

Death and disability insurance guide

Industry Super

1 July 2019

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Insurance that's built for you

- Suits the risks of your industry
- Automatic for most members
- 24/7 cover, at work or home
- Paid from your super, not your pocket

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Super simple cover

Insurance doesn't have to be complicated – and we know you've got better things to do than spend ages reading about it. So we've tried to keep it simple.

This guide outlines the main features of death and disability cover through Cbus Industry Super. It will tell you what you need to know to get the right cover for you and your loved ones, wherever you are in life.

Make sure you consider your own personal circumstances and needs when deciding on what's right for you.

We're here to help you make the best insurance choices for you and your family.

Need some help? Talk to us



1300 361 784



cbusenq@cbusuper.com.au





Protect what really matters

Not to get too deep and meaningful, but why do you work?

Sure, you might enjoy your job. But when you get down to it, it's about building the life you want for you and those you care about – right?

Having the right insurance means you can rest easier. Because you know that if something happens and you can't work, your plans won't all go up in smoke.

You and those closest to you will be looked after.

And at the end of the day, that's what really matters.

**Peace of mind, 24/7.
It's a good feeling.**

Your cover options

Cover you can count on

Why have insurance through Cbus? Here are some of the many benefits:



Easy

Most members get cover automatically, with no health checks and no hassle



Flexible

Everyone's different, so you can change your cover to suit you



Affordable

Our size means cheaper cover for you, paid from your super, not your salary



Reliable

In 2017/18 we paid 2,372 members and their families when they needed it most



Purpose-built

We know your industry and cover jobs that others may not

What can you be covered for?

If you're eligible, insurance through Cbus Industry Super can cover you for:

Your life



Death

Lump sum
to your dependants
if you die

Automatic
if you qualify

➔ See page 20



Terminal illness

Lump sum
if you have death cover
and are diagnosed
as terminally ill

Automatic
if you qualify

➔ See page 20

Your income



Total and permanent disablement (TPD)

Lump sum
if you're permanently
disabled and can't
work anymore

Automatic
if you qualify

➔ See page 20



Income protection (IP)

Monthly payment
if you temporarily
can't work

Not automatic
you can apply for it
if you qualify

➔ See page 15

Insurance terms used in this guide

Some terms used in this guide have specific meanings. So read the definitions on page 25 to make sure you understand how they're used and what's covered.

Cost-effective cover based on your work

With Cbus, you can choose from four occupation categories to suit the risks of your job. This means you could pay less for your insurance or get more cover for the same cost. You'll be covered under the manual category if you're eligible for cover and don't choose a different category when you join.

On the tools Mainly out on site



Manual

- You do manual or physical work, and
- You don't qualify for any other category

Examples

Bricklayer, Carpenter, Plasterer, Plumber

Electech

- You're an electrical worker in a classification set out in schedule B of the *Electrical, Electronic and Communications Contracting Award 2010*

Examples

Electrician, Electronics tradesperson, Linesperson

Not on the tools Mainly in the office



Non-manual

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the professional category

Examples

Bookkeeper, Payroll administrator, Quantity surveyor

Professional

- You do only desk-based professional work (and no manual work)
- At least 80% of your work is in an office
- Your annual taxable income is more than \$100,000 (pro rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification

Examples

Accountant, Architect, HR manager, Lawyer

Choose your occupation category when you join

It's a good idea to choose the occupation category you qualify for when you join as you could get more cover than if you change occupation category later (see page 16 for details).

We'll check your occupation category if you make a claim, so any insurance payment may be reduced if you weren't eligible for the category you selected. Contact us if you're not sure which category applies to you.

New job?

Congrats! If your occupation category is no longer right for you, you can change it anytime.

➔ See page 16 for details.

Hassle-free cover when you join

We cover most members automatically



Most members automatically get some death and TPD cover when they join Cbus, with minimal health information and no medical checks. You can stick with this automatic cover, or change it to better suit your needs.

Cover that works for you

You have two insurance options when you join us:

1. Let us sort it

Don't want to think about it?

Automatic cover may be the right fit.

- Most popular option
- Answer a few simple questions when you join and we'll do the rest – you'll be covered automatically if you qualify
- May suit you if you're just starting out or don't have many financial responsibilities

2. Choose it yourself

Want more control?

It's simple to choose.

- Get more or less cover
- Upgrade your cover without the usual health checks – see our special offer for new members on page 10
- May suit you if you've got a family or just want more security

Find out more about these options on the next few pages.

Change your cover whenever you like

Whatever option you choose when you join, you can always update your cover as your life changes. To increase your cover later, you have to tell us more about your health and your application needs to be approved by our insurer.

[➔ See page 15 for details.](#)

Get the right advice

Not sure what's right for you? We can help.

Contact us on **1300 361 784** or cbusenq@cbussuper.com.au and we'll help you work it out.

About automatic cover

Can you get cover?

You must meet some basic conditions to be eligible for cover through Cbus Industry Super. You'll generally qualify for automatic death and TPD cover when you join, subject to the following:

	If...	Then...
 Full cover	None of the below apply to you	<ul style="list-style-type: none">You'll get automatic death and TPD cover
 Some cover	You're between 65 and 69	<ul style="list-style-type: none">Manual, non-manual or professional: You'll get automatic death cover and can apply for TPD coverElectech: You'll get automatic death and TPD cover
	You're off work or on restricted duties because you're sick or injured	<ul style="list-style-type: none">You'll get automatic death coverWhile you're off work or on restricted duties, you'll get TPD cover only for injuries or illnesses that first occur after your cover startsYou'll get full TPD cover when you can do your normal job again
	Your insurance starts more than six months from when you joined your first Cbus employer	<ul style="list-style-type: none">For 24 months, you'll have death and TPD cover only for injuries or illnesses that first occur after your cover startsYou'll get full death and TPD cover after that, once you can do your normal job without being restricted by injury or illness for ten days in a row
 No cover	<p>You're under 15 or over 70</p> <hr/> <p>You've received a total and permanent disablement or terminal illness payment from a super fund or insurance policy, or you're currently applying for or entitled to one</p> <hr/> <p>You have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed</p>	<ul style="list-style-type: none">Unfortunately, you can't get any insurance cover through Cbus

When will it start?

If you're eligible for automatic cover, it won't start until we receive an on-time compulsory super payment from your employer.

If you've applied to change your occupation category, this won't take effect until the later of:

- the first day of the period that the super payment relates to, or
- the day we receive your application to join Cbus.

What you get and what it costs

How much cover you get and how much it costs will depend on your age and your occupation category. You'll be covered under the manual category unless you tell us you qualify for a different category when you join.

Your insurance comes in units, which cover you for a certain dollar amount based on your age:

Automatic cover – Units and cost for your age and occupation category

Age	Manual, non-manual or professional			Electech
	15–20*	21–64	65–69	15–69
Death cover	1 unit	4 units	4 units	2 units
TPD cover	1 unit	4 units	0 units**	2 units
Weekly cost	\$2.68	\$10.72	\$5.32	\$5.24

* **Under 21?** Your cover will increase to 4 units when you turn 21 (unless you've changed your cover). We'll write to you before this happens and you can let us know if you'd like something else.

** **Nearly 65?** Your TPD cover will stop when you turn 65, unless you've extended it. See page 16 for details.

The cost is paid out of your super, so you should weigh up the benefits and cost of your insurance to work out what's right for you. Your cover may stop if your super balance gets too low, or for other reasons (see page 23 for details).

Any insurance payment will also vary according to your age and occupation category. For example, here's what you could get at different ages if you're a manual worker:

Automatic cover – Age-based payouts for manual workers

20
\$52,000
Death cover
\$52,000
TPD cover

30
\$208,000
Death cover
\$145,600
TPD cover

40
\$208,000
Death cover
\$124,800
TPD cover

50
\$208,000
Death cover
\$104,000
TPD cover

60
\$92,000
Death cover
\$46,000
TPD cover

➔ See the toolkit on pages 26 to 33 to find out how much cover you can get for other ages and occupation categories.

How to choose your cover

If automatic cover isn't right for you, it's easy to choose cover that suits your needs:



More cover

Applying for more cover when you first join us can be quicker and easier than applying later. See our special offer on the next page.



Less cover

To get less than automatic cover, just tell us how much you'd like in your join application.



No cover

If you don't want cover, you can cancel it anytime. See the next page.

Special offer for new members

Increase your cover without full health checks

When you join Cbus, you may be able to increase your cover just by answering a few simple questions. This is a one-time offer for new members, and you'll be given this option in your paper or online join application.

- Easy to upgrade when you join
- No detailed health information
- No insurer review

How much can you get?

How much cover you can get depends on your age and occupation category. You can apply for cover up to these limits:

Total cover you can apply for when you join

Occupation category	Death cover	TPD cover
Manual	6 units	15-20: 6 units
		21-34: 8 units
		35-39: 9 units
		40-44: 10 units
		45-64: 12 units
Non-manual or professional	6 units	6 units
		Your TPD cover can't be more than 7 times your annual taxable income
Electech	2 units	2 units

You can't have more TPD cover than death cover (dollar amount, not units). Check the tables on pages 28 to 33 to see how much cover each unit gives you for your age and occupation category.

Apply when you join

Apply at cbussuper.com.au/join or send us your *Special offer: Change cover when you join* form within six months of joining your first Cbus employer to take advantage of this offer.

You'll need to qualify for full automatic cover (see the table on page 8) and answer a few extra questions in your join application. Your employer must also make your first compulsory super payment for a period that's within six months of when you apply.

Your extra cover will start from the date you signed your application, or the first day for which your employer pays compulsory super for you on time, whichever is later.

You must tell us more about your health to increase your cover later

If you apply for extra cover later instead of under this offer, you'll need to answer more questions and provide detailed information about your health for our insurer to consider. Any insurance cover you receive will be based on the health information you provide.

[➔](#) See page 15 for more on changing your cover at other times.

Don't need cover? It's easy to cancel

Automatic cover gives most Cbus members no-stress protection that works for them.

But if our insurance options don't suit you or you don't need cover, just let us know. It's that simple.

If you change your mind and want cover later, you'll need to provide detailed information about your health for our insurer to consider, and you may not qualify for cover. Give us a call if you'd like some advice before you make any changes.

To cancel your cover, log into your account at cbussuper.com.au/login or complete an *Application to cancel insurance cover*, available from cbussuper.com.au/forms.

