.6900
40	\$0.5059	\$0.3803	\$0.4156	\$0.8464	\$0.6363	\$0.6938
41	\$0.5466	\$0.4110	\$0.4462	\$0.9144	\$0.6875	\$0.7447
42	\$0.6009	\$0.4518	\$0.4947	\$1.0059	\$0.7563	\$0.8263
43	\$0.6850	\$0.5150	\$0.5652	\$1.1466	\$0.8621	\$0.9440
44	\$0.7809	\$0.5872	\$0.6430	\$1.3072	\$0.9829	\$1.0739
45	\$0.8904	\$0.6695	\$0.7659	\$1.4902	\$1.1204	\$1.2790
46	\$1.0153	\$0.7634	\$0.8716	\$1.6989	\$1.2773	\$1.4551
47	\$1.1573	\$0.8702	\$1.0179	\$1.9367	\$1.4561	\$1.6995
48	\$1.3193	\$0.9920	\$1.1812	\$2.2078	\$1.6601	\$1.9722
49	\$1.5039	\$1.1307	\$1.3400	\$2.5170	\$1.8924	\$2.2373
50	\$1.7148	\$1.2893	\$1.5880	\$2.8693	\$2.1574	\$2.6511
51	\$1.9202	\$1.4438	\$1.7833	\$3.2136	\$2.4163	\$2.9776
52	\$2.1509	\$1.6172	\$1.9975	\$3.5993	\$2.7063	\$3.3348
53	\$2.4087	\$1.8111	\$2.2307	\$4.0312	\$3.0310	\$3.7245
54	\$2.6975	\$2.0281	\$2.5099	\$4.5149	\$3.3947	\$4.1912
55	\$3.0214	\$2.2717	\$2.8007	\$5.0568	\$3.8020	\$4.6764
56	\$3.3842	\$2.5446	\$3.1490	\$5.6635	\$4.2583	\$5.2575
57	\$3.7905	\$2.8500	\$3.5635	\$6.3432	\$4.7693	\$5.9495
58	\$4.2457	\$3.1923	\$3.9914	\$7.1043	\$5.3416	\$6.6634
59	\$4.7551	\$3.5753	\$4.4663	\$7.9569	\$5.9826	\$7.4560
60	\$5.3261	\$4.0046	\$5.0026	\$8.9117	\$6.7005	\$8.3507
61	\$5.8590	\$4.4053	\$5.5031	\$9.8028	\$7.3706	\$9.1858
62	\$6.4454	\$4.8462	\$6.0539	\$10.7831	\$8.1076	\$10.1045
63	\$7.0254	\$5.2824	\$6.5987	\$11.7537	\$8.8373	\$11.0139
64	\$7.5874	\$5.7048	\$7.1265	\$12.6939	\$9.5443	\$11.8950
65	\$8.1945	\$6.1613	\$7.6967	\$13.7094	\$10.3079	\$12.8465
66	\$8.8497	\$6.6540	\$8.3120	\$14.8062	\$11.1324	\$13.8743
67	\$9.2922	\$6.9867	\$8.7277	\$15.5465	\$11.6891	\$14.5679
68	\$9.7564	\$7.3357	\$9.0780	\$16.3238	\$12.2735	\$15.1535
69	\$10.2441	\$7.7024	\$9.4418	\$17.1400	\$12.8872	\$15.7610
70	\$10.7563	\$8.0875	\$9.5363	\$17.9970	\$13.5316	\$15.9186

Non-automatic Income Protection Premium rates

Annual Premium rates per \$100 of monthly benefit, based on an Occupational Rating of Unknown or Light Blue.

