



Rest Corporate Insurance Guide

Effective 19 November 2019

The information in this document forms part of the Rest Corporate Product Disclosure Statement (PDS), effective 8 November 2019. You should read the PDS in conjunction with this Insurance Guide.

Rest



hello

This is the *'Rest Corporate Insurance Guide'*. The information in this guide forms part of the *'Rest Corporate Product Disclosure Statement'* (PDS), effective 8 November 2019. The PDS, *'Additional information on fees and costs'*, *'Rest Corporate Insurance Guide'* *'Your employer plan summary'* and *'Investment Guide'* contain important information you should consider before making a decision to invest in this product.

The information in this document is general information only and doesn't take into account your personal financial objectives or needs. You might like to have a chat with a financial adviser to obtain financial advice that's tailored to your personal circumstances.

The information in this document is up to date at the time of preparation and it may change from time to time. The Trustee (we or us) may update information that is not materially adverse to you and make it available at rest.com.au/governance

If you need any further information, including a copy of the PDS and other important information or our trust deed, which are provided free of charge, contact us.

Rest's Insurer on the issue date of this Insurance Guide is AIA Australia Limited, ABN 79 004 837 861, AFSL 230043 (AIA). AIA has consented to the statement about its Privacy policy in this Insurance Guide and being included in the *'Application for insurance Rest Corporate'* form. AIA has not withdrawn this consent as at the issue date of this Insurance Guide.

From 1 December 2019, Rest's Insurer is TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL). TAL has consented to the statement about its Privacy policy in this Insurance Guide and being included in the *'Application for insurance Rest Corporate'* form from 1 December 2019. TAL has not withdrawn this consent on and from 1 December 2019.

This offer is available only to persons receiving (including electronically) the PDS and other important information within Australia.

Issued by Retail Employees Superannuation Pty Limited (Trustee) ABN 39 001 987 739 AFSL 240003 Retail Employees Superannuation Trust (Rest) ABN 62 653 671 394. Rest Corporate is a product of Rest. Unique Superannuation Identifier RES0103AU

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Changes to your insurance arrangements

From 1 December 2019, Rest will change insurance providers to TAL Life Limited, however your current insurance premiums, terms and conditions and the existing benefit design will remain in place until 31 March 2020.

From **1 April 2020**, Rest will introduce changes to the existing insurance design, terms and conditions and premiums.

New rules regarding providing insurance cover to new members under the age of 25 and with an account balance of under \$6,000 will also come into effect from 1 April 2020.


A new Product Disclosure Statement and Insurance Guide will be available for Rest Corporate members on 1 April 2020. In the interim, the information on pages 30 – 38 provides you with details of the new insurance arrangements.


The new insurance premiums effective from 1 April 2020 can be found on pages 35 to 38.

If there's anything we can do

 rest.com.au

 **Download
the Rest App**

 **Live Chat at rest.com.au**
Monday to Friday 8am – 10pm,
Saturday 9am – 6pm and Sunday
10am – 6pm AEST

 **1300 300 778**
Monday to Friday
8am – 10pm AEST

01 | Your insurance options

Rest Corporate offers a range of flexible insurance options designed to provide protection for you and your beneficiaries if you are unable to work for a long period due to sickness or injury, or become permanently disabled or die.



Rest's Insurer will change on 1 December 2019. See page 30.

Value for money

Rest provides insurance to its members at a group rate through our Insurer. Rest uses its buying power to negotiate group insurance rates that generally compare favourably with what you may otherwise pay as an individual.

Types of insurance

The types of cover available to Rest Corporate members are:

- **Death cover** – providing a lump sum or, if chosen (subject to eligibility), a pension in the event of death or Terminal Illness
- **Total and Permanent Disablement (TPD) cover** – providing a lump sum or, if chosen, a pension if you are totally and permanently disabled as a result of becoming sick or injured
- **Income Protection (IP)** – paying you an income if you are unable to work for a prolonged period due to injury or sickness.

Cover on joining Rest Corporate

All eligible new members who join Rest Corporate are automatically provided with Default Cover which is outlined in the table below.

All references in this document to amounts of Default Cover are to Rest's default package of insurance. Please refer to 'Your employer plan summary' included with your welcome letter for the specific design that applies to you.

Your employer can choose Rest's Default benefit design or can choose:

- fixed cover (a set sum insured) for Death and Total and Permanent Disablement (for example \$100,000)
- multiples of *Salary* for Death and Total and Permanent Disablement (for example 4 times Salary)
- an alternate design.