More cover, less stress

When 32-year-old Adrian joined Cbus, he decided he wanted more cover than the automatic level for his age (see page 9). So he applied for two extra units of death and TPD cover.

By taking up our special offer when he joined online, Adrian was able to increase his cover just by answering a few extra questions in his membership application.

If Adrian had applied for this increase more than six months after he'd started working for his first Cbus employer, he would have had to complete a different application and provide more health information (such as whether he smokes and details about his medical history) for our insurer to assess.

As a brickie, Adrian fits into our manual occupation category. Using the table on page 28, he could easily see his new cover amounts and cost:

Adrian's cover

Age 32, manual occupation category

Death cover

6 units = \$312,000

TPD cover

6 units = \$218,400

Weekly cost

6 × \$2.68 per unit = \$16.08



Update your cover as your life changes

Feel ready for
the road ahead



When you think about it, life doesn't stay the same for very long, so why should your cover? You can apply to change your cover anytime, so that you always have the right protection for you and your family.

Outgrown your cover?

If you're still on the same cover you got when you joined us, chances are some things may have changed – including your insurance needs. So if you haven't thought about your cover in a while, it may be high time. Use this checklist to work out what you may need to update:

What to review when

What's happening?	What to think about	Learn more on page
<input checked="" type="checkbox"/> New job	<ul style="list-style-type: none"> Get the right cover Review your occupation category Transfer other cover 	<p>15</p> <p>16</p> <p>16</p>
<input checked="" type="checkbox"/> New partner	<ul style="list-style-type: none"> Get the right cover Decide where your money goes 	<p>15</p> <p>17</p>
<input checked="" type="checkbox"/> Getting married or having kids	<ul style="list-style-type: none"> Life events offer Decide where your money goes 	<p>14</p> <p>17</p>
<input checked="" type="checkbox"/> Buying a house or increasing your mortgage	<ul style="list-style-type: none"> Life events offer 	<p>14</p>
<input checked="" type="checkbox"/> Starting a business or increasing your business loan	<ul style="list-style-type: none"> Life events offer Review your occupation category 	<p>14</p> <p>16</p>
<input checked="" type="checkbox"/> Separation or divorce	<ul style="list-style-type: none"> Get the right cover Decide where your money goes 	<p>15</p> <p>17</p>
<input checked="" type="checkbox"/> Paid off your mortgage, or the kids have moved out	<ul style="list-style-type: none"> Get the right cover 	<p>15</p>
<input checked="" type="checkbox"/> Turning 64	<ul style="list-style-type: none"> Do you still want TPD cover? 	<p>16</p>
<input checked="" type="checkbox"/> Three years since last review	<ul style="list-style-type: none"> Renew a binding nomination 	<p>17</p>

Change your cover online anytime

- 1 Log in at cbussuper.com.au/login
- 2 Go to **Insurance details**
- 3 Click on **Change insurance or track existing application**

Life events offer

A simple way to help your cover keep up with your life

When major changes are going on in your life, insurance is probably the last thing on your mind.

That's why our life events option makes it super easy to increase your cover by one or two units when certain life-changing events happen.

- ✓ Quick and easy
- ✓ No medical checks or health evidence
- ✓ No long forms

What's a life event?

Life events include:

- you got married
- you or your partner had a baby or adopted a child
- you took out a mortgage of over \$100,000 on the home you live in (or increased your existing mortgage by over \$100,000)
- you took out a business loan of over \$100,000 (or increased an existing business loan by over \$100,000).

To qualify, you must be under 55 when your life event occurred and meet a few basic rules, which are outlined in the application. You also need to **apply within 60 days** of the event and provide supporting documents (such as a marriage certificate, birth certificate or loan papers). You can only get one life event increase a year and you can't get the same type of increase more than once (for example, you can't get an increase for the birth of your second child if you got one for your first).

How to apply: To check if you're eligible and apply for a life event increase, log into your account at cbussuper.com.au/login or complete an *Application to increase cover due to a life event*, available from cbussuper.com.au/forms.

Security for a growing family

For Jasmyn and Nick, the day they got the keys to their first home was one of the proudest of their lives. But getting a hefty mortgage as part of the bargain was also pretty scary, so they decided to get a bit more cover through Jasmyn's super, just in case.

Jasmyn applied for life events cover, getting the maximum of an extra two units of death and TPD cover quickly and easily. They applied online and just had to attach a copy of the letter they'd received from their bank confirming their mortgage details.

Two years on and with a baby on the way, they're thinking of applying for another increase once their new addition arrives.

If they only want another one or two units, they can do this through another life event application without having to provide any health details. But if they decide they'd like more cover, Jasmyn will need to fill out a longer application, including some medical questions, for our insurer to review (see **Need more cover?** on the next page).



Get the right cover

Need more cover?

If you don't qualify for our life events offer or would like more cover, simply apply for the cover you want and our insurer will review your application.

You'll need to tell us about your health when you apply, and the insurer may ask you for more information or medical tests to help them assess your application. You may also need to provide some financial details.

If your application is approved, we'll let you know when your new cover will start and the occupation category you'll be covered under.

Unfortunately, you can't increase your cover if:

- you're over 70
- you're unemployed
- you're off work or on restricted duties because you're sick or injured
- you've received a total and permanent disablement or terminal illness payment from a super fund or insurance policy, or you're currently applying for or entitled to one, or
- you have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed.

How much can you get?

You can apply for death and TPD cover (or just death cover) up to these limits:

Death cover	TPD cover*
\$5 million	\$2 million
	

You can't have more TPD cover than death cover (dollar amount, not units)

Non-manual or professional: Your TPD cover can't be more than seven times your annual taxable income

*Including cover with any other super fund or insurance policy, not just Cbus

How to apply

To apply for more cover, log into your account at cbussuper.com.au/login or complete an *Application to increase insurance cover for Industry and Personal Super members*, available from cbussuper.com.au/forms.

If you don't apply online, we need to receive your completed form within 31 days of you signing it. Your new cover will start from the day our insurer approves your application.

What happens with pre-existing conditions?

If you have a pre-existing condition, you may still be able to get cover through Cbus. The insurer may apply exclusions to your cover instead of declining your application.

Do you need income protection?

Income protection can give you a monthly income if you need time off work because of an accident or illness. The sort of income protection you may be able to get depends on your occupation category.

Non-manual or professional: You can apply for income protection through Cbus. If your application is approved, the cost of this cover will be paid out of your super. Find details at cbussuper.com.au/industry-ip.

Manual or electech: You may already have income protection through your employment agreement. Or you may be able to get alternative cover organised by IFS Insurance Solutions, which can give you good value accident and sickness insurance designed for Cbus members. As this cover is not provided through Cbus, the cost can't come out of your super – you'll need to pay for it yourself. For more information see cbus-incomecover.com.au or call **1300 362 146**. This insurance is provided by Accident and Health International Underwriting Pty Ltd ABN 26 053 335 952 (who act as agents of Insurance Australia Limited ABN 11 000 016 722, trading as CGU Insurance).

Reduce or cancel anytime

We believe our members should have insurance cover to protect themselves and their families. But if it's not right for you, you can reduce or cancel some or all of your cover whenever you like.

If you change your mind and want cover later, you'll need to provide information about your health for our insurer to consider, and you may not qualify for cover. Give us a call if you'd like some advice before you make any changes.

To reduce or cancel your cover, log into your account at cbussuper.com.au/login or complete an *Application to decrease or cancel insurance cover*, available from cbussuper.com.au/forms.

Not sure what you need?

Get the right tools

Use the toolkit on pages 26 to 33 to work out:

- how much death and TPD cover each unit gives you for your age and occupation category
- how many units of cover you'd like
- how much your cover will cost

Or work it out using our quick insurance calculator at cbussuper.com.au/calculators

Other things to think about

Changed jobs or the work you do?

You may need to update your occupation category

If you're off the tools now or doing different work, you might qualify for more or cheaper cover just by changing your occupation category. The amount of cover you'll get under your new occupation category depends on how long it's been since you joined your first Cbus employer:

- **Up to six months:** You'll get the same number of units under your new occupation category as you had before.
- **More than six months:** How much cover you get depends on which category you switch to. In most cases, your cover amount will be matched (and rounded up if necessary) to the next whole unit of cover in your new occupation category, though different rules apply if you're switching to electech.

See our *Application to change occupation category – Death and TPD* at cbussuper.com.au/forms for details, including conditions you need to meet and when your new cover will start.

How to change your occupation category

To change your occupation category, log into your account or complete an *Application to change occupation category – Death and TPD*, available at cbussuper.com.au/forms.

If your new category gives you more cover than you had before, and you're off work or on restricted duties because you're sick or injured when you apply, your extra cover will be limited until you can do your normal job again. See the application for details.

If you switch to non-manual or professional, you may also be able to get income protection through Cbus if you're eligible (see page 15).

To check which category you're in, see your latest statement, log into your account at cbussuper.com.au/login, or give us a call.

➔ See page 5 to check which category you may fit into if your job has changed.

Example – Changing from manual to non-manual

Sam is 30 and joined his Cbus employer five years ago. As he's no longer doing manual work, he applies to change his occupation category. Here's how this cover will change:

Category	Current manual cover		New non-manual cover	
Death cover	4 units	\$208,000	2 units	\$238,800
TPD cover	4 units	\$145,600	2 units	\$238,800
Total weekly cost		\$10.72		\$5.36

Got cover elsewhere?

You may be able to transfer it to Cbus

We're sure you didn't go out of your way to collect insurance policies, but chances are you might have a couple.

Did you know you may be able to transfer your other insurance to your Cbus account, so it's easier to manage and you can keep track of all your cover in the one place?

To check if you're eligible and to transfer your cover, log into your account at cbussuper.com.au/login or complete an *Application to transfer existing insurance cover*, available from cbussuper.com.au/forms.

Want TPD cover past 65?

Manual, non-manual or professional members

Your TPD cover will stop when you turn 65, unless you've applied to extend it. This could be particularly important if you're still working, are paying off your house, or have other debts or significant financial responsibilities.

To extend your TPD cover until age 70, complete an *Application to extend TPD cover*, available from cbussuper.com.au/forms.

You can apply once you've turned 64, and we must receive your application before you turn 65 for you to get continuous cover. If you apply after you've turned 65 and your TPD cover has stopped, it will restart when your application is approved.