Two-year Benefit Period

Benefit Period	2 years								
Waiting Period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$3.6687	\$4.7361	\$4.0984	\$2.5322	\$3.2571	\$2.8243	\$1.0463	\$1.3331	\$1.1624
17	\$3.6687	\$4.7361	\$4.0984	\$2.5177	\$3.2380	\$2.8081	\$1.0463	\$1.3331	\$1.1624
18	\$3.6687	\$4.7361	\$4.0984	\$2.5036	\$3.2197	\$2.7924	\$1.0463	\$1.3331	\$1.1624
19	\$3.6687	\$4.7361	\$4.0984	\$2.4893	\$3.2012	\$2.7762	\$1.0463	\$1.3331	\$1.1624
20	\$3.6687	\$4.7361	\$4.0984	\$2.4753	\$3.1828	\$2.7602	\$1.0463	\$1.3331	\$1.1624
21	\$3.6687	\$4.7288	\$4.0956	\$2.4608	\$3.1597	\$2.7426	\$1.0463	\$1.3315	\$1.1618
22	\$3.6687	\$4.7233	\$4.0937	\$2.4467	\$3.1330	\$2.7237	\$1.0463	\$1.3233	\$1.1588
23	\$3.6687	\$4.7170	\$4.0912	\$2.4324	\$3.1217	\$2.7105	\$1.0463	\$1.3375	\$1.1639
24	\$3.6687	\$4.7284	\$4.0954	\$2.4184	\$3.1074	\$2.6960	\$1.0463	\$1.3361	\$1.1635
25	\$3.6687	\$4.7051	\$4.0868	\$2.4043	\$3.0778	\$2.6760	\$1.0463	\$1.3346	\$1.1630
26	\$3.6687	\$4.8082	\$4.1250	\$2.3898	\$3.1823	\$2.7056	\$1.0463	\$1.4386	\$1.2014
27	\$3.6987	\$4.9610	\$4.2006	\$2.3717	\$3.2760	\$2.7285	\$1.3656	\$1.9984	\$1.6126
28	\$3.7573	\$5.1385	\$4.3040	\$2.3738	\$3.3476	\$2.7565	\$1.3509	\$2.0238	\$1.6126
29	\$3.8535	\$5.3859	\$4.4568	\$2.3967	\$3.4610	\$2.8132	\$1.3474	\$2.0744	\$1.6290
30	\$3.9755	\$5.6337	\$4.6265	\$2.4377	\$3.5713	\$2.8802	\$1.3583	\$2.1233	\$1.6542
31	\$4.1303	\$5.9485	\$4.8420	\$2.4996	\$3.6933	\$2.9650	\$1.3841	\$2.1504	\$1.6808
32	\$4.3111	\$6.2889	\$5.0837	\$2.5771	\$3.8350	\$3.0671	\$1.4211	\$2.1991	\$1.7222
33	\$4.5177	\$6.6927	\$5.3653	\$2.6716	\$4.0284	\$3.1987	\$1.4727	\$2.2976	\$1.7917
34	\$4.7540	\$7.1175	\$5.6734	\$2.7827	\$4.2134	\$3.3384	\$1.5357	\$2.3764	\$1.8612
35	\$5.0125	\$7.5661	\$6.0045	\$2.9114	\$4.4159	\$3.4955	\$1.6166	\$2.4751	\$1.9494
36	\$5.3042	\$8.0375	\$6.3655	\$3.0570	\$4.6637	\$3.6805	\$1.7088	\$2.6395	\$2.0693
37	\$5.6181	\$8.5768	\$6.7658	\$3.2225	\$4.9449	\$3.8903	\$1.8234	\$2.8230	\$2.2105
38	\$5.9648	\$9.1289	\$7.1919	\$3.4070	\$5.2500	\$4.1213	\$1.9524	\$3.0444	\$2.3749
39	\$6.3378	\$9.7308	\$7.6530	\$3.6147	\$5.5971	\$4.3823	\$2.1078	\$3.3094	\$2.5723
40	\$6.7437	\$10.3263	\$8.1331	\$3.8453	\$5.9539	\$4.6620	\$2.2848	\$3.5994	\$2.7926
41	\$7.1828	\$10.9973	\$8.6621	\$4.1215	\$6.4128	\$5.0083	\$2.4877	\$3.9661	\$3.0582