Keep your insurance switched on

Your insurance will 'switch off' if there's no contribution to your super for 16 months (13 months from 1 April 2020) and you don't elect to keep your insurance. Your insurance cover can be turned on again (reinstated) if you tell us that you'd like to keep it. You'll need to tell us within 60 days of the date it was cancelled.

So if you stop working, or move jobs, it's important to keep in contact with us so your Rest insurance keeps you covered. See page 8 for more details.



The information in this guide is applicable to Rest Corporate members only.

If you are a member of Rest Super, please refer to the Rest Super Product Disclosure Statement for details of your insurance cover options.

There are defined terms used in this guide. Please refer to the definitions set out on page 21, for ease of reference.

Rest Default:

Death cover (including Terminal Illness)	15% of Salary for each year (and complete months) of Future Service to age 70
TPD cover	15% of Salary for each year (and complete months) of Future Service to age 70
IP cover	87% of your Salary (includes a 12% super component). IP will be paid for a Benefit Period up to age 65. A Waiting Period of 60 days applies.

Bonuses, commissions and overtime are not included in your Salary for insurance purposes unless they are regularly paid. For the definition of Salary, please refer to page 21.

The Default Cover provided will be limited to no more than the *Automatic Acceptance Limit (AAL)* under your employer's plan. If your proposed level of cover exceeds your employer's AAL, you may apply for the higher cover by completing the 'Application for insurance Rest Corporate' form available at rest.com.au/forms. Further medical or other evidence may be requested by the Insurer.

However, your default death and TPD cover will be no less than the levels shown in the following table:

Current Age	Minimum Cover Level
15 to 19	\$0
20 to 34	\$50,000
35 to 39	\$35,000
40 to 44	\$20,000
45 to 49	\$14,000
50 to 55	\$7,000
56 and over	\$0



The conditions under which you can receive Default Cover will change on 1 April 2020. See page 30.

Eligibility

All eligible new members who join Rest Corporate are automatically provided with Default Cover. Members must be under age 70 for Death and TPD cover, and under age 65 for IP cover.

Rest Corporate is open to permanent employees and *Fixed Term Contractors* working a minimum of 15 hours per week. Casual employees are not eligible.

However, if you were a permanent employee and your hours reduce to less than 15 hours per week, or you become casual, you may maintain your cover.

Default members who join within 120 days of becoming eligible are entitled to full cover subject to *At Work* conditions. If you are not *At Work* at the time your cover commences, *Limited Cover* will apply. Once you have returned to work for 30 consecutive days, full cover will apply.



There are changes to Limited Cover terms from 1 April 2020. See page 31.

A member who:

- joins after more than 120 days of being eligible
- upon starting employment with a Rest Corporate employer, chooses a fund other than Rest Corporate and then at a later date chooses Rest Corporate for their super contributions
- is a Casual Employee, or who is working less than fifteen (15) hours per week and subsequently becomes a Permanent Employee or a Fixed Term Contractor working a minimum fifteen (15) hours per week with a Participating Employer

is subject to Limited Cover for a period of 12 months. At the end of the 12 months, if the member is *At Work*, this will convert to full cover, otherwise Limited Cover will continue until such time as the member is *At Work*. During the 12 month period, no Death, Terminal Illness or TPD benefit will be paid for suicide, attempted suicide or any self inflicted act.

Limited Cover will cease at the end of the 12 month period provided you have been *At Work* for 30 consecutive days immediately prior to the end of the 12 month period, otherwise Limited Cover will continue to apply until such time as you are back *At Work* for 30 consecutive days, from which time full cover will apply.

The *Limited Cover* restriction may be removed earlier, subject to completing an 'Application for Insurance Rest Corporate' and being accepted by the Insurer.

Special offer for new members

New members who join Rest Corporate within 120 days of first being eligible to join the Fund can also take advantage of a special offer within 120 days of first joining and without having to provide any health evidence (subject to the Automatic Acceptance Limit and eligibility conditions) to:



The special offer for new members will change on 1 April 2020. See page 31.

