



# Significant Event Notice.

For former members of Intrust Super's Executive Super or Select Super Division (Non-smoker category) who are now members of the Hostplus Superannuation and Personal Super Plan.

20 October 2022

**i** This Significant Event Notice outlines important changes to your insurance, as a former member of Intrust Super. If you still hold Death and Total and Permanent Disablement cover, please take the time to read through the information provided.

## Your Death and Total and Permanent Disablement insurance cover, and the premiums you pay, will change from 1 December 2022 (the "Transfer Date").

### Grandfathered Cover

When Intrust Super merged with Hostplus on 26 November 2021, any Death and Total & Permanent Disablement (TPD) insurance cover you held with Intrust Super was transferred to Hostplus ("Grandfathered Cover"). Hostplus negotiated with our insurer (MetLife) to retain your Grandfathered Cover, however the relevant policy terms, conditions and premiums are due to expire on 30 November 2022.

### What are the changes?

Effective 1 December 2022 (the "Transfer Date"), your Grandfathered Cover will convert to the same cover terms, conditions and premiums as applicable to other Hostplus members under the Hostplus policy ("Hostplus Cover"). These terms, conditions and premiums are summarised below under "How this affects you".

For the months of December 2022 and January 2023, you'll continue to pay premiums at your existing Grandfathered Cover rates.

In February 2023, your premiums will increase in line with the Hostplus Cover rates. In February, we will also adjust the premiums you paid over December 2022 and January 2023 to reflect the correct Hostplus Cover rates. This is a backdated adjustment.

To read the full terms, conditions and premiums, please see the latest [Hostplus Product Disclosure Statement \(PDS\)](#).

## Why your insurance is changing

Hostplus has reviewed the terms of the Grandfathered Cover and we believe it's in all Hostplus members' best financial interests to align the Grandfathered Cover with the current Hostplus Death and TPD terms and conditions.

In recent years, like many other funds, the number of TPD claims we've paid has been a lot higher than in previous years. As a result, the premiums you pay under your current Intrust terms no longer reflect the actual cost of your insurance. We believe it's much fairer to set fixed cover premiums in line with a member's age, gender, occupation and claims experience. After the Transfer Date, your new premium rates will more accurately reflect the actual cost of your insurance. Further, given that the Grandfathered Cover premium rates are due to expire on 30 November 2022, premiums for the Grandfathered Cover would also increase after that date.

### **i** What's Death insurance?

**Death insurance, also known as life insurance, pays your loved ones a lump sum benefit when you pass away.**

### What's TPD insurance?

**Total and Permanent Disablement (TPD) insurance pays you a lump sum benefit should you suffer an illness or injury that leaves you totally and permanently disabled.**

## When will this change take place?

The key dates to be aware of are:

- The changes to your cover will become effective on 1 December 2022.
- The increase to premiums will commence in February 2023.
- The backdated adjustment will occur in February 2023.
- We will send you a confirmation letter to explain your new level of cover and your new weekly premiums in February 2023.
- You'll be able to view your new cover and your new premiums in Member Online from February 2023.

Refer to the 'Actions you can take' section for additional details.

## Who does this change affect?

This insurance change affects you if you still hold Grandfathered Cover (in respect of **Death** and **TPD** insurance cover). You were a member of Intrust Super's "Executive" or "Select Super" division, and according to our records you're a non-smoker.

There is no impact to any PayGuard **Income Protection** insurance cover you may have under the former Intrust Super policy terms. PayGuard insurance provided through Hostplus is issued by Certain Underwriters at Lloyd's.

## How this affects you

**The premiums you pay will change**, in respect of the Death and TPD cover that you hold on and from the Transfer Date. Please refer to **table 1.1** in the Appendix of this document to see how this affects you.

The majority of former Intrust Executive Super and Select Super division members will receive a premium increase. Given the increased cost of cover, you should consider the impact of the premiums on your retirement savings. To calculate your new insurance premiums now, go to [hostplus.com.au/insurance](https://hostplus.com.au/insurance) and use our [insurance premium calculator tool](#).

**Hostplus does not provide premium rates that distinguish members by their smoker status, so your current Intrust Super non-smoker status will no longer apply.** However, **Hostplus does provide premium rates that consider a member's occupation, so we will assign you an occupational rating**, which also impacts the premiums you pay.