42	\$7.6551	\$11.6861	\$9.2190	\$4.4327	\$6.8802	\$5.3800	\$2.7277	\$4.3378	\$3.3491
43	\$8.1682	\$12.4186	\$9.8179	\$4.7783	\$7.4269	\$5.8036	\$3.0007	\$4.8094	\$3.6983
44	\$8.7219	\$13.1678	\$10.4494	\$5.1637	\$7.9821	\$6.2555	\$3.3144	\$5.2872	\$4.0757
45	\$9.3238	\$13.9499	\$11.1233	\$5.5938	\$8.6031	\$6.7601	\$3.6727	\$5.8485	\$4.5123
46	\$9.9769	\$14.8216	\$11.8637	\$6.0772	\$9.3045	\$7.3286	\$4.0862	\$6.4871	\$5.0131
47	\$10.6859	\$15.6790	\$12.6342	\$6.6148	\$10.0206	\$7.9374	\$4.5547	\$7.1570	\$5.5606
48	\$11.4610	\$16.6438	\$13.4868	\$7.2179	\$10.8329	\$8.6237	\$5.0900	\$7.9187	\$6.1847
49	\$12.3022	\$17.6501	\$14.3970	\$7.8914	\$11.6762	\$9.3664	\$5.6990	\$8.7072	\$6.8657
50	\$13.2250	\$18.7142	\$15.3810	\$8.6426	\$12.5756	\$10.1793	\$6.3855	\$9.5525	\$7.6178
51	\$14.2330	\$19.8143	\$16.4323	\$9.4855	\$13.5440	\$11.0767	\$7.1681	\$10.4830	\$8.4624
52	\$15.3403	\$21.0279	\$17.5894	\$10.4242	\$14.5807	\$12.0605	\$8.0466	\$11.4624	\$9.3864
53	\$16.5583	\$22.3047	\$18.8406	\$11.4731	\$15.6889	\$13.1412	\$9.0357	\$12.5181	\$10.4093
54	\$17.8981	\$23.7122	\$20.2182	\$12.6452	\$16.8599	\$14.3239	\$10.1506	\$13.6055	\$11.5246
55	\$19.3744	\$25.1801	\$21.7054	\$13.9505	\$18.0951	\$15.6156	\$11.3980	\$14.7609	\$12.7497
56	\$21.0097	\$26.8071	\$23.3531	\$15.4037	\$19.4177	\$17.0342	\$12.7896	\$15.9720	\$14.0876
57	\$22.8220	\$28.5602	\$25.1603	\$17.0253	\$20.7995	\$18.5823	\$14.3474	\$17.2137	\$15.5432
58	\$24.8302	\$30.4750	\$27.1528	\$18.8263	\$22.2611	\$20.2749	\$16.0787	\$18.5010	\$17.1263
59	\$27.0667	\$32.5750	\$29.3599	\$20.8301	\$23.7938	\$22.1229	\$18.0016	\$19.8118	\$18.8410
60	\$29.5581	\$34.8680	\$31.8016	\$23.0534	\$25.4052	\$24.1408	\$20.1310	\$21.1537	\$20.6991
61	\$32.3415	\$37.3855	\$34.5127	\$25.5238	\$27.0835	\$26.3416	\$22.4897	\$22.4984	\$22.7048
62	\$35.4566	\$40.1451	\$37.5255	\$28.2635	\$28.8359	\$28.7414	\$25.0919	\$23.8495	\$24.8684
63	\$38.9521	\$43.2155	\$40.8967	\$31.3043	\$30.8125	\$31.4171	\$27.9638	\$25.3951	\$27.2765
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Five-year Benefit Period

Benefit Period	5 years								
Waiting Period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$6.5066	\$8.9212	\$7.4613	\$4.6208	\$6.3981	\$5.3220	\$2.7344	\$3.8747	\$3.1821