Decide where your money goes

It's not a nice thing to think about, but you should tell us who you'd like your super and any insurance payout to go to if the worst happens to you.

Choose your beneficiaries

You have two ways to choose beneficiaries, depending on how much certainty you want over what happens to your money when you die:

Binding nomination

You decide

- We'll pay the people you name, in the percentages you choose
- Must be renewed every three years to stay valid
- We must follow a valid binding nomination, so it's important that you update it if things change

Non-binding nomination

We decide

- You tell us who you'd prefer the money to go to, but we make the final decision
- We'll consider the people you've named but may pay someone else based on your circumstances and your dependants when you die

Who can you nominate?



Spouse

Married or de facto
(of same or
different sex)



Children

Including adopted
and step-children



Financial dependants

A person who
regularly relies
on you to help pay
living expenses



Interdependants

Someone in a close personal
relationship with you, which
means you live together and
one or both of you gives the
other financial and domestic
support and personal care



Legal personal representative

The executor of your
will or the person who
administers your estate
if you don't have a will

If you haven't named any beneficiaries, we'll pay the money to your dependants or legal personal representative in line with super laws and our trust deed. Payments can be taxed differently depending on who receives them. So give us a call or get some legal or financial advice if you'd like to know more about this before deciding who to nominate.

Keep your nomination up to date

We'll confirm your beneficiaries in your statements, but you can check them online anytime at cbussuper.com.au/login.

Make sure you update your nomination if your circumstances change (for example, if you get married, get divorced or have children). This is especially important if you've made a binding nomination. Remember, a binding nomination is only valid for three years, so you'll need to renew it even if nothing's changed, or else it will expire. We'll write to you to remind you before this happens.

Binding: To update, complete a *Binding death benefit nomination* form, available at cbussuper.com.au/binding. Rules apply to make a nomination binding – see the form for details.

Non-binding: Update through your online account or by completing a *Change of details* form, available at cbussuper.com.au/forms.

Support when you need it

Help if life doesn't
go to plan

All of us who have insurance hope we never have to use it. But it's good to know that you and your family will be taken care of if things do go wrong.

Got you covered

Construction can be a tough industry. So we're proud to offer insurance options suited to the risks our members face every day, and of our track record of supporting them when they need it most.

We pay claims

Most claims by Cbus members are accepted:

94%+

All claims

90%

TPD claims

Average claims acceptance rates in the 5 years to 31 December 2018.

Claims by age

Accepted by our insurer in 2018:



Up to 35	17%
36-45	22%
46-55	31%
56-65	27%
Over 65	3%

Why our members claim

Of all the claims we pay, these are the main things our members claim for:

17%

Cancer

mostly smoking related lung and mouth cancers, and bowel and kidney cancers

18%

Accidents

and other external causes

26%

Back injuries

and other musculoskeletal and degenerative conditions

9%

Heart attack or stroke

and other circulatory diseases

With you every step

We understand that if you need to make a claim you're already going through a lot. The good news is that you don't have to go it alone – we're here to help in any way we can.

Our Claims Assist team will get to know your situation, talk you through the process and tell you what you need to do. We'll also assign a dedicated case manager to help with your claim, give you regular updates and answer any questions you may have along the way.

In some cases, we may be able to fast-track your claim for you – and can even help complete your claim form over the phone, so you don't need to fill out extra paperwork.

Our goal is always to make the claims process as easy for you as we can and get you and your family any money you're entitled to as quickly as possible.

To receive a payment, the insurer and Cbus must agree that you meet the conditions in the insurance policy and super laws.

➔ See below for more on the payments you or your family may be able to claim.

What's paid if you die?

If you die, your dependants (such as your spouse or children) or your legal personal representative can receive:

- your super, and
- an insurance payment, if you had death cover.

This can give your family money to live on, and help pay the mortgage, school fees and other financial commitments.

➔ See page 17 on how to choose who you'd like your super and insurance to go to.

What if you're terminally ill?

If you're diagnosed with a terminal illness, you and your family will be doing it tough. To help reduce some of the stress, you may be able to get a terminal illness payment.

You may qualify for a payment if:

- two doctors approved by our insurer believe your illness is likely to lead to your death within 24 months from when it was diagnosed
- one of the doctors specialises in your condition, and
- you had death cover when your illness was diagnosed.

The payment will be the lower of:

- the value of your death cover, or
- \$3 million.

If you have death cover for more than \$3 million, the rest can be paid to your beneficiaries as a residual death payment, as long as you're still a member when you die and premiums are paid until then.

All your insurance cover will stop once you receive a terminal illness payment, unless a residual death benefit applies.

If your application for a terminal illness payment is not approved, you may still qualify for a TPD or permanent incapacity payment. See **Options if you can't get insurance** opposite.

Money if you can't work again

If something happened to you and you couldn't work anymore, how would it affect you and those who depend on you?

With TPD cover, you could get a lump sum to help pay for medical bills, aids, changes to your home or any extra care or support you or your family might need if you become totally and permanently disabled.

Generally speaking, this means:

- you're unlikely to work again in any job you're reasonably suited for, based on your education, training and experience when your claim is assessed, or
- you can't do certain everyday work activities anymore.

➔ See page 25 for more details.

You'll need to apply, and our insurer will decide if you qualify for a TPD payment under the insurance policy. If you do, your payment will be made up of:

- your super, and
- the value of your TPD cover.

See our *Applying for a TPD payment* factsheet at cbussuper.com.au/insurance or call us for more information.

Options if you can't get insurance

If you don't have cover or your claim isn't approved, you may be able to access your super if you:

- have a terminal medical condition, or
- are permanently incapacitated because of an illness or injury and can no longer work.

Conditions apply and you need to meet definitions set out in super laws, so call us for more information and help.

Need to claim?

Contact our claims line.

We'll check if you might qualify, explain the process and send you any forms you need to complete.



1300 722 152

8.30am to 5.30pm Monday to Friday
AEST/AEDT within Australia,
except national public holidays.



claims@cbussuper.com.au

After his injury, Cal discovered a new talent

Lying on the scaffold after his fall, all Cal could think was, 'This is bad'. Later when the doctors confirmed his worst fears, he worried about how his family would cope.

At 49, Cal had more than 30 years as a tradie under his belt, and construction was all he'd ever known. After talking to the Cbus claims team, he decided to apply for a TPD payment, as his back injury meant he was unlikely to return to a job that suited his skills and experience.

He applied over the phone using our tele-claim option, so he didn't have to fill out any forms. Once his claim was approved, he received a lump sum payment, which has paid for regular rehab, aids and modifications around the house to help him get about more independently.

He's also discovered a talent for painting and has been taking some classes at his local TAFE. While he may not rival Picasso anytime soon, his wife thinks he's pretty good!

Cal's cover

Age 49, manual occupation category

TPD cover

4 units = \$104,000



Understand your cover

Some details you
should know



We've done our best to keep it simple but there are a few more things you should know to understand any death and TPD cover you have with us.

This guide is a summary

While this guide outlines the main features of death and TPD cover available through Cbus Industry Super, it's a summary of the policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848.

This means that the terms and conditions in that policy take priority over this guide in decisions about insurance cover and claim payments.

Contact us if you'd like a copy of the policy with full terms and conditions.

Your cover may change

As you get older, the amount provided by each unit of death and TPD cover decreases (see the tables on pages 28 to 33).

That's why it's important to check your cover regularly so there are no surprises if you or your family need to claim.

Also, we review our insurance regularly to ensure we're giving our members the best-value cover we can. As a result, the cost of your insurance may go up or down, or the terms of your cover may change.

We'll let you know of any changes that could significantly impact your cover at least 30 days before they happen. Depending on the change, we may write to you directly or include details in our member newsletter, *Cbus News*, which we send you twice a year.

Get the latest version of this guide at cbussuper.com.au/icover.

When does your death and TPD cover stop?

Your cover stops when any of the following happen:

- you stop being a Cbus member
- you cancel your cover
- our insurer approves your application for a TPD or terminal illness payment
- you turn 65 and haven't extended your TPD cover (manual, non-manual and professional TPD only)
- you turn 70 (all cover)
- you join the armed forces of any country (except the Australian Defence Force Reserves, as long as you're not on active duty outside Australia)
- you don't have enough super in your account to pay for your cover
- you don't receive an amount (such as an employer super payment or roll in) for 16 months and you haven't elected to keep your cover – see opposite, or
- you die.

Keep your cover, even if your situation changes

There could be times in your career when you're out of the workforce or not receiving super payments into your account. Unless you tell us you want to keep your cover, it will stop once your account hasn't received a super payment or roll in for 16 months (that is, your account becomes inactive).

We can keep you covered if you tell us you want to keep your insurance:

- **When you join:** Tell us when you join online or using the *Join Cbus Industry Super* form.
- **In future:** It only takes a minute to tell us to keep your cover at cbussuper.com.au/opt-in. Or simply complete the *Keep my insurance cover* form available from cbussuper.com.au/forms or by calling us.

For workers in building and construction, serious injury and even death are real risks. That's why it's important to keep the right level of cover for you and your family, at a cost you can afford. Asking Cbus to keep your insurance doesn't lock you into a specific level of cover. It simply prevents any current and future cover stopping after 16 months of not receiving a super payment or roll in. You can change your mind and cancel your cover at any time.

If you haven't elected to keep your cover, it will stop at the end of the day once it has been 16 months since your last contribution or roll in (unless it has already stopped for another reason listed on this page). Keep in mind that your cover might restart if you receive an on-time compulsory super payment from your employer in future (see page 24).

Insurance costs come out of your super

We work with our insurer to keep insurance costs low for our members. But as the cost of your cover is paid out of your super each month, it's important to consider the impact these costs could have on your retirement savings.

If your account balance is getting low, keep in mind that your cover will stop at the end of the month when you run out of super to pay for it.

Owed some super? Let us know.

If your employer doesn't pay your super regularly, it could affect your insurance.

So make sure you check your super regularly and contact us if you think any payments may have been missed.

Check your latest statement

Log into your account at cbussuper.com.au/login

Call us on 1300 361 784

Your cover can restart if you get more super

If your cover stops because you don't have enough super in your account to pay for it or your account becomes inactive (see page 23), it can restart if you receive an on-time compulsory super payment from your employer.