You'll be assigned a "Management/Clerical (White Collar)" occupational rating. Depending on the type of work you do, you may be eligible for an occupational rating that reduces the premiums you pay. Please refer to **table 1.2** of the appendix to see the Hostplus fixed cover occupational rating factors.

Up until the age of 60, your existing cover is "fixed", meaning your premiums increase as you get older, but your level of cover stays the same. You'll receive Hostplus' fixed cover, equivalent to your Grandfathered Cover at the Transfer Date (though **new cover will be rounded up** to the nearest \$1,000).

Any restrictions, exclusions, periods of limited cover or premium loadings you currently have will continue to apply, until they expire according to the current terms.

### Your fixed TPD cover may reduce once you reach age 61

Under Hostplus policy terms, **fixed TPD cover reduces each year from age 61** by 20% of the cover held at age 60, until age 64. TPD cover then remains fixed at 20% of the cover held at age 60. This helps to control the increasing cost of TPD cover at older ages, which can adversely impact retirement savings.

- If you're already aged 61 or over at the Transfer Date, you'll retain your current level of TPD cover through to age 70. However, given the high cost of TPD cover at these ages, we encourage you to consider your insurance needs and the impact of the premiums on your retirement savings.
- If you're aged 60 or under at the Transfer Date, you'll have the Hostplus TPD-reducing terms applied once you reach age 61.

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### Example: Tom's level of cover will stay the same but his weekly premium will increase.

Tom is a 36 year old non-smoker who has \$450,000 of "fixed" Grandfathered Cover. This costs Tom \$4.24 per week.

After the Transfer Date, Tom's current cover will be transferred to an equivalent amount of Hostplus fixed cover. His current non-smoker status will no longer apply. Tom will be assigned the Management/Clerical (White collar) occupational rating.

Tom's \$450,000 of fixed cover will now cost \$10.69 per week.

If Tom applies and is eligible for the Professional occupational rating, his weekly premium will reduce to \$7.48.

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## Changes to your terms, conditions and definitions

From the Transfer Date, your Death and TPD insurance cover will align with the Hostplus terms, conditions and definitions. We've highlighted the main differences on the next page.

Please refer to the relevant Product Disclosure Statement available from [hostplus.com.au/pds](https://hostplus.com.au/pds) for further details.