17	\$6.5066	\$8.9212	\$7.4613	\$4.5971	\$6.3666	\$5.2949	\$2.7344	\$3.8747	\$3.1821
18	\$6.5066	\$8.9212	\$7.4613	\$4.5734	\$6.3349	\$5.2685	\$2.7344	\$3.8747	\$3.1821
19	\$6.5066	\$8.9212	\$7.4613	\$4.5497	\$6.3034	\$5.2416	\$2.7344	\$3.8747	\$3.1821
20	\$6.5066	\$8.9212	\$7.4613	\$4.5263	\$6.2719	\$5.2147	\$2.7344	\$3.8747	\$3.1821
21	\$6.5066	\$8.7784	\$7.4086	\$4.5028	\$6.1734	\$5.1635	\$2.7344	\$3.8747	\$3.1821
22	\$6.5066	\$8.6751	\$7.3704	\$4.4791	\$6.0950	\$5.1192	\$2.7344	\$3.8747	\$3.1821
23	\$6.5066	\$8.5575	\$7.3267	\$4.4558	\$6.0110	\$5.0732	\$2.7344	\$3.8747	\$3.1821
24	\$6.5066	\$8.4586	\$7.2902	\$4.4321	\$5.9373	\$5.0310	\$2.7344	\$3.8747	\$3.1821
25	\$6.5066	\$8.3305	\$7.2429	\$4.4083	\$5.8521	\$4.9841	\$2.7344	\$3.8747	\$3.1821
26	\$6.5066	\$8.2994	\$7.2314	\$4.3848	\$5.8105	\$4.9537	\$2.7344	\$3.8747	\$3.1821
27	\$6.6228	\$8.6295	\$7.4279	\$4.3999	\$6.0965	\$5.0692	\$2.7145	\$4.1756	\$3.2808
28	\$6.7988	\$9.0447	\$7.6940	\$4.4531	\$6.3867	\$5.2105	\$2.7195	\$4.4224	\$3.3753
29	\$7.0405	\$9.5928	\$8.0514	\$4.5467	\$6.7101	\$5.3901	\$2.7497	\$4.6330	\$3.4726
30	\$7.3378	\$10.1829	\$8.4596	\$4.6748	\$7.0365	\$5.5929	\$2.8054	\$4.8275	\$3.5799
31	\$7.6902	\$10.8992	\$8.9500	\$4.8407	\$7.4138	\$5.8384	\$2.8907	\$5.0291	\$3.7090
32	\$8.1033	\$11.6798	\$9.5031	\$5.0394	\$7.8061	\$6.1106	\$2.9967	\$5.2235	\$3.8489
33	\$8.5716	\$12.6443	\$10.1594	\$5.2742	\$8.2862	\$6.4384	\$3.1324	\$5.4560	\$4.0217
34	\$9.0955	\$13.6466	\$10.8652	\$5.5417	\$8.7891	\$6.7954	\$3.2934	\$5.7162	\$4.2210
35	\$9.6795	\$14.7439	\$11.6447	\$5.8498	\$9.3545	\$7.2017	\$3.4900	\$6.0335	\$4.4640
36	\$10.3192	\$15.9111	\$12.4856	\$6.1925	\$9.9729	\$7.6499	\$3.7168	\$6.4098	\$4.7483
37	\$11.0191	\$17.2133	\$13.4150	\$6.5812	\$10.6791	\$8.1596	\$3.9885	\$6.8622	\$5.0894
38	\$11.7846	\$18.5793	\$14.4100	\$7.0138	\$11.4559	\$8.7236	\$4.3008	\$7.4054	\$5.4900
39	\$12.6158	\$20.0934	\$15.5016	\$7.4968	\$12.3362	\$9.3582	\$4.6637	\$8.0432	\$5.9581
40	\$13.5169	\$21.6571	\$16.6564	\$8.0405	\$13.3035	\$10.0638	\$5.0915	\$8.8057	\$6.5140
41	\$14.4992	\$23.3711	\$17.9189	\$8.6841	\$14.4436	\$10.8971	\$5.5801	\$9.6789	\$7.1492
42	\$15.5667	\$25.1647	\$19.2652	\$9.4076	\$15.7046	\$11.8264	\$6.1490	\$10.6999	\$7.8910