(i) increase the percentage used for the calculation of Death and TPD cover from:

- 15% to 20% or 25% (where your employer has chosen the 15% trustee default option) or
- 20% to 25% (where your employer has chosen the 20% default option), or
- 10% to 15% or 20% (where your employer has chosen the 10% default option)

or

(ii) increase multiple of Salary design up to one level only (subject to a maximum of five x Salary) e.g. to 4 x Salary where default is 3 x Salary, or up to 5 x Salary where default is 4 x Salary

and

(iii) reduce the IP Waiting Period from:

- 60 days to 30 days (where your employer has chosen the trustee default Waiting Period of 60 days), or
- 90 days to 60 days (where your employer has chosen a 90 day Waiting Period)

If you are not At Work at the time you exercise this special offer, Limited Cover will apply to your increased cover or reduced Waiting Period until you are At Work for 30 consecutive days.

You are not eligible for this offer if you have previously made a claim or been eligible to be paid a TPD benefit or disability benefit of any type from any superannuation fund or insurance policy.

If you would like to take up this offer, please call us on 1300 300 778.

You can change your Default Death and Default TPD cover as follows:

Cover Type	Default Cover options	Maximum cover	Minimum Age	Maximum Age
Death cover (including Terminal Illness)	<p>You can choose 5%, 10%, 15%, 20% or 25% of Salary times Future Service to age 70.</p> <p>You can also cancel this cover.</p> <p>If you do not choose anything, the Default 15% will apply, unless your employer nominates a different percentage (subject to conditions).</p>	25% of Salary times Future Service to age 70	15	69
TPD cover	<p>You can choose 5%, 10%, 15%, 20% or 25% of Salary times Future Service to age 70.</p> <p>You can choose a different % than for Death cover.</p> <p>You can also cancel this cover.</p> <p>If you do not choose anything, the Default 15% will apply, unless your employer nominates a different percentage (subject to conditions).</p>	<p>The maximum will be the lesser of:</p> <p>25% of Salary times Future Service to age 70; and</p> <p>\$5 million (or \$1 million if aged 65 or over)</p>	15	69



We have added a new Default Cover option of 15% of Salary times Future Service to age 65 for Death cover from 1 April 2020. See page 30.



We have added a new Default Cover option of 15% of Salary times Future Service to age 65 for TPD cover from 1 April 2020. See page 30.



There are changes to the maximum TPD cover limit if you are aged over 65 from 1 April 2020. See page 32.

In addition, you can also apply for Voluntary Death and Voluntary TPD cover, which will provide you with Fixed* Cover as follows:


Cover Type	Voluntary Cover Options	Maximum cover	Minimum Age	Maximum Age
Voluntary Death	Apply for additional cover in \$1,000 units	Unlimited	15	69
Voluntary TPD	Apply for additional cover in \$1,000 units	\$5 million (\$1 million if aged 65 or over)	15	69

* The value of Voluntary TPD units reduces from age 60.

You can change your Default IP cover as follows:

As Default IP cover is already calculated based on the maximum cover available of 87% of Salary, Voluntary IP cover is not provided for this reason.

Cover Type	Cover Options	Maximum cover	Minimum Age	Maximum Age														
IP	<p>You can change your Default 60 day Waiting Period to a 30 day or 90 day <i>Waiting Period</i>. You can also change your default age 65 Benefit Period to a 2 year Benefit Period, resulting in a choice of one of the below 6 options:</p> <table><tr><th>Waiting Period</th><th>Benefit Period</th></tr><tr><td>30 Days</td><td>Age 65</td></tr><tr><td>60 Days</td><td>Age 65</td></tr><tr><td>90 Days</td><td>Age 65</td></tr><tr><td>30 Days</td><td>2 Years</td></tr><tr><td>60 Days</td><td>2 Years</td></tr><tr><td>90 Days</td><td>2 Years</td></tr></table>	Waiting Period	Benefit Period	30 Days	Age 65	60 Days	Age 65	90 Days	Age 65	30 Days	2 Years	60 Days	2 Years	90 Days	2 Years	\$30,000 (subject to up to 87% of your Salary)	15	64
Waiting Period	Benefit Period																	
30 Days	Age 65																	
60 Days	Age 65																	
90 Days	Age 65																	
30 Days	2 Years																	
60 Days	2 Years																	
90 Days	2 Years																	



We have added a 5 year Benefit Period option for IP cover from 1 April 2020. See page 30.



We have added a 5 year Benefit Period option for IP cover from 1 April 2020. See page 30.

Cover to suit your needs

With flexible options, our insurance design allows you to insure yourself for the cover levels you need. You can apply for a combination of cover types and have a choice of Waiting and Benefit Period options for IP.

The insurance costs in Rest Corporate are based on age, gender, occupation and your relevant Plan Rating Factor, meaning that you pay the premium that's right for you.