What's changing?	Grandfathered Cover terms until midnight 30 November 2022	Hostplus Cover from 1 December 2022
Hostplus has a higher maximum benefit for underwritten Terminal Illness.	Intrust Super limits the maximum level of underwritten Terminal Illness benefit to \$3 million.	Hostplus' underwritten Terminal Illness benefit is unlimited.
<p><b>What's underwriting?</b></p> <p>Underwriting is the process where a life insurer assesses the risk of insuring you. The insurer assesses a range of factors including your age, occupation, health status, family health history, lifestyle, hobbies and smoking status. This process will determine how much insurance cover you are eligible for and how much it will cost you.</p>		
Hostplus has a higher maximum benefit for underwritten TPD.	Intrust Super limits the maximum level of underwritten TPD benefit to \$3 million, or \$750,000 once you reach age 60.	Hostplus has a maximum underwritten TPD benefit of \$5 million that applies to all members.
Hostplus provides default and underwritten Death and TPD cover to age 70.	Under Intrust Super's insurance policy, all cover ceases at age 65.	Under Hostplus, Death and TPD will now continue to age 70 (unless you choose to cancel it). If you're 65 or over at the transfer date, you won't be automatically provided with Death and TPD cover, but you can apply for cover.
Hostplus has a slightly more restrictive definition of TPD.	Please refer to <b>table 1.4</b> in the appendix of this document for the full TPD definitions.	Please refer to <b>table 1.4</b> in the appendix of this document for the full TPD definitions.
Fixed TPD cover reduction from age 61	Fixed TPD cover does not reduce between ages 60 and 65.	Fixed TPD cover reduces each year from age 61 by 20% of the cover held at age 60, until age 64. TPD cover then remains fixed at 20% of the cover held at age 60 through to age 70. Transition rules apply to transferring members. Full details are outlined in the "Your fixed TPD cover may reduce once you reach age 61" section above.
Hostplus has less restrictive rules for pre-existing conditions (PECs).	Intrust Super restricts cover to exclude PECs, including those PECs that occurred before the prior two years.	Hostplus only excludes PECs that occurred in the prior two years.
Hostplus has less restrictive rules relating to suicide, attempted suicide or self-inflicted injuries.	Intrust Super reduces Death claims to 25% of 1 unit of cover where the cause is suicide. Intrust Super excludes all TPD claims related to attempted suicide or self-inflicted injuries.	Hostplus does not exclude or limit cover for claims resulting from suicide, attempted suicide or self-inflicted injuries.
Hostplus has more generous overseas Death and TPD cover provisions.	Intrust Super imposes a maximum period of three years for overseas cover and excludes specific "hazardous countries".	There are no time limits on Hostplus' overseas cover and there are no specific "hazardous countries" exclusions.
Hostplus has more generous "Life Events" provisions.	<p>You can increase your cover for 4 nominated Life Events, being any of:</p> <ol style="list-style-type: none"> <li>Marriage, or</li> <li>Divorce, or</li> <li>you or your partner gives birth or adopts a child/children, or</li> <li>you purchase a home for a permanent residence.</li> </ol> <ul style="list-style-type: none"> <li>You can apply for one additional unit of cover without providing any additional medical evidence.</li> <li>You can apply within 60 days of the event occurring.</li> <li>Your additional cover is limited to one increase for each of the four different nominated events throughout your life.</li> <li>Limited cover applies to your additional cover for first 24 months, then full cover is only available when you've been in Active Employment for 30 consecutive days.</li> </ul>	<p>You can increase your cover for 6 nominated Life Events, being any of:</p> <ol style="list-style-type: none"> <li>Marriage, or</li> <li>Divorce, or</li> <li>you or your partner gives birth or adopts a child/children, or</li> <li>you obtain either a new mortgage or increasing an existing mortgage on your residence, or</li> <li>a dependent child starts secondary school, or</li> <li>you obtain either a new business loan in excess of \$100,000 or increasing an existing business loan by at least \$100,000 (excluding re-draw).</li> </ol> <ul style="list-style-type: none"> <li>You can apply for up to 4 additional units without providing any additional medical evidence, subject to a maximum sum insured increase of \$200,000.</li> <li>You can apply within 6 months of the event occurring.</li> <li>Additional cover is limited to one life event increase every 12 months, with a maximum of three increases throughout your lifetime.</li> <li>Full cover is available once you're At Work and performing all the duties of your occupation for one day.</li> </ul>
TPD waiting period	A three month waiting period applies, except in limited circumstances	A six month waiting period applies, except in limited circumstances.
Hostplus offers a parental leave premium waiver.	The parental leave premium waiver is not provided under the Intrust Super products.	Under the Hostplus policy, if you've been a member for more than 12 months, you can apply for premium-free cover for up to 12 months of employer-approved parental leave.

## Changes to Member Online

From the Transfer Date until February 2023 you won't be able to view your Hostplus Cover in **Member Online**. This is because it takes time to make these changes to your account. Member Online will show your Hostplus Cover from February 2023.

Please see "Actions you can take" for more information.

If you have any questions regarding your insurance during this period, please contact us on **1300 467 875**.

## Making a claim

If you make a TPD claim, the date you became disabled will determine whether your claim will be assessed under Grandfathered Cover or Hostplus Cover terms.

If a Death or TPD event occurs while you hold Grandfathered Cover (i.e. before the Transfer Date), the claim will be assessed in accordance with the Grandfathered Cover's terms.

If a Death or TPD event occurs once you hold Hostplus Cover (i.e. on or after the Transfer Date), the claim will be assessed in accordance with the Hostplus Cover terms.

## Actions you can take

### Between 1 December 2022 and February 2023:

- You can do nothing and your cover will convert on 1 December 2022.
- You can **cancel** your cover through **Member Online**. You can also send an online enquiry at [hostplus.com.au/help/online-enquiry](https://hostplus.com.au/help/online-enquiry) or call **1300 467 875** to speak to one of our team.
- If you'd like to make **any other changes** to your insurance during this time, we'll first need to bring forward your transfer across to the Hostplus Death and TPD terms and conditions. To do this, please complete the form available in **Member Online** from 1 December 2022 (this is because we will need to fast track administrative changes to your Member Online account). The effective date of your transfer will be backdated to 1 December 2022 and you'll be assigned a "Management/Clerical (White collar)" occupational rating. Your new premiums will begin being paid from your account.