43	\$16.7200	\$27.1058	\$20.7207	\$10.2184	\$17.1030	\$12.8623	\$6.8088	\$11.8574	\$8.7413
44	\$17.9840	\$29.1236	\$22.2755	\$11.1279	\$18.6215	\$14.0057	\$7.5642	\$13.1632	\$9.7073
45	\$19.3538	\$31.2652	\$23.9438	\$12.1512	\$20.2927	\$15.2783	\$8.4407	\$14.6402	\$10.8144
46	\$20.8547	\$33.6223	\$25.7756	\$13.3035	\$22.1498	\$16.7024	\$9.4479	\$16.2920	\$12.0695
47	\$22.4967	\$36.0644	\$27.7292	\$14.5979	\$24.1431	\$18.2677	\$10.6012	\$18.1110	\$13.4801
48	\$24.2894	\$38.7223	\$29.8591	\$16.0520	\$26.3254	\$20.0046	\$11.9207	\$20.1079	\$15.0627
49	\$26.2584	\$41.5454	\$32.1628	\$17.6900	\$28.6875	\$21.9263	\$13.4316	\$22.2970	\$16.8386
50	\$28.4292	\$44.6059	\$34.6832	\$19.5346	\$31.2549	\$24.0557	\$15.1538	\$24.6790	\$18.8213
51	\$30.8162	\$47.7872	\$37.3865	\$21.6042	\$33.9803	\$26.3876	\$17.1079	\$27.2412	\$21.0187
52	\$33.4501	\$51.2933	\$40.3679	\$23.9324	\$36.9476	\$28.9741	\$19.3288	\$30.0088	\$23.4631
53	\$36.3611	\$55.0183	\$43.6076	\$26.5461	\$40.1083	\$31.8148	\$21.8419	\$32.9622	\$26.1626
54	\$39.5890	\$59.1421	\$47.1975	\$29.4788	\$43.5221	\$34.9530	\$24.6771	\$36.1036	\$29.1377
55	\$43.1697	\$63.5034	\$51.1008	\$32.7625	\$47.1349	\$38.3895	\$27.8649	\$39.4321	\$32.4078
56	\$47.1486	\$68.3411	\$55.4348	\$36.4426	\$51.0182	\$42.1796	\$31.4509	\$42.9406	\$35.9988
57	\$51.5802	\$73.5084	\$60.1805	\$40.5605	\$55.1170	\$46.3292	\$35.4696	\$46.6208	\$39.9300
58	\$56.5310	\$79.2164	\$65.4581	\$45.1645	\$59.4924	\$50.8920	\$39.9620	\$50.4638	\$44.2245
59	\$62.0605	\$85.4456	\$71.2986	\$50.3042	\$64.1231	\$55.8917	\$44.9728	\$54.4534	\$48.9048
60	\$68.2599	\$92.2587	\$77.7834	\$56.0387	\$69.0228	\$61.3712	\$50.5478	\$58.5837	\$53.9977
61	\$74.7426	\$99.9816	\$84.7860	\$61.7417	\$74.6939	\$67.1162	\$55.9551	\$63.4387	\$59.2513
62	\$81.8408	\$108.3514	\$92.4218	\$67.3703	\$81.1430	\$73.1014	\$60.9901	\$69.1463	\$64.5828
63	\$89.2101	\$118.1042	\$100.7427	\$73.3885	\$88.3594	\$79.6196	\$66.4778	\$75.3673	\$70.3935
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Benefit Period to age 65

Benefit Period	To age 65								
Waiting Period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$16.4336	\$24.0664	\$18.9395	\$12.6945	\$19.0768	\$14.8058	\$8.9552	\$14.0874	\$10.6722
17	\$16.4336	\$24.0664	\$18.9395	\$12.6477	\$19.0147	\$14.7540	\$8.9552	\$14.0874	\$10.6722