You may get a different cover amount to what you had before, depending on how long it's been since your cover stopped:

How much cover will you get?		
	Manual, non-manual or professional	Electech
 <p>Cover stopped in the last 6 months</p>	<p>Same type and units of cover as you had before, except:</p> <ul style="list-style-type: none"> ▪ If you're over 65, you'll get death cover only. If you'd also like TPD cover, you can apply for it online or submit an <i>Application to increase insurance cover for Industry and Personal Super members</i>, or ▪ If you turned 21 after your cover stopped and you have automatic cover, you'll get four units of the same type of cover as you had before (unless you've asked us for less cover). 	<p>Same type and units of cover as you had before.</p>
 <p>Cover stopped more than 6 months ago</p>	<p>Same type and units of cover as you had before, or four units (whichever is less), except:</p> <ul style="list-style-type: none"> ▪ If you're over 65, you'll get death cover only. If you'd also like TPD cover, you can apply for it online or submit an <i>Application to increase insurance cover for Industry and Personal Super members</i>, or ▪ If you turned 21 after your cover stopped and you have automatic cover, you'll get four units of the same type of cover as you had before (unless you've asked us for less cover) ▪ If you're under 21, you'll get one unit of death and TPD cover (unless you've cancelled your cover). 	<p>Same type and units of cover as you had before, or two units (whichever is less).</p>

When won't your cover restart?

Your cover may restart later or not at all if:

- you're off work or on restricted duties because you're sick or injured – then any TPD cover you get will be only for injuries and illnesses that first occur after your cover restarts, and you'll get full TPD cover when you can do your normal job again
- you've received a TPD payment from a super fund or insurance policy, or you're currently applying for or entitled to one – if you joined before 1 November 2015, then you can get death cover (but no TPD cover), but if you joined after this you won't get any cover
- you've received a terminal illness payment from a super fund or insurance policy, or you're currently applying for or entitled to one – then you won't get any cover, or
- you previously cancelled your cover – see opposite.

If you cancelled your cover

To get cover again after you've cancelled it, you'll need to reapply and give us some information about your health. See **Need more cover?** on page 15 for more information.

To apply, log into your account at cbussuper.com.au/login or complete an *Application to increase insurance cover for Industry and Personal Super members* from cbussuper.com.au/forms.

Some words have specific meanings

Read this section to understand what they mean and what's covered

Annual taxable income: Your gross annual salary for the last financial year, as shown on your PAYG payment summary.

Cbus employer: An employer who pays or agrees to pay super for you into your Cbus account (called your **participating employer** in the insurance policy).

Compulsory super: Super paid by your Cbus employer in line with superannuation and tax laws (called a **superannuation guarantee contribution** in the insurance policy).

For a compulsory super payment to be on time, it must be received within six months of the end of the month that the payment is for. For example, if your employer owes you super for work done in May, the payment will be on time if it's received by 30 November.

Doctor: A qualified medical practitioner registered to practise in Australia, New Zealand, the UK, the USA or Canada, or as agreed between Cbus and the insurer. That person can't be you, your employer, your business partner or a member of your immediate family.

Election: Your written instruction to keep any insurance cover if your account becomes inactive.

Illness: A sickness, disease or disorder.

Inactive: Your account is inactive if it hasn't received an amount (e.g. a super payment or roll in) for 16 months in a row. Super payments include any type of contribution such as payments from you, an employer or the Government.

Injury: Injury to your body caused by violent, external and visible means.

Normal job: You're doing your normal job if you're:

- at work and doing your normal duties without being restricted by illness or injury, or
- on employer-approved leave but could do your normal duties without being restricted by illness or injury.

If you don't meet this definition but you've returned to work and have been doing the same modified duties for 12 months in a row, then these modified duties become your new normal duties. You're considered to be in your normal job at the end of that 12-month period.

This is called **active employment** in the insurance policy.

Senior manager or executive: You're a senior manager or executive if at least three of the following apply in your main job:

- you're responsible for the work of other supervisory, managerial or professional employees, or you manage a key business function in your organisation
- you make decisions or recommendations about staff employment, such as hiring, firing, promotions and authorising leave
- you manage a profit centre or budget and are authorised to approve significant expenses
- you're a senior specialist and give expert advice to other professional employees or executives in your organisation.

Terminal illness: You meet the definition of terminal illness if:

- two doctors approved by our insurer believe you have a condition that's likely to lead to your death within 24 months from when it was diagnosed, and
- one of the doctors specialises in your condition.

Total and permanent disablement (TPD): The definition is in two parts. The part that applies to you depends on your circumstances at your **date of disablement**, which means:

- **for part 1:** the date you were diagnosed with a specified medical condition or the date you first couldn't do your usual occupation for three months in a row, or

- **for part 2:** the date you were diagnosed with a specified medical condition or the date you first couldn't do at least two everyday work activities for 12 months in a row.

To be eligible for a TPD payment, you must be insured under the policy on your date of disablement. You'll be considered totally and permanently disabled if one of the following applies to you:

Part 1 – Unlikely to return to work: This applies if immediately before your date of disablement you were in full-time, part-time or casual employment (or on employer-approved leave), self-employed, or unemployed for less than 12 months in a row and:

- you can't do your usual occupation because of injury or illness for three months in a row (but this waiting period won't apply if you have a specified medical condition), and
- in the insurer's opinion you're unlikely ever to be able to engage in any regular remuneration work for which you're reasonably suited, taking into account your education, training and experience up to when your claim is assessed.

Part 2 – Can't do everyday work activities: This applies if part 1 doesn't apply and:

- an injury or illness stops you from being able to do at least two of the following five activities without help from another adult (even if using appropriate aids) for at least 12 months in a row (but this waiting period won't apply if you have a specified medical condition):
 - 1. Mobility** – you can't do one of the following:
 - walk more than 200m on a level surface without stopping due to breathlessness, or
 - bend, kneel or squat to pick something up from the floor and straighten up again and get in and out of a standard sedan car
 - 2. Communicating** – you can't do one of the following:
 - speak in your first language so that you're understood in a quiet room and hear an instruction in your first language said in a normal voice in a quiet room (even with a hearing aid), or
 - understand a simple message in your first language, and relay that message to another person
 - 3. Vision** – you can't read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses)
 - 4. Lifting** – you can't lift, carry or move a 5kg object with your hands
 - 5. Manual dexterity** – you can't manipulate small objects with precision using your hands or fingers (such as pick up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard)
- you've been getting regular care from a doctor for your injury or illness
- in the insurer's opinion you're likely to need someone else's help for the rest of your life to do at least two of the everyday work activities listed above, and
- in the insurer's opinion you're unlikely to ever again work in any regular remuneration work for which you're reasonably suited, taking into account your education, training and experience up to when your claim is assessed.

Specified medical conditions are blindness, cardiomyopathy, chronic lung disease, dementia and Alzheimer's disease, hearing loss, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, Parkinson's disease, primary pulmonary hypertension, quadriplegia, sight loss, severe burns, severe rheumatoid arthritis or tetraplegia. The insurer may review and change these conditions from time to time, but you won't be disadvantaged by this. To find out more, see our *Applying for a TPD payment* factsheet at cbussuper.com.au/insurance or call us.

Your insurance toolkit

Build the right cover
package for you



Work out your cover

Sort your cover in three easy steps.

1 Choose your cover amount

What financial support could you or your family need if something happened to you?

Think about your:

- Income:** How much do you earn now and what could you earn in future?
- Savings:** How much do you have in the bank? Could you make ends meet if you couldn't work?
- Debts:** Do you have a mortgage, loans or other financial commitments?
- Assets:** Do you own any property or investments?

2 Work out your cover units

Once you know how much cover you'd like, you can work out how many units you need.

To work it out:

- Find the table for your occupation category (manual, electtech, non-manual or professional).
- Look up your age in the table.
- See how many units you need for the cover amount you want.

The more units of cover you have, the more money you could get if you have a claim approved. But that amount will reduce as you get older.

3 See how much it will cost

The table will also show you how much your cover will cost each week.

Remember:

- This comes out of your super, so you don't need to budget for it from your take-home pay.
- You should consider the impact that higher levels of cover may have on your retirement savings.
- You need to have enough money in your account to pay for your cover or it may stop. See page 23 for details.

Not sure what's right for you? We can help.



Get a quick snapshot

Use our simple insurance calculator to see how much you might need. Get started at cbussuper.com.au/calculators.



Talk it over

Give us a call on **1300 361 784** and we'll help you sort it.

Manual

- You do manual or physical work, and
- You don't qualify for any other category.

Weekly cost per unit

Death	+	TPD	=	Total
\$1.33		\$1.35		\$2.68

See page 15 for how much you can apply for.