Once your transfer request has been processed, you'll then be able to manage all your insurance as normal through **Member Online**. Refer to the "Managing your insurance" section below to see what changes you'll be able to make.

## After the change has been implemented in February 2023:

- You can manage your insurance as normal through **Member Online**. Refer to the "Managing your insurance" section below to see what changes you'll be able to make.

## Managing your insurance

### At any time (subject to the requirements outlined above in "Actions you can take"), you can:

- Review your insurance to make sure it suits your individual needs. Our online tools can help you calculate how much cover you need and how much it will cost you. Visit [hostplus.com.au/insurance](https://hostplus.com.au/insurance).
- **Cancel** your insurance cover.
- **Increase** or **decrease** your insurance cover.
- Elect to **change your occupational rating**, which may reduce the premiums you pay. You'll be able to change to the "Professional" occupational ratings if you're eligible. Please refer to **table 1.2** of the appendix to see the weekly cost per unit of Hostplus' Death and TPD unitised cover for each occupational rating.
- Convert your **fixed cover to unitised cover**, where your premium stays the same, but your level of cover reduces as you get older.
- Apply for **life events cover** increases if you are eligible.
- **Transfer insurance cover** you hold elsewhere into Hostplus if you are eligible.
- Apply for your insurance **premiums to be waived when you take parental leave**.

You can also speak to our Superannuation Advice team to get personalised advice on your insurance. Call **+1300 348 546**, Monday to Friday, 8am - 8pm AEST/AEDT to make an appointment.

# Appendix

**Table 1.1: Comparison of the current Intrust Executive and Select non-smoker Death and TPD premium rates to the Hostplus Management/Clerical (White collar) and Professional fixed cover Death and TPD premium rates**

**Table 1.2: The Hostplus fixed cover occupational rating factors**

**Table 1.3: The Hostplus fixed cover "Management/Clerical (White collar)" premium rates (shown as per \$1,000 sum insured). This table applies to former "Executive" and "Select" Intrust Super members**

**Table 1.4: Total and Permanent Disablement (TPD) definitions**

## Appendix

**Table 1.1: Comparison of the current Intrust Executive and Select non-smoker Death and TPD premium rates to the Hostplus Management/Clerical (White collar) and Professional fixed cover Death and TPD premium rates**

Age next birthday	Non-smoker comparison % increase			
	The premium increase that will apply to you when you are transferred and assigned the "Management/Clerical (White collar)" occupational rating		The premium increase that may apply to you if you apply and are eligible for the "Professional" occupational rating	
	Male	Female	Male	Female
17	136.30%	125.50%	65.40%	57.80%
18	136.30%	125.50%	65.40%	57.80%
19	136.30%	125.50%	65.40%	57.80%
20	136.30%	125.50%	65.40%	57.80%
21	132.60%	121.40%	62.80%	55.00%
22	121.80%	113.20%	55.30%	49.20%
23	121.70%	114.70%	55.20%	50.30%
24	125.40%	116.50%	57.80%	51.50%
25	118.40%	107.50%	52.90%	45.20%
26	115.20%	98.40%	50.60%	38.90%
27	116.00%	98.40%	51.20%	38.90%
28	109.70%	89.00%	46.80%	32.30%
29	107.60%	97.50%	45.30%	38.30%
30	113.90%	92.70%	49.80%	34.90%
31	119.30%	95.40%	53.50%	36.80%
32	123.40%	98.40%	56.40%	38.90%
33	126.50%	108.10%	58.50%	45.70%
34	131.30%	128.60%	61.90%	60.10%
35	137.90%	129.80%	66.50%	60.80%
36	147.50%	145.90%	73.30%	72.10%
37	152.10%	155.10%	76.50%	78.50%
38	148.00%	163.60%	73.60%	84.50%
39	151.20%	174.80%	75.80%	92.40%
40	155.50%	176.30%	78.90%	93.40%
41	161.00%	191.70%	82.70%	104.20%
42	159.40%	199.50%	81.60%	109.70%
43	169.40%	207.50%	88.60%	115.30%
44	176.70%	205.50%	93.70%	113.90%
45	180.80%	202.60%	96.50%	111.80%
46	187.50%	198.40%	101.30%	108.90%
47	189.60%	197.90%	102.70%	108.50%
48	190.60%	195.80%	103.40%	107.00%
49	195.10%	197.30%	106.60%	108.10%
50	195.90%	204.30%	107.10%	113.00%
51	194.70%	206.70%	106.30%	114.70%
52	192.10%	210.60%	104.40%	117.40%
53	189.70%	213.00%	102.80%	119.10%
54	185.70%	211.80%	100.00%	118.30%
55	179.60%	206.40%	95.70%	114.50%
56	170.80%	200.60%	89.60%	110.40%
57	163.10%	193.80%	84.20%	105.60%
58	155.60%	183.60%	78.90%	98.50%
59	149.60%	171.60%	74.70%	90.10%
60	142.00%	158.60%	69.40%	81.00%
61	135.00%	145.60%	64.50%	71.90%
62	126.10%	134.50%	58.30%	64.10%
63	120.50%	129.70%	54.40%	60.80%
64	115.00%	128.00%	50.50%	59.60%
65	109.70%	126.50%	46.80%	58.60%