18	\$16.4336	\$24.0664	\$18.9395	\$12.6008	\$18.9523	\$14.7023	\$8.9552	\$14.0874	\$10.6722
19	\$16.4147	\$24.0391	\$18.9179	\$12.5385	\$18.8664	\$14.6324	\$8.9426	\$14.0677	\$10.6571
20	\$16.3897	\$24.0022	\$18.8891	\$12.4734	\$18.7763	\$14.5595	\$8.9300	\$14.0484	\$10.6422
21	\$16.3586	\$23.8791	\$18.8250	\$12.4022	\$18.6299	\$14.4619	\$8.9114	\$13.9982	\$10.6124
22	\$16.3336	\$23.8256	\$18.7900	\$12.3341	\$18.5123	\$14.3772	\$8.8927	\$13.9402	\$10.5796
23	\$16.3021	\$23.7340	\$18.7375	\$12.2630	\$18.3941	\$14.2901	\$8.8740	\$13.9133	\$10.5584
24	\$16.2645	\$23.6945	\$18.6999	\$12.1859	\$18.2471	\$14.1889	\$8.8490	\$13.7901	\$10.4983
25	\$16.2332	\$23.5502	\$18.6281	\$12.1118	\$18.0926	\$14.0870	\$8.8238	\$13.7390	\$10.4643
26	\$16.1645	\$23.9639	\$18.7345	\$12.0177	\$18.7352	\$14.2603	\$8.7925	\$14.6683	\$10.7804
27	\$16.7528	\$25.3945	\$19.6180	\$12.3037	\$19.8662	\$14.8470	\$8.9300	\$15.6744	\$11.2293
28	\$17.4974	\$27.0123	\$20.6667	\$12.6899	\$21.0204	\$15.5047	\$9.1367	\$16.5917	\$11.6892
29	\$18.3985	\$28.8683	\$21.8988	\$13.1752	\$22.2132	\$16.2378	\$9.4122	\$17.4189	\$12.1596
30	\$19.4437	\$31.0336	\$23.3325	\$13.7487	\$23.4278	\$17.0342	\$9.7501	\$18.0873	\$12.6118
31	\$20.6327	\$33.4118	\$24.9327	\$14.4052	\$24.7462	\$17.9197	\$10.1443	\$18.8173	\$13.1212
32	\$21.9595	\$35.9654	\$26.6822	\$15.1519	\$26.1639	\$18.8973	\$10.6136	\$19.6295	\$13.7073
33	\$23.4238	\$38.7353	\$28.5955	\$15.9839	\$27.6826	\$19.9645	\$11.1518	\$20.5042	\$14.3588
34	\$25.0196	\$41.7520	\$30.6800	\$16.9050	\$29.2950	\$21.1210	\$11.7713	\$21.4139	\$15.0736
35	\$26.7469	\$44.8894	\$32.8902	\$17.9183	\$31.1266	\$22.4144	\$12.4784	\$22.6468	\$15.9598
36	\$28.5991	\$48.2110	\$35.2449	\$19.0243	\$33.0807	\$23.8098	\$13.2796	\$24.0022	\$16.9489
37	\$30.5829	\$51.6751	\$37.7330	\$20.2411	\$35.1950	\$25.3321	\$14.1996	\$25.5675	\$18.0877
38	\$32.6918	\$55.2676	\$40.3454	\$21.5731	\$37.5325	\$27.0068	\$15.2506	\$27.4474	\$19.4223
39	\$34.9322	\$58.9025	\$43.0553	\$23.0318	\$40.0634	\$28.8305	\$16.4462	\$29.6377	\$20.9586
40	\$37.3103	\$62.7050	\$45.9113	\$24.6353	\$42.8318	\$30.8303	\$17.8103	\$32.1308	\$22.7096
41	\$39.8196	\$66.6227	\$48.8912	\$26.4814	\$45.9755	\$33.1168	\$19.3622	\$34.9549	\$24.6975