Age	1 unit		2 units		3 units		4 units		5 units	
	\$2.68 a week		\$5.36 a week		\$8.04 a week		\$10.72 a week		\$13.40 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-20	\$52,000	\$52,000	\$104,000	\$104,000	\$156,000	\$156,000	\$208,000	\$208,000	\$260,000	\$260,000
21-29	\$52,000	\$39,000	\$104,000	\$78,000	\$156,000	\$117,000	\$208,000	\$156,000	\$260,000	\$195,000
30-34	\$52,000	\$36,400	\$104,000	\$72,800	\$156,000	\$109,200	\$208,000	\$145,600	\$260,000	\$182,000
35-39	\$52,000	\$33,800	\$104,000	\$67,600	\$156,000	\$101,400	\$208,000	\$135,200	\$260,000	\$169,000
40-44	\$52,000	\$31,200	\$104,000	\$62,400	\$156,000	\$93,600	\$208,000	\$124,800	\$260,000	\$156,000
45-50	\$52,000	\$26,000	\$104,000	\$52,000	\$156,000	\$78,000	\$208,000	\$104,000	\$260,000	\$130,000
51	\$48,000	\$24,000	\$96,000	\$48,000	\$144,000	\$72,000	\$192,000	\$96,000	\$240,000	\$120,000
52	\$44,000	\$22,000	\$88,000	\$44,000	\$132,000	\$66,000	\$176,000	\$88,000	\$220,000	\$110,000
53	\$39,500	\$19,750	\$79,000	\$39,500	\$118,500	\$59,250	\$158,000	\$79,000	\$197,500	\$98,750
54	\$35,000	\$17,500	\$70,000	\$35,000	\$105,000	\$52,500	\$140,000	\$70,000	\$175,000	\$87,500
55	\$33,000	\$16,500	\$66,000	\$33,000	\$99,000	\$49,500	\$132,000	\$66,000	\$165,000	\$82,500
56	\$31,000	\$15,500	\$62,000	\$31,000	\$93,000	\$46,500	\$124,000	\$62,000	\$155,000	\$77,500
57	\$29,000	\$14,500	\$58,000	\$29,000	\$87,000	\$43,500	\$116,000	\$58,000	\$145,000	\$72,500
58	\$27,000	\$13,500	\$54,000	\$27,000	\$81,000	\$40,500	\$108,000	\$54,000	\$135,000	\$67,500
59	\$25,000	\$12,500	\$50,000	\$25,000	\$75,000	\$37,500	\$100,000	\$50,000	\$125,000	\$62,500
60	\$23,000	\$11,500	\$46,000	\$23,000	\$69,000	\$34,500	\$92,000	\$46,000	\$115,000	\$57,500
61	\$21,000	\$10,500	\$42,000	\$21,000	\$63,000	\$31,500	\$84,000	\$42,000	\$105,000	\$52,500
62	\$19,000	\$9,500	\$38,000	\$19,000	\$57,000	\$28,500	\$76,000	\$38,000	\$95,000	\$47,500
63	\$17,000	\$8,500	\$34,000	\$17,000	\$51,000	\$25,500	\$68,000	\$34,000	\$85,000	\$42,500
64	\$15,000	\$7,500	\$30,000	\$15,000	\$45,000	\$22,500	\$60,000	\$30,000	\$75,000	\$37,500
65*	\$12,500	\$6,250	\$25,000	\$12,500	\$37,500	\$18,750	\$50,000	\$25,000	\$62,500	\$31,250
66*	\$10,000	\$5,000	\$20,000	\$10,000	\$30,000	\$15,000	\$40,000	\$20,000	\$50,000	\$25,000
67*	\$8,000	\$4,000	\$16,000	\$8,000	\$24,000	\$12,000	\$32,000	\$16,000	\$40,000	\$20,000
68-69*	\$6,000	\$3,000	\$12,000	\$6,000	\$18,000	\$9,000	\$24,000	\$12,000	\$30,000	\$15,000

Age	6 units		7 units		8 units		9 units		10 units	
	\$16.08 a week		\$18.76 a week		\$21.44 a week		\$24.12 a week		\$26.80 a week	
	Death	TPD								
15-20	\$312,000	\$312,000	\$364,000	\$364,000	\$416,000	\$416,000	\$468,000	\$468,000	\$520,000	\$520,000
21-29	\$312,000	\$234,000	\$364,000	\$273,000	\$416,000	\$312,000	\$468,000	\$351,000	\$520,000	\$390,000
30-34	\$312,000	\$218,400	\$364,000	\$254,800	\$416,000	\$291,200	\$468,000	\$327,600	\$520,000	\$364,000
35-39	\$312,000	\$202,800	\$364,000	\$236,600	\$416,000	\$270,400	\$468,000	\$304,200	\$520,000	\$338,000
40-44	\$312,000	\$187,200	\$364,000	\$218,400	\$416,000	\$249,600	\$468,000	\$280,800	\$520,000	\$312,000
45-50	\$312,000	\$156,000	\$364,000	\$182,000	\$416,000	\$208,000	\$468,000	\$234,000	\$520,000	\$260,000
51	\$288,000	\$144,000	\$336,000	\$168,000	\$384,000	\$192,000	\$432,000	\$216,000	\$480,000	\$240,000
52	\$264,000	\$132,000	\$308,000	\$154,000	\$352,000	\$176,000	\$396,000	\$198,000	\$440,000	\$220,000
53	\$237,000	\$118,500	\$276,500	\$138,250	\$316,000	\$158,000	\$355,500	\$177,750	\$395,000	\$197,500
54	\$210,000	\$105,000	\$245,000	\$122,500	\$280,000	\$140,000	\$315,000	\$157,500	\$350,000	\$175,000
55	\$198,000	\$99,000	\$231,000	\$115,500	\$264,000	\$132,000	\$297,000	\$148,500	\$330,000	\$165,000
56	\$186,000	\$93,000	\$217,000	\$108,500	\$248,000	\$124,000	\$279,000	\$139,500	\$310,000	\$155,000
57	\$174,000	\$87,000	\$203,000	\$101,500	\$232,000	\$116,000	\$261,000	\$130,500	\$290,000	\$145,000
58	\$162,000	\$81,000	\$189,000	\$94,500	\$216,000	\$108,000	\$243,000	\$121,500	\$270,000	\$135,000
59	\$150,000	\$75,000	\$175,000	\$87,500	\$200,000	\$100,000	\$225,000	\$112,500	\$250,000	\$125,000
60	\$138,000	\$69,000	\$161,000	\$80,500	\$184,000	\$92,000	\$207,000	\$103,500	\$230,000	\$115,000
61	\$126,000	\$63,000	\$147,000	\$73,500	\$168,000	\$84,000	\$189,000	\$94,500	\$210,000	\$105,000
62	\$114,000	\$57,000	\$133,000	\$66,500	\$152,000	\$76,000	\$171,000	\$85,500	\$190,000	\$95,000
63	\$102,000	\$51,000	\$119,000	\$59,500	\$136,000	\$68,000	\$153,000	\$76,500	\$170,000	\$85,000
64	\$90,000	\$45,000	\$105,000	\$52,500	\$120,000	\$60,000	\$135,000	\$67,500	\$150,000	\$75,000
65*	\$75,000	\$37,500	\$87,500	\$43,750	\$100,000	\$50,000	\$112,500	\$56,250	\$125,000	\$62,500
66*	\$60,000	\$30,000	\$70,000	\$35,000	\$80,000	\$40,000	\$90,000	\$45,000	\$100,000	\$50,000
67*	\$48,000	\$24,000	\$56,000	\$28,000	\$64,000	\$32,000	\$72,000	\$36,000	\$80,000	\$40,000
68-69*	\$36,000	\$18,000	\$42,000	\$21,000	\$48,000	\$24,000	\$54,000	\$27,000	\$60,000	\$30,000

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

Electech

You're an electrical worker in a classification set out in schedule B of the *Electrical, Electronic and Communications Contracting Award 2010*.

Weekly cost per unit

Death **\$1.13** + TPD **\$1.49** = Total **\$2.62**

See page 15 for how much you can apply for.

Age	1 unit		2 units		3 units		4 units		5 units	
	\$2.62 a week		\$5.24 a week		\$7.86 a week		\$10.48 a week		\$13.10 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-54	\$50,000	\$50,000	\$100,000	\$100,000	\$150,000	\$150,000	\$200,000	\$200,000	\$250,000	\$250,000
55	\$50,000	\$46,000	\$100,000	\$92,000	\$150,000	\$138,000	\$200,000	\$184,000	\$250,000	\$230,000
56	\$50,000	\$42,000	\$100,000	\$84,000	\$150,000	\$126,000	\$200,000	\$168,000	\$250,000	\$210,000
57	\$50,000	\$37,500	\$100,000	\$75,000	\$150,000	\$112,500	\$200,000	\$150,000	\$250,000	\$187,500
58	\$50,000	\$33,000	\$100,000	\$66,000	\$150,000	\$99,000	\$200,000	\$132,000	\$250,000	\$165,000
59	\$50,000	\$28,500	\$100,000	\$57,000	\$150,000	\$85,500	\$200,000	\$114,000	\$250,000	\$142,500
60	\$50,000	\$24,000	\$100,000	\$48,000	\$150,000	\$72,000	\$200,000	\$96,000	\$250,000	\$120,000
61	\$50,000	\$19,500	\$100,000	\$39,000	\$150,000	\$58,500	\$200,000	\$78,000	\$250,000	\$97,500
62	\$50,000	\$15,000	\$100,000	\$30,000	\$150,000	\$45,000	\$200,000	\$60,000	\$250,000	\$75,000
63	\$50,000	\$10,500	\$100,000	\$21,000	\$150,000	\$31,500	\$200,000	\$42,000	\$250,000	\$52,500
64	\$50,000	\$5,000	\$100,000	\$10,000	\$150,000	\$15,000	\$200,000	\$20,000	\$250,000	\$25,000
65-69	\$10,000	\$5,000	\$20,000	\$10,000	\$30,000	\$15,000	\$40,000	\$20,000	\$50,000	\$25,000

Age	6 units		7 units		8 units		9 units		10 units	
	\$15.72 a week		\$18.34 a week		\$20.96 a week		\$23.58 a week		\$26.20 a week	
	Death	TPD								
15-54	\$300,000	\$300,000	\$350,000	\$350,000	\$400,000	\$400,000	\$450,000	\$450,000	\$500,000	\$500,000
55	\$300,000	\$276,000	\$350,000	\$322,000	\$400,000	\$368,000	\$450,000	\$414,000	\$500,000	\$460,000
56	\$300,000	\$252,000	\$350,000	\$294,000	\$400,000	\$336,000	\$450,000	\$378,000	\$500,000	\$420,000
57	\$300,000	\$225,000	\$350,000	\$262,500	\$400,000	\$300,000	\$450,000	\$337,500	\$500,000	\$375,000
58	\$300,000	\$198,000	\$350,000	\$231,000	\$400,000	\$264,000	\$450,000	\$297,000	\$500,000	\$330,000
59	\$300,000	\$171,000	\$350,000	\$199,500	\$400,000	\$228,000	\$450,000	\$256,500	\$500,000	\$285,000
60	\$300,000	\$144,000	\$350,000	\$168,000	\$400,000	\$192,000	\$450,000	\$216,000	\$500,000	\$240,000
61	\$300,000	\$117,000	\$350,000	\$136,500	\$400,000	\$156,000	\$450,000	\$175,500	\$500,000	\$195,000
62	\$300,000	\$90,000	\$350,000	\$105,000	\$400,000	\$120,000	\$450,000	\$135,000	\$500,000	\$150,000
63	\$300,000	\$63,000	\$350,000	\$73,500	\$400,000	\$84,000	\$450,000	\$94,500	\$500,000	\$105,000
64	\$300,000	\$30,000	\$350,000	\$35,000	\$400,000	\$40,000	\$450,000	\$45,000	\$500,000	\$50,000
65-69	\$60,000	\$30,000	\$70,000	\$35,000	\$80,000	\$40,000	\$90,000	\$45,000	\$100,000	\$50,000

Non-manual

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the professional category.

Weekly cost per unit

Death	+	TPD	=	Total
\$1.55		\$1.13		\$2.68

See page 15 for how much you can apply for.