**Table 1.2: The Hostplus fixed cover occupational rating factors**

Fixed Cover Occupational Rating	Occupational Rating Factor (Premium multiple)	
	Death (including Terminal Illness) Cover	TPD Cover
Professional	0.70	0.70
Management/Clerical (White Collar)	1.00	1.00
Light Blue collar	1.30	1.75
Heavy Blue Collar	1.70	3.40

**Table 1.3: The Hostplus fixed cover "Management/Clerical (White collar)" premium rates (shown as per \$1,000 sum insured)**

To calculate your new weekly insurance premium now, select the Death and TPD premium rates based on your age next birthday and gender from the table on the next page, and multiply the applicable rate by your total sum insured.

Example: Jenny is 50 years old (age next birthday 51) employed in a Management/Clerical (White collar) occupation and has \$300,000 of Death and TPD cover.

Based on the table below:

- the premium rate for Death cover for a female with an age next birthday of 51 is \$0.86 per \$1,000 sum insured per annum.
- the premium rate for TPD cover for a female with an age next birthday of 51 is \$3.34 per \$1,000 sum insured per annum.

A Management/Clerical (White collar) occupational rating factor of 1.0 applies to both the Death and TPD premium rates (see table 1.2 above).

Jenny's \$300,000 of Death cover will cost \$4.96 per week ( $\$300,000 / \$1,000 \times \$0.86 \times 1.0 / 52 = \$4.96$ ).

Her \$300,000 of TPD cover will cost \$19.27 per week ( $\$300,000 / \$1,000 \times \$3.34 \times 1.0 / 52 = \$19.27$ ).

Jenny's total weekly premium is therefore \$24.23 ( $\$4.96 + \$19.27 = \$24.23$ ).

If Jenny applies and qualifies for a Professional occupational rating, an occupational rating factor of 0.7 would then apply, so her weekly premium will reduce to \$16.96 ( $\$24.23 \times 0.7 = \$16.96$ ).

Age Next Birthday	Management/Clerical (White collar) annual premium rates per \$1,000 sum insured			
	Death Only		TPD Only	
	Male	Female	Male	Female
12-16	\$0.82	\$0.34	\$0.36	\$0.16
17	\$0.82	\$0.34	\$0.36	\$0.16
18	\$0.82	\$0.34	\$0.36	\$0.16
19	\$0.82	\$0.34	\$0.36	\$0.16
20	\$0.82	\$0.34	\$0.36	\$0.16
21	\$0.80	\$0.32	\$0.36	\$0.17
22	\$0.75	\$0.31	\$0.36	\$0.16
23	\$0.70	\$0.29	\$0.37	\$0.16
24	\$0.66	\$0.27	\$0.38	\$0.16
25	\$0.61	\$0.24	\$0.37	\$0.17
26	\$0.57	\$0.23	\$0.38	\$0.16
27	\$0.55	\$0.21	\$0.38	\$0.18
28	\$0.52	\$0.20	\$0.38	\$0.19
29	\$0.49	\$0.20	\$0.40	\$0.21
30	\$0.49	\$0.20	\$0.43	\$0.22
31	\$0.49	\$0.21	\$0.47	\$0.26
32	\$0.49	\$0.21	\$0.49	\$0.28
33	\$0.49	\$0.24	\$0.53	\$0.30
34	\$0.49	\$0.27	\$0.57	\$0.37
35	\$0.52	\$0.29	\$0.60	\$0.42
36	\$0.52	\$0.32	\$0.64	\$0.49
37	\$0.53	\$0.34	\$0.70	\$0.55
38	\$0.56	\$0.37	\$0.73	\$0.66
39	\$0.58	\$0.41	\$0.83	\$0.75
40	\$0.62	\$0.45	\$0.91	\$0.85
41	\$0.69	\$0.47	\$1.04	\$1.01
42	\$0.73	\$0.52	\$1.17	\$1.15
43	\$0.80	\$0.56	\$1.35	\$1.31
44	\$0.86	\$0.58	\$1.55	\$1.47
45	\$0.95	\$0.61	\$1.78	\$1.60
46	\$1.04	\$0.62	\$2.01	\$1.80