Increasing cover at any time

To apply for higher Default Cover, Voluntary Death, Voluntary TPD or to change your IP cover, please read the information provided in this guide carefully and complete the 'Application for insurance Rest Corporate' form available at rest.com.au/forms

When you apply for additional cover (other than cover you apply for during the special offer period), you will be required to provide evidence of health satisfactory to the Insurer which is contained in the 'Application for insurance Rest Corporate' form available at rest.com.au. Your completed form will be subsequently assessed by the Insurer, who will either accept your cover on standard terms, accept your cover on special terms (that is, with exclusion/s) or decline your request for cover. You may not be covered, or your request for cover may be declined, if you do not provide all the medical or other information requested by the Insurer, or if the information you provide is not a full, complete or honest disclosure that meets your obligations under the law.

Decreasing or cancelling cover

You can decrease or cancel your insurance cover at any time. However, if you reduce or cancel your cover now and decide that you want it back in the future, you may be able to reinstate cover but you will need to provide medical evidence and be assessed by the Insurer.

Decreasing cover includes the following events:

- decreasing your Default Death or TPD cover (e.g. from the 15% Default to 10% or 5%)
- lengthening your IP Waiting Period from 30 days to 60 days, from 30 days to 90 days, or from 60 days to 90 days
- shortening your IP Benefit Period from Age 65 to 2 years.

To reduce or cancel your cover, please read the information provided in this guide and consider your needs carefully and either complete the 'Application for insurance Rest Corporate' form available at rest.com.au/forms or contact us on 1300 300 778.



If you are unsure about how much cover you need, refer to page 24 or contact **1300 300 778**.

What happens if my insurance cover is cancelled because there hasn't been any contributions?

If your insurance cover is cancelled because there hasn't been any contributions into your account for 16 months (13 months from 1 April 2020), we'll contact you to let you know. If you want to reinstate your cover, you'll need to let us know within 60 days of the date your insurance is cancelled. You'll find the cancellation date, and the date you need to respond by, on the letter or email we send to you.

To reinstate your cover, complete the Reinstatement my insurance form available from rest.com.au/forms. Your cover will also be reinstated if you or your employer make a contribution to your account within 28 days of cancellation. To learn more, visit go.rest.com.au/protect

If your insurance is reinstated, your account must have enough funds to pay the premium owed for the period your insurance was cancelled.

If you leave your employer

If you terminate employment with your Participating Employer or do not return to work following a period of approved leave, cover will not transfer to another Rest product.

Cover will continue in the Retained Category within Rest Corporate. Your Death and TPD cover will be rounded up to the nearest \$1,000 and become fixed upon transfer to the Retained Category.

When you cease employment, any IP cover you have will remain in place. The amount you are eligible to claim for will be based on your Pre-Disability Salary. This is based on your income over the previous 12 months prior to claim. If you have ceased employment this may impact your ability to claim a benefit.



More information can be found in the 'Conditions of your Insurance Cover' section.

02 | Death cover

Death cover provides your dependants with a lump sum or, if chosen (subject to eligibility), a pension in the event of death or Terminal Illness.

The Default Cover provides Death cover (including Terminal Illness) of 15% of *Salary* for each year (and complete months) of *Future Service* to age 70. Note that your employer may have nominated a different design for Death cover.

The percentage of Salary can be adjusted to meet your own needs in increments of 5% up to 25%.

To give an indication, if you join at age 30 your Future Service to age 70 is 40 years (70 – 30 = 40). If you are earning \$70,000, you are able to cover yourself for the following levels of Default Cover:

Default Death cover Formula	% x Salary x Future Years to Age 70
5% Option	$5\% \times \$70,000 \times 40 = \$140,000$
10% Option	$10\% \times \$70,000 \times 40 = \$280,000$
15% Option (Default option)	$15\% \times \$70,000 \times 40 = \$420,000$
20% Option	$20\% \times \$70,000 \times 40 = \$560,000$
25% Option	$25\% \times \$70,000 \times 40 = \$700,000$



We have added a new Default Cover option of 15% of Salary times Future Service to age 65 for Death cover from 1 April 2020. See page 30.

New members who join Rest Corporate within 120 days of first being eligible to join the Fund can also take advantage of a special offer (see page 6) within 120 days of first joining and increase the percentage from 15% to 20% or 25%# without providing medical evidence (subject to the AAL). All other requests for increased cover require evidence of health satisfactory to the Insurer (see Increasing cover at any time on page 8).