Age	1 unit		2 units		3 units		4 units		5 units	
	\$2.68 a week		\$5.36 a week		\$8.04 a week		\$10.72 a week		\$13.40 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-29	\$122,500	\$122,500	\$245,000	\$245,000	\$367,500	\$367,500	\$490,000	\$490,000	\$612,500	\$612,500
30	\$119,400	\$119,400	\$238,800	\$238,800	\$358,200	\$358,200	\$477,600	\$477,600	\$597,000	\$597,000
31	\$116,100	\$116,100	\$232,200	\$232,200	\$348,300	\$348,300	\$464,400	\$464,400	\$580,500	\$580,500
32	\$112,900	\$112,900	\$225,800	\$225,800	\$338,700	\$338,700	\$451,600	\$451,600	\$564,500	\$564,500
33	\$109,400	\$109,400	\$218,800	\$218,800	\$328,200	\$328,200	\$437,600	\$437,600	\$547,000	\$547,000
34	\$105,700	\$105,700	\$211,400	\$211,400	\$317,100	\$317,100	\$422,800	\$422,800	\$528,500	\$528,500
35	\$102,000	\$102,000	\$204,000	\$204,000	\$306,000	\$306,000	\$408,000	\$408,000	\$510,000	\$510,000
36	\$96,700	\$96,700	\$193,400	\$193,400	\$290,100	\$290,100	\$386,800	\$386,800	\$483,500	\$483,500
37	\$91,500	\$91,500	\$183,000	\$183,000	\$274,500	\$274,500	\$366,000	\$366,000	\$457,500	\$457,500
38	\$86,200	\$86,200	\$172,400	\$172,400	\$258,600	\$258,600	\$344,800	\$344,800	\$431,000	\$431,000
39	\$81,000	\$81,000	\$162,000	\$162,000	\$243,000	\$243,000	\$324,000	\$324,000	\$405,000	\$405,000
40	\$75,500	\$75,500	\$151,000	\$151,000	\$226,500	\$226,500	\$302,000	\$302,000	\$377,500	\$377,500
41	\$72,400	\$72,400	\$144,800	\$144,800	\$217,200	\$217,200	\$289,600	\$289,600	\$362,000	\$362,000
42	\$69,300	\$69,300	\$138,600	\$138,600	\$207,900	\$207,900	\$277,200	\$277,200	\$346,500	\$346,500
43	\$66,200	\$66,200	\$132,400	\$132,400	\$198,600	\$198,600	\$264,800	\$264,800	\$331,000	\$331,000
44	\$63,200	\$63,200	\$126,400	\$126,400	\$189,600	\$189,600	\$252,800	\$252,800	\$316,000	\$316,000
45	\$61,500	\$61,500	\$123,000	\$123,000	\$184,500	\$184,500	\$246,000	\$246,000	\$307,500	\$307,500
46	\$61,000	\$61,000	\$122,000	\$122,000	\$183,000	\$183,000	\$244,000	\$244,000	\$305,000	\$305,000
47	\$60,400	\$60,400	\$120,800	\$120,800	\$181,200	\$181,200	\$241,600	\$241,600	\$302,000	\$302,000
48	\$60,200	\$60,200	\$120,400	\$120,400	\$180,600	\$180,600	\$240,800	\$240,800	\$301,000	\$301,000
49	\$60,100	\$60,100	\$120,200	\$120,200	\$180,300	\$180,300	\$240,400	\$240,400	\$300,500	\$300,500
50	\$59,800	\$47,300	\$119,600	\$94,600	\$179,400	\$141,900	\$239,200	\$189,200	\$299,000	\$236,500
51	\$55,300	\$43,500	\$110,600	\$87,000	\$165,900	\$130,500	\$221,200	\$174,000	\$276,500	\$217,500
52	\$50,800	\$39,700	\$101,600	\$79,400	\$152,400	\$119,100	\$203,200	\$158,800	\$254,000	\$198,500
53	\$45,700	\$33,900	\$91,400	\$67,800	\$137,100	\$101,700	\$182,800	\$135,600	\$228,500	\$169,500
54	\$42,200	\$26,500	\$84,400	\$53,000	\$126,600	\$79,500	\$168,800	\$106,000	\$211,000	\$132,500
55	\$39,600	\$26,500	\$79,200	\$53,000	\$118,800	\$79,500	\$158,400	\$106,000	\$198,000	\$132,500
56	\$37,000	\$23,800	\$74,000	\$47,600	\$111,000	\$71,400	\$148,000	\$95,200	\$185,000	\$119,000
57	\$34,400	\$21,100	\$68,800	\$42,200	\$103,200	\$63,300	\$137,600	\$84,400	\$172,000	\$105,500
58	\$31,600	\$18,500	\$63,200	\$37,000	\$94,800	\$55,500	\$126,400	\$74,000	\$158,000	\$92,500
59	\$29,000	\$15,800	\$58,000	\$31,600	\$87,000	\$47,400	\$116,000	\$63,200	\$145,000	\$79,000
60	\$26,600	\$13,300	\$53,200	\$26,600	\$79,800	\$39,900	\$106,400	\$53,200	\$133,000	\$66,500
61	\$24,200	\$12,100	\$48,400	\$24,200	\$72,600	\$36,300	\$96,800	\$48,400	\$121,000	\$60,500
62	\$22,000	\$11,000	\$44,000	\$22,000	\$66,000	\$33,000	\$88,000	\$44,000	\$110,000	\$55,000
63	\$20,500	\$10,250	\$41,000	\$20,500	\$61,500	\$30,750	\$82,000	\$41,000	\$102,500	\$51,250
64	\$20,500	\$10,250	\$41,000	\$20,500	\$61,500	\$30,750	\$82,000	\$41,000	\$102,500	\$51,250
65*	\$14,400	\$7,200	\$28,800	\$14,400	\$43,200	\$21,600	\$57,600	\$28,800	\$72,000	\$36,000
66*	\$11,500	\$5,750	\$23,000	\$11,500	\$34,500	\$17,250	\$46,000	\$23,000	\$57,500	\$28,750
67*	\$9,400	\$4,700	\$18,800	\$9,400	\$28,200	\$14,100	\$37,600	\$18,800	\$47,000	\$23,500
68-69*	\$8,200	\$4,100	\$16,400	\$8,200	\$24,600	\$12,300	\$32,800	\$16,400	\$41,000	\$20,500

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

Age	6 units		7 units		8 units		9 units		10 units	
	\$16.08 a week		\$18.76 a week		\$21.44 a week		\$24.12 a week		\$26.80 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-29	\$735,000	\$735,000	\$857,500	\$857,500	\$980,000	\$980,000	\$1,102,500	\$1,102,500	\$1,225,000	\$1,225,000
30	\$716,400	\$716,400	\$835,800	\$835,800	\$955,200	\$955,200	\$1,074,600	\$1,074,600	\$1,194,000	\$1,194,000
31	\$696,600	\$696,600	\$812,700	\$812,700	\$928,800	\$928,800	\$1,044,900	\$1,044,900	\$1,161,000	\$1,161,000
32	\$677,400	\$677,400	\$790,300	\$790,300	\$903,200	\$903,200	\$1,016,100	\$1,016,100	\$1,129,000	\$1,129,000
33	\$656,400	\$656,400	\$765,800	\$765,800	\$875,200	\$875,200	\$984,600	\$984,600	\$1,094,000	\$1,094,000
34	\$634,200	\$634,200	\$739,900	\$739,900	\$845,600	\$845,600	\$951,300	\$951,300	\$1,057,000	\$1,057,000
35	\$612,000	\$612,000	\$714,000	\$714,000	\$816,000	\$816,000	\$918,000	\$918,000	\$1,020,000	\$1,020,000
36	\$580,200	\$580,200	\$676,900	\$676,900	\$773,600	\$773,600	\$870,300	\$870,300	\$967,000	\$967,000
37	\$549,000	\$549,000	\$640,500	\$640,500	\$732,000	\$732,000	\$823,500	\$823,500	\$915,000	\$915,000
38	\$517,200	\$517,200	\$603,400	\$603,400	\$689,600	\$689,600	\$775,800	\$775,800	\$862,000	\$862,000
39	\$486,000	\$486,000	\$567,000	\$567,000	\$648,000	\$648,000	\$729,000	\$729,000	\$810,000	\$810,000
40	\$453,000	\$453,000	\$528,500	\$528,500	\$604,000	\$604,000	\$679,500	\$679,500	\$755,000	\$755,000
41	\$434,400	\$434,400	\$506,800	\$506,800	\$579,200	\$579,200	\$651,600	\$651,600	\$724,000	\$724,000
42	\$415,800	\$415,800	\$485,100	\$485,100	\$554,400	\$554,400	\$623,700	\$623,700	\$693,000	\$693,000
43	\$397,200	\$397,200	\$463,400	\$463,400	\$529,600	\$529,600	\$595,800	\$595,800	\$662,000	\$662,000
44	\$379,200	\$379,200	\$442,400	\$442,400	\$505,600	\$505,600	\$568,800	\$568,800	\$632,000	\$632,000
45	\$369,000	\$369,000	\$430,500	\$430,500	\$492,000	\$492,000	\$553,500	\$553,500	\$615,000	\$615,000
46	\$366,000	\$366,000	\$427,000	\$427,000	\$488,000	\$488,000	\$549,000	\$549,000	\$610,000	\$610,000
47	\$362,400	\$362,400	\$422,800	\$422,800	\$483,200	\$483,200	\$543,600	\$543,600	\$604,000	\$604,000
48	\$361,200	\$361,200	\$421,400	\$421,400	\$481,600	\$481,600	\$541,800	\$541,800	\$602,000	\$602,000
49	\$360,600	\$360,600	\$420,700	\$420,700	\$480,800	\$480,800	\$540,900	\$540,900	\$601,000	\$601,000
50	\$358,800	\$283,800	\$418,600	\$331,100	\$478,400	\$378,400	\$538,200	\$425,700	\$598,000	\$473,000
51	\$331,800	\$261,000	\$387,100	\$304,500	\$442,400	\$348,000	\$497,700	\$391,500	\$553,000	\$435,000
52	\$304,800	\$238,200	\$355,600	\$277,900	\$406,400	\$317,600	\$457,200	\$357,300	\$508,000	\$397,000
53	\$274,200	\$203,400	\$319,900	\$237,300	\$365,600	\$271,200	\$411,300	\$305,100	\$457,000	\$339,000
54	\$253,200	\$159,000	\$295,400	\$185,500	\$337,600	\$212,000	\$379,800	\$238,500	\$422,000	\$265,000
55	\$237,600	\$159,000	\$277,200	\$185,500	\$316,800	\$212,000	\$356,400	\$238,500	\$396,000	\$265,000
56	\$222,000	\$142,800	\$259,000	\$166,600	\$296,000	\$190,400	\$333,000	\$214,200	\$370,000	\$238,000
57	\$206,400	\$126,600	\$240,800	\$147,700	\$275,200	\$168,800	\$309,600	\$189,900	\$344,000	\$211,000
58	\$189,600	\$111,000	\$221,200	\$129,500	\$252,800	\$148,000	\$284,400	\$166,500	\$316,000	\$185,000
59	\$174,000	\$94,800	\$203,000	\$110,600	\$232,000	\$126,400	\$261,000	\$142,200	\$290,000	\$158,000
60	\$159,600	\$79,800	\$186,200	\$93,100	\$212,800	\$106,400	\$239,400	\$119,700	\$266,000	\$133,000
61	\$145,200	\$72,600	\$169,400	\$84,700	\$193,600	\$96,800	\$217,800	\$108,900	\$242,000	\$121,000
62	\$132,000	\$66,000	\$154,000	\$77,000	\$176,000	\$88,000	\$198,000	\$99,000	\$220,000	\$110,000
63	\$123,000	\$61,500	\$143,500	\$71,750	\$164,000	\$82,000	\$184,500	\$92,250	\$205,000	\$102,500
64	\$123,000	\$61,500	\$143,500	\$71,750	\$164,000	\$82,000	\$184,500	\$92,250	\$205,000	\$102,500
65*	\$86,400	\$43,200	\$100,800	\$50,400	\$115,200	\$57,600	\$129,600	\$64,800	\$144,000	\$72,000
66*	\$69,000	\$34,500	\$80,500	\$40,250	\$92,000	\$46,000	\$103,500	\$51,750	\$115,000	\$57,500
67*	\$56,400	\$28,200	\$65,800	\$32,900	\$75,200	\$37,600	\$84,600	\$42,300	\$94,000	\$47,000
68-69*	\$49,200	\$24,600	\$57,400	\$28,700	\$65,600	\$32,800	\$73,800	\$36,900	\$82,000	\$41,000