42	\$42.4731	\$70.5392	\$51.9603	\$28.5128	\$49.3361	\$35.5971	\$21.1271	\$38.1188	\$26.9405
43	\$45.2642	\$74.5049	\$55.1330	\$30.7398	\$52.9005	\$38.2731	\$23.1235	\$41.5714	\$29.4321
44	\$48.2118	\$78.5967	\$58.4489	\$33.1821	\$56.7951	\$41.2028	\$25.3701	\$45.4637	\$32.2388
45	\$51.3032	\$82.5812	\$61.8156	\$35.8518	\$60.7545	\$44.2974	\$27.8920	\$49.5102	\$35.2729
46	\$54.5513	\$86.6214	\$65.3003	\$38.7671	\$64.9583	\$47.6337	\$30.7081	\$53.8978	\$38.6133
47	\$57.9493	\$90.6505	\$68.8745	\$41.9305	\$69.2488	\$51.1558	\$33.8247	\$58.4189	\$42.1896
48	\$61.4977	\$94.5613	\$72.4998	\$45.3514	\$73.6075	\$54.8633	\$37.2540	\$63.0989	\$46.0186
49	\$65.1771	\$98.3890	\$76.1771	\$49.0243	\$77.9797	\$58.7328	\$40.9964	\$67.8361	\$50.0630
50	\$68.9823	\$102.0837	\$79.8844	\$52.9404	\$82.3127	\$62.7398	\$45.0389	\$72.5747	\$54.2955
51	\$72.8746	\$105.5355	\$83.5586	\$57.0709	\$86.3822	\$66.7857	\$49.3571	\$77.0335	\$58.5988
52	\$76.8298	\$108.7575	\$87.1889	\$61.3834	\$90.2523	\$70.8731	\$53.9127	\$81.3019	\$62.9815
53	\$80.7971	\$111.5873	\$90.6854	\$65.8174	\$93.6961	\$74.8820	\$58.6375	\$85.1210	\$67.3075
54	\$84.6896	\$113.9628	\$93.9710	\$70.2851	\$96.5591	\$78.7025	\$63.4437	\$88.2932	\$71.4510
55	\$88.4258	\$115.8142	\$96.9700	\$74.6722	\$98.7082	\$82.2150	\$68.1998	\$90.6585	\$75.2716
56	\$91.8677	\$116.8694	\$99.4978	\$78.8290	\$99.9602	\$85.2600	\$72.7495	\$92.0760	\$78.6213
57	\$94.8591	\$117.1097	\$101.4506	\$82.5571	\$100.1570	\$87.6565	\$76.8734	\$92.3252	\$81.2839
58	\$97.1746	\$116.3135	\$102.6075	\$85.5960	\$99.1127	\$89.1752	\$80.2967	\$91.2395	\$83.0271
59	\$98.5200	\$114.2757	\$102.7110	\$87.6097	\$96.6302	\$89.5350	\$82.6621	\$88.6282	\$83.5598
60	\$98.5074	\$110.6480	\$101.3935	\$88.1572	\$92.4410	\$88.3640	\$83.5069	\$84.2608	\$82.5103
61	\$71.9981	\$98.6276	\$83.3918	\$64.5908	\$77.2403	\$70.6094	\$61.2940	\$67.7210	\$64.9202
62	\$68.6927	\$79.8057	\$74.2186	\$61.4515	\$66.8768	\$64.7063	\$58.2588	\$61.1757	\$60.5119
63	\$61.9466	\$59.6142	\$62.3108	\$54.9471	\$54.2157	\$55.7701	\$51.8902	\$51.8580	\$52.9137
64	\$39.5910	\$43.7856	\$41.9495	\$32.7978	\$31.5771	\$32.9958	\$29.8589	\$26.2947	\$29.1221
65	\$30.0684	\$33.2636	\$31.8632	\$24.2895	\$23.4368	\$24.4556	\$21.8129	\$19.2249	\$21.2805



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