Age Next Birthday	Management/Clerical (White collar) annual premium rates per \$1,000 sum insured			
	Death Only		TPD Only	
	Male	Female	Male	Female
47	\$1.10	\$0.66	\$2.31	\$1.99
48	\$1.20	\$0.70	\$2.58	\$2.26
49	\$1.31	\$0.75	\$2.91	\$2.56
50	\$1.41	\$0.80	\$3.32	\$2.94
51	\$1.53	\$0.86	\$3.75	\$3.34
52	\$1.65	\$0.96	\$4.22	\$3.79
53	\$1.78	\$1.06	\$4.77	\$4.26
54	\$1.92	\$1.16	\$5.37	\$4.76
55	\$2.07	\$1.24	\$5.96	\$5.23
56	\$2.21	\$1.35	\$6.57	\$5.68
57	\$2.39	\$1.48	\$7.24	\$6.16
58	\$2.58	\$1.58	\$8.05	\$6.65
59	\$2.82	\$1.71	\$8.99	\$7.14
60	\$3.07	\$1.84	\$10.03	\$7.70
61	\$3.34	\$1.99	\$11.21	\$8.30
62	\$3.61	\$2.17	\$12.47	\$9.04
63	\$3.90	\$2.39	\$13.83	\$9.95
64	\$4.20	\$2.66	\$15.32	\$11.06
65	\$4.50	\$2.95	\$16.97	\$12.32
66	\$4.99	\$3.28	\$17.59	\$12.76
67	\$5.54	\$3.64	\$17.59	\$12.76
68	\$6.15	\$4.04	\$17.59	\$12.76
69	\$6.83	\$4.48	\$17.59	\$12.76
70	\$7.58	\$4.97	\$17.59	\$12.76

The rates shown have been rounded up to two decimal places for simplicity. The actual premium rates applied to your account will be to four decimal places.

Your fixed cover premiums will be calculated based on your age at your next birthday, your applicable occupational rating factor (as shown in table 1.2), the type of cover you have and the dollar value of your cover.