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

Professional

- You do only desk-based professional work (and no manual work)
- At least 80% of your work is in an office
- Your annual taxable income is more than \$100,000 (pro rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification.

Weekly cost per unit

Death	+	TPD	=	Total
\$1.55		\$1.13		\$2.68

See page 15 for how much you can apply for.

Age	1 unit		2 units		3 units		4 units		5 units	
	\$2.68 a week		\$5.36 a week		\$8.04 a week		\$10.72 a week		\$13.40 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-29	\$153,125	\$153,125	\$306,250	\$306,250	\$459,375	\$459,375	\$612,500	\$612,500	\$765,625	\$765,625
30	\$149,250	\$149,250	\$298,500	\$298,500	\$447,750	\$447,750	\$597,000	\$597,000	\$746,250	\$746,250
31	\$145,125	\$145,125	\$290,250	\$290,250	\$435,375	\$435,375	\$580,500	\$580,500	\$725,625	\$725,625
32	\$141,125	\$141,125	\$282,250	\$282,250	\$423,375	\$423,375	\$564,500	\$564,500	\$705,625	\$705,625
33	\$136,750	\$136,750	\$273,500	\$273,500	\$410,250	\$410,250	\$547,000	\$547,000	\$683,750	\$683,750
34	\$132,125	\$132,125	\$264,250	\$264,250	\$396,375	\$396,375	\$528,500	\$528,500	\$660,625	\$660,625
35	\$127,500	\$127,500	\$255,000	\$255,000	\$382,500	\$382,500	\$510,000	\$510,000	\$637,500	\$637,500
36	\$120,875	\$120,875	\$241,750	\$241,750	\$362,625	\$362,625	\$483,500	\$483,500	\$604,375	\$604,375
37	\$114,375	\$114,375	\$228,750	\$228,750	\$343,125	\$343,125	\$457,500	\$457,500	\$571,875	\$571,875
38	\$107,750	\$107,750	\$215,500	\$215,500	\$323,250	\$323,250	\$431,000	\$431,000	\$538,750	\$538,750
39	\$101,250	\$101,250	\$202,500	\$202,500	\$303,750	\$303,750	\$405,000	\$405,000	\$506,250	\$506,250
40	\$94,375	\$94,375	\$188,750	\$188,750	\$283,125	\$283,125	\$377,500	\$377,500	\$471,875	\$471,875
41	\$90,500	\$90,500	\$181,000	\$181,000	\$271,500	\$271,500	\$362,000	\$362,000	\$452,500	\$452,500
42	\$86,625	\$86,625	\$173,250	\$173,250	\$259,875	\$259,875	\$346,500	\$346,500	\$433,125	\$433,125
43	\$82,750	\$82,750	\$165,500	\$165,500	\$248,250	\$248,250	\$331,000	\$331,000	\$413,750	\$413,750
44	\$79,000	\$79,000	\$158,000	\$158,000	\$237,000	\$237,000	\$316,000	\$316,000	\$395,000	\$395,000
45	\$76,875	\$76,875	\$153,750	\$153,750	\$230,625	\$230,625	\$307,500	\$307,500	\$384,375	\$384,375
46	\$76,250	\$76,250	\$152,500	\$152,500	\$228,750	\$228,750	\$305,000	\$305,000	\$381,250	\$381,250
47	\$75,500	\$75,500	\$151,000	\$151,000	\$226,500	\$226,500	\$302,000	\$302,000	\$377,500	\$377,500
48	\$75,250	\$75,250	\$150,500	\$150,500	\$225,750	\$225,750	\$301,000	\$301,000	\$376,250	\$376,250
49	\$75,125	\$75,125	\$150,250	\$150,250	\$225,375	\$225,375	\$300,500	\$300,500	\$375,625	\$375,625
50	\$74,750	\$59,125	\$149,500	\$118,250	\$224,250	\$177,375	\$299,000	\$236,500	\$373,750	\$295,625
51	\$69,125	\$54,375	\$138,250	\$108,750	\$207,375	\$163,125	\$276,500	\$217,500	\$345,625	\$271,875
52	\$63,500	\$49,625	\$127,000	\$99,250	\$190,500	\$148,875	\$254,000	\$198,500	\$317,500	\$248,125
53	\$57,125	\$42,375	\$114,250	\$84,750	\$171,375	\$127,125	\$228,500	\$169,500	\$285,625	\$211,875
54	\$52,750	\$33,125	\$105,500	\$66,250	\$158,250	\$99,375	\$211,000	\$132,500	\$263,750	\$165,625
55	\$49,500	\$33,125	\$99,000	\$66,250	\$148,500	\$99,375	\$198,000	\$132,500	\$247,500	\$165,625
56	\$46,250	\$29,750	\$92,500	\$59,500	\$138,750	\$89,250	\$185,000	\$119,000	\$231,250	\$148,750
57	\$43,000	\$26,375	\$86,000	\$52,750	\$129,000	\$79,125	\$172,000	\$105,500	\$215,000	\$131,875
58	\$39,500	\$23,125	\$79,000	\$46,250	\$118,500	\$69,375	\$158,000	\$92,500	\$197,500	\$115,625
59	\$36,250	\$19,750	\$72,500	\$39,500	\$108,750	\$59,250	\$145,000	\$79,000	\$181,250	\$98,750
60	\$33,250	\$16,625	\$66,500	\$33,250	\$99,750	\$49,875	\$133,000	\$66,500	\$166,250	\$83,125
61	\$30,250	\$15,125	\$60,500	\$30,250	\$90,750	\$45,375	\$121,000	\$60,500	\$151,250	\$75,625
62	\$27,500	\$13,750	\$55,000	\$27,500	\$82,500	\$41,250	\$110,000	\$55,000	\$137,500	\$68,750
63	\$25,625	\$12,813	\$51,250	\$25,625	\$76,875	\$38,439	\$102,500	\$51,252	\$128,125	\$64,065
64	\$25,625	\$12,813	\$51,250	\$25,625	\$76,875	\$38,439	\$102,500	\$51,252	\$128,125	\$64,065
65*	\$18,000	\$9,000	\$36,000	\$18,000	\$54,000	\$27,000	\$72,000	\$36,000	\$90,000	\$45,000
66*	\$14,375	\$7,188	\$28,750	\$14,376	\$43,125	\$21,564	\$57,500	\$28,752	\$71,875	\$35,940
67*	\$11,750	\$5,875	\$23,500	\$11,750	\$35,250	\$17,625	\$47,000	\$23,500	\$58,750	\$29,375
68-69*	\$10,250	\$5,125	\$20,500	\$10,250	\$30,750	\$15,375	\$41,000	\$20,500	\$51,250	\$25,625

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

Age	6 units		7 units		8 units		9 units		10 units	
	\$16.08 a week		\$18.76 a week		\$21.44 a week		\$24.12 a week		\$26.80 a week	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD	Death	TPD
15-29	\$918,750	\$918,750	\$1,071,875	\$1,071,875	\$1,225,000	\$1,225,000	\$1,378,125	\$1,378,125	\$1,531,250	\$1,531,250
30	\$895,500	\$895,500	\$1,044,750	\$1,044,750	\$1,194,000	\$1,194,000	\$1,343,250	\$1,343,250	\$1,492,500	\$1,492,500
31	\$870,750	\$870,750	\$1,015,875	\$1,015,875	\$1,161,000	\$1,161,000	\$1,306,125	\$1,306,125	\$1,451,250	\$1,451,250
32	\$846,750	\$846,750	\$987,875	\$987,875	\$1,129,000	\$1,129,000	\$1,270,125	\$1,270,125	\$1,411,250	\$1,411,250
33	\$820,500	\$820,500	\$957,250	\$957,250	\$1,094,000	\$1,094,000	\$1,230,750	\$1,230,750	\$1,367,500	\$1,367,500
34	\$792,750	\$792,750	\$924,875	\$924,875	\$1,057,000	\$1,057,000	\$1,189,125	\$1,189,125	\$1,321,250	\$1,321,250
35	\$765,000	\$765,000	\$892,500	\$892,500	\$1,020,000	\$1,020,000	\$1,147,500	\$1,147,500	\$1,275,000	\$1,275,000
36	\$725,250	\$725,250	\$846,125	\$846,125	\$967,000	\$967,000	\$1,087,875	\$1,087,875	\$1,208,750	\$1,208,750
37	\$686,250	\$686,250	\$800,625	\$800,625	\$915,000	\$915,000	\$1,029,375	\$1,029,375	\$1,143,750	\$1,143,750
38	\$646,500	\$646,500	\$754,250	\$754,250	\$862,000	\$862,000	\$969,750	\$969,750	\$1,077,500	\$1,077,500
39	\$607,500	\$607,500	\$708,750	\$708,750	\$810,000	\$810,000	\$911,250	\$911,250	\$1,012,500	\$1,012,500
40	\$566,250	\$566,250	\$660,625	\$660,625	\$755,000	\$755,000	\$849,375	\$849,375	\$943,750	\$943,750
41	\$543,000	\$543,000	\$633,500	\$633,500	\$724,000	\$724,000	\$814,500	\$814,500	\$905,000	\$905,000
42	\$519,750	\$519,750	\$606,375	\$606,375	\$693,000	\$693,000	\$779,625	\$779,625	\$866,250	\$866,250
43	\$496,500	\$496,500	\$579,250	\$579,250	\$662,000	\$662,000	\$744,750	\$744,750	\$827,500	\$827,500
44	\$474,000	\$474,000	\$553,000	\$553,000	\$632,000	\$632,000	\$711,000	\$711,000	\$790,000	\$790,000
45	\$461,250	\$461,250	\$538,125	\$538,125	\$615,000	\$615,000	\$691,875	\$691,875	\$768,750	\$768,750
46	\$457,500	\$457,500	\$533,750	\$533,750	\$610,000	\$610,000	\$686,250	\$686,250	\$762,500	\$762,500
47	\$453,000	\$453,000	\$528,500	\$528,500	\$604,000	\$604,000	\$679,500	\$679,500	\$755,000	\$755,000
48	\$451,500	\$451,500	\$526,750	\$526,750	\$602,000	\$602,000	\$677,250	\$677,250	\$752,500	\$752,500
49	\$450,750	\$450,750	\$525,875	\$525,875	\$601,000	\$601,000	\$676,125	\$676,125	\$751,250	\$751,250
50	\$448,500	\$354,750	\$523,250	\$413,875	\$598,000	\$473,000	\$672,750	\$532,125	\$747,500	\$591,250
51	\$414,750	\$326,250	\$483,875	\$380,625	\$553,000	\$435,000	\$622,125	\$489,375	\$691,250	\$543,750
52	\$381,000	\$297,750	\$444,500	\$347,375	\$508,000	\$397,000	\$571,500	\$446,625	\$635,000	\$496,250
53	\$342,750	\$254,250	\$399,875	\$296,625	\$457,000	\$339,000	\$514,125	\$381,375	\$571,250	\$423,750
54	\$316,500	\$198,750	\$369,250	\$231,875	\$422,000	\$265,000	\$474,750	\$298,125	\$527,500	\$331,250
55	\$297,000	\$198,750	\$346,500	\$231,875	\$396,000	\$265,000	\$445,500	\$298,125	\$495,000	\$331,250
56	\$277,500	\$178,500	\$323,750	\$208,250	\$370,000	\$238,000	\$416,250	\$267,750	\$462,500	\$297,500
57	\$258,000	\$158,250	\$301,000	\$184,625	\$344,000	\$211,000	\$387,000	\$237,375	\$430,000	\$263,750
58	\$237,000	\$138,750	\$276,500	\$161,875	\$316,000	\$185,000	\$355,500	\$208,125	\$395,000	\$231,250
59	\$217,500	\$118,500	\$253,750	\$138,250	\$290,000	\$158,000	\$326,250	\$177,750	\$362,500	\$197,500
60	\$199,500	\$99,750	\$232,750	\$116,375	\$266,000	\$133,000	\$299,250	\$149,625	\$332,500	\$166,250
61	\$181,500	\$90,750	\$211,750	\$105,875	\$242,000	\$121,000	\$272,250	\$136,125	\$302,500	\$151,250
62	\$165,000	\$82,500	\$192,500	\$96,250	\$220,000	\$110,000	\$247,500	\$123,750	\$275,000	\$137,500
63	\$153,750	\$76,878	\$179,375	\$89,691	\$205,000	\$102,504	\$230,625	\$115,317	\$256,250	\$128,130
64	\$153,750	\$76,878	\$179,375	\$89,691	\$205,000	\$102,504	\$230,625	\$115,317	\$256,250	\$128,130
65*	\$108,000	\$54,000	\$126,000	\$63,000	\$144,000	\$72,000	\$162,000	\$81,000	\$180,000	\$90,000
66*	\$86,250	\$43,128	\$100,625	\$50,316	\$115,000	\$57,504	\$129,375	\$64,692	\$143,750	\$71,880
67*	\$70,500	\$35,250	\$82,250	\$41,125	\$94,000	\$47,000	\$105,750	\$52,875	\$117,500	\$58,750
68-69*	\$61,500	\$30,750	\$71,750	\$35,875	\$82,000	\$41,000	\$92,250	\$46,125	\$102,500	\$51,250

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

Summary – Tips to help you nail it

Managing your insurance doesn't have to be hard. Just remember these tips to stay on top of your cover.

Keep track of your cover – it changes as you get older so check your statements or log in to know how much you have

Consider our life events offer when things change

Tell us who should get your money if something happens to you (and review your beneficiaries regularly)

Review your occupation category if your job changes

Use our quick insurance calculator at cbussuper.com.au/calculators to see how much cover you may need

Know what other cover you have (and consider whether to transfer it)

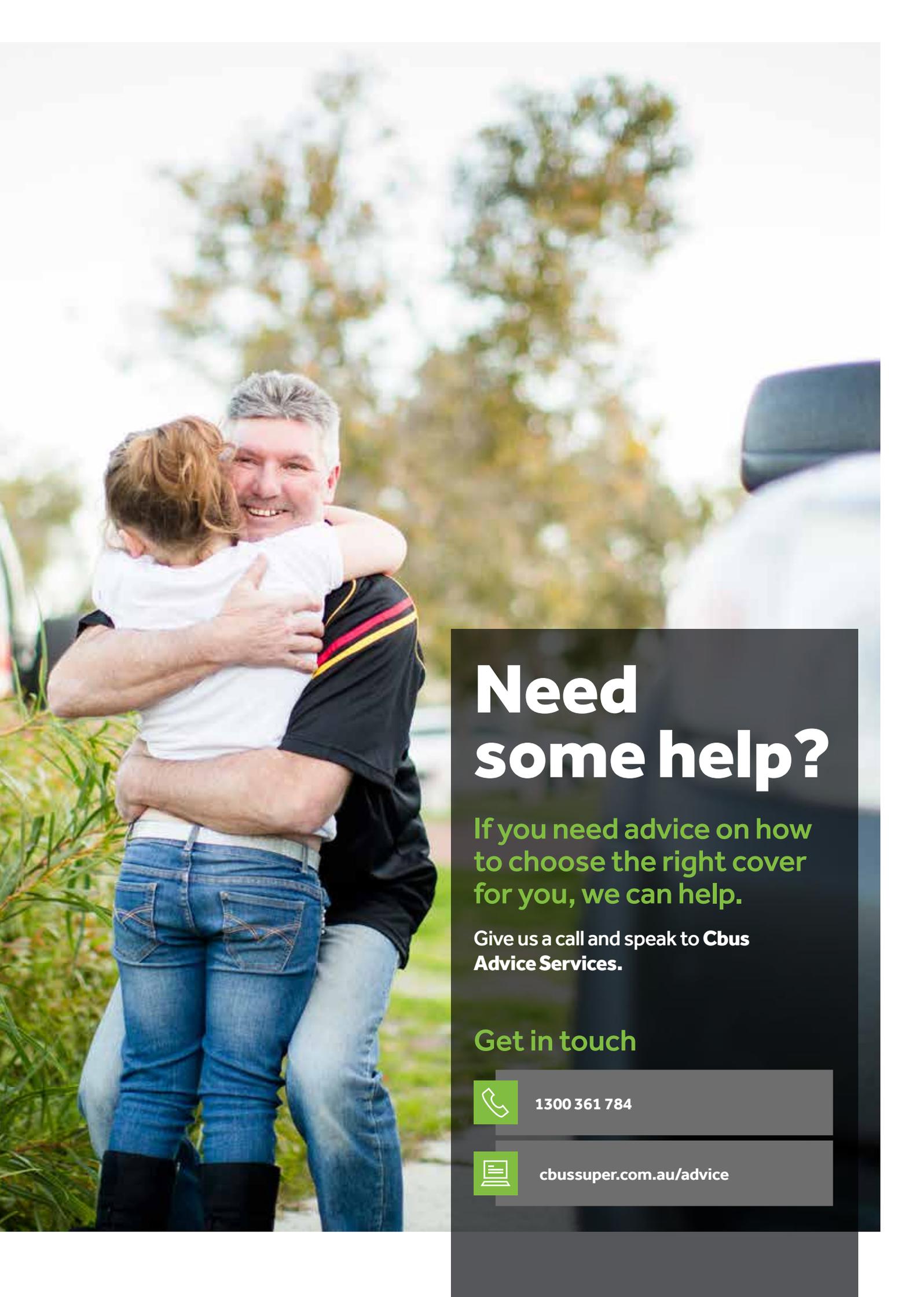
Cancel your cover if you don't need it (or else you'll keep paying for it)

Extend TPD cover past 65 if you like

Call us if you need to make a claim

It's easy to manage your cover online

Check and update your cover anytime at cbussuper.com.au/login



Need some help?

If you need advice on how to choose the right cover for you, we can help.

Give us a call and speak to **Cbus Advice Services**.

Get in touch



1300 361 784



cbussuper.com.au/advice

Contact Cbus



Cbus
Locked Bag 5056
PARRAMATTA NSW 2124



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



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Details: **cbussuper.com.au/contact**

This guide contains general information only and doesn't take into account your specific needs. So you should look at your own financial position, objectives and requirements before making any changes to your insurance. Case studies in this guide are for illustration purposes only. The information in this guide is current at 1 July 2019, but may change later. For the latest information, visit our website or call us.