**Table 1.4: Total and Permanent Disablement (TPD) definitions**

Former Intrust (Grandfathered Cover)	Hostplus Cover
<p>Total and Permanent Disablement is considered to have occurred if you are an insured person who is suffering permanent incapacity and:</p> <ol style="list-style-type: none"> <li>you are aged less than 65, were gainfully employed within the 24 months prior to the Date of Disablement and you meet the criteria described under Part 1, Part 2, Part 3, Part 4 or Part 5, or</li> <li>you are aged less than 65, were not gainfully employed within the 24 months prior to the Date of Disablement and you meet the criteria described under Part 3, Part 4 or Part 5.</li> </ol> <p>The insurer may waive the 3 month Total and Permanent Disablement waiting period and provide immediate assessment where an Insured Person is suffering Paralysis and all claim requirements have been received by the insurer.</p> <p>In order to satisfy Part 2, 3, 4 or 5, you as an Insured Person must be so disabled at the Date of Disablement that, in the insurer's opinion your ill-health (whether physical or mental) makes you unable to resume your previous occupation at any time in the future and you will be unable at any time in the future to engage in Gainful Employment for which you are reasonably suited by education, training or experience.</p> <p><b>Part 1 – Unable to return to work</b></p> <p>You as an Insured Person meet the criteria of Part 1 if you are unable to do any work as a result of Injury or Illness for 3 consecutive months and in the insurer's opinion at the end of that 3 months you continue to be so disabled as a result of your ill-health (whether physical or mental) that you are unable to resume your previous occupation at any time in the future and you will be unable at any time in the future to engage in Gainful Employment for which you are reasonably suited by education, training or experience.</p> <p><b>Part 2 – Permanent impairment</b></p> <p>You as the Insured Person meet the criteria of Part 2 if: you are engaged in Gainful Employment when suffering an Injury or Illness and as a result of that Injury or Illness, you suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or any other recognised standard that the insurer agrees upon.</p> <p><b>Part 3 – Loss of use of</b></p> <p>You as the Insured Person meet the criteria of Part 3 if you suffer the total, permanent and irrecoverable loss of:</p> <ul style="list-style-type: none"> <li>▪ the use of 2 limbs, or</li> <li>▪ the sight of both eyes, or</li> <li>▪ the use of 1 limb and sight of 1 eye.</li> </ul> <p>(continued over)</p>	<p>"Totally and Permanently Disabled", "Total and Permanent Disablement", "Total and Permanent Disability" or "TPD" means:</p> <p><b>1. Unlikely to do a suited occupation ever again</b></p> <p>If you are:</p> <ol style="list-style-type: none"> <li>aged less than 65 years as at the Date of Disablement;</li> <li>employed or engaged in a gainful occupation, business, profession or employment within 12 months of the date you cease to be so employed or engaged; and</li> <li>have suffered an injury or illness and, as a result of that injury or illness: <ol style="list-style-type: none"> <li>1.1 are totally unable to be employed or engaged in that occupation, business, profession or employment for a period of six consecutive months, and</li> <li>1.2 are determined by the insurer that at the end of that six month period (or such later time the insurer agrees with the trustee), 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 you are reasonably suited by education, training or experience.</li> </ol> </li> </ol> <p>NOTE: For the avoidance of doubt, the six month periods referred to in part 1 above does not apply to parts 2 to 5 below.</p> <p>OR</p> <p><b>2. Significant impairment to whole body</b></p> <p>You suffered an injury or illness and, as a result of that injury or illness you:</p> <ol style="list-style-type: none"> <li>1.1. suffered 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</li> <li>1.2 are disabled to such an extent, as a result of this impairment, that you 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.</li> </ol> <p>OR</p> <p><b>3. Loss of limbs and/or sight</b></p> <p>As a result of illness or injury, you suffered the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> <li>▪ two limbs (where 'limb' is defined as the whole hand or the whole foot), or</li> <li>▪ the sight in both eyes, or</li> <li>▪ one limb and the sight in one eye</li> </ul> <p>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.</p> <p>OR</p> <p>(continued over)</p>

**Table 1.4: Total and Permanent Disablement (TPD) definitions (continued)**

Former Intrust (Grandfathered Cover)	Hostplus Cover
<p><b>Part 4 – Cognitive loss</b> You as the Insured Person meet the criteria of Part 4 if as a result of Illness or Injury you suffer Cognitive Loss.</p> <p><b>Part 5 – Activities of daily working</b> You as the Insured Person meet the criteria of Part 5 if you suffer an Illness or Injury, which in the Insurer's opinion: totally and irreversibly prevents you from performing 2 of the Activities of Daily Working without assistance from another adult person for at least 3 consecutive months, and since you became ill or injured, you have been under the regular care and attention of a Doctor for that Illness or Injury, and you are unable to ever again be able to perform at least 2 of the Activities of Daily Working without assistance from another adult person.</p> <p>Please refer to the 'Insurance Guide – Transferred Intrust Super Members' available from <a href="http://hostplus.com.au/pds">hostplus.com.au/pds</a> for further details relating to the TPD definition.</p>	<p><b>4. Unable to do basic activities associated with work ever again</b> As a result of illness or injury, you</p> <ol style="list-style-type: none"> <li>have been unable to perform at least two Basic Work Activities for at least 12 months, and</li> <li>are unlikely ever again to be able to perform at least two Basic Work Activities for the rest of your life, without the help of another person, and</li> <li>as at the assessment date* 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.</li> </ol> <p>*Assessment date means the date the insurer determines to accept, reject or defer your application for a TPD Benefit.</p> <p>OR</p> <p><b>5. Permanent loss of intellectual capacity</b> As a result of illness or injury, you suffered 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.</p> <p>'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.</p> <p>Please refer to the relevant Product Disclosure Statement available from <a href="http://hostplus.com.au/pds">hostplus.com.au/pds</a> for further details relating to the TPD definition.</p>