The special offer for new members will change on 1 April 2020. See page 31.

Voluntary Death cover

You can choose to supplement your Default Death cover with Voluntary Death cover.

Voluntary Death cover is a fixed amount of cover and this amount does not change with your age, so you have more control over the level of insurance.

You can apply for Voluntary Death cover in units each worth \$1,000, subject to providing the required medical and other evidence required by the Insurer. Cover ceases at age 70.



The costs of your Death cover are based on the amount of your Death cover, your age, gender, occupation and your relevant Plan Rating Factor (see Factors that can impact the cost of your insurance on page 26).

If your employer has chosen a 10% default option, then your special offer will be that you are able to increase the percentage to 15% or 20% but not 25%.



We have increased the certification period for Terminal Illness to 24 months effective 1 April 2020. Please see page 30.

Terminal Illness benefit

While we hope this will never be a situation you have to face, if you are diagnosed with an illness that means you have a life expectancy of less than 12 months, a Terminal Illness benefit may be payable that would match the value of your Death cover.

The Terminal Illness benefit is not a stand-alone benefit – it is an early payment of the Death benefit and reduces your TPD amount insured (if any) by the amount paid.

As detailed above, under the Death Cover insurance available in Rest Corporate, you may qualify for payment of a Terminal Illness benefit if you have a life expectancy of less than 12 months.

However, under superannuation law for release of account balance on grounds of terminal medical condition, the certification period is a life expectancy of 24 months or less. Therefore, there may be a situation where you qualify for release of your account balance on grounds of terminal medical condition (e.g. you have between 0-24 months to live) but not yet qualify for a Terminal Illness insured benefit (which requires that you have between 0-12 months to live). In this situation, to maintain your insured benefit you will need to leave sufficient funds in your account to continue to meet the insurance costs for Death Cover. Your insurance cover will cease if you withdraw your full account balance.



03 | Total and Permanent Disablement cover

If you are totally and permanently disabled as a result of becoming sick or injured, Total and Permanent Disablement (TPD) cover provides you or your dependants with a lump sum or, if chosen, a pension. Our TPD benefit aims to help protect you against the financial costs associated with a serious permanent disability.

Default TPD cover is equal to Default Death cover, that is, 15% of Salary for each year (and complete months) of Future Service to age 70. Note that your employer may have nominated a different design for TPD cover.

You can alter the percentage of Salary for Default TPD cover to be 5%, 10%, 15%, 20% or 25%.

You can alter your TPD cover quite independently of Death cover. For instance, you may decide that you need more or less TPD cover than Death cover. Any increase in TPD cover outside of the 120 day special offer period (see page 6) will be subject to evidence of health satisfactory to the Insurer.



We have added a new Default Cover option of 15% of Salary times Future Service to age 65 for TPD cover from 1 April 2020. See page 30.

Voluntary TPD cover

Each Voluntary unit of TPD cover provides \$1,000 of cover. Subject to approval by the Insurer, you can take out up to \$5 million of TPD cover (\$1 million if aged 65 to 69).

TPD tapering

If the benefit design used to calculate your TPD sum insured doesn't automatically reduce this amount as you get older to nil by the Cover Expiry Age (usually this applies to Future Service designs), tapering will apply. This means that the TPD sum insured will reduce on a consistent annual basis (10% each birthday), from the age of 61 until it is reduced to nil at the Cover Expiry Age. Please note the maximum TPD amount insured from age 65 onwards is \$1 million.

TPD means disablement where the Insurer is satisfied on medical and other evidence that you:

Part 1	Part 2	Part 3
<p>a. have been absent from employment for three (3) consecutive months because of sickness or injury; and</p> <p>b. are so disabled at the start of those three (3) months and continuously since that time, that you are unlikely to ever engage in any reasonably suitable occupation. In determining whether an occupation is reasonably suitable for you, the Insurer considers the skills you have acquired through education, training and experience.</p> <p>OR</p>	<p>suffer the total and permanent loss of the use of:</p> <p>a. two hands*; or</p> <p>b. two feet*; or</p> <p>c. one hand* and one foot*; or</p> <p>d. the sight in both eyes; or</p> <p>e. one hand* and the sight in one eye; or</p> <p>f. one foot* and the sight in one eye.</p> <p>* Where "hand" means the whole hand below the wrist and "foot" means the whole foot below the ankle.</p> <p>OR</p>	<p>as a result of sickness or injury, are permanently incapable of performing at least two (2) of the five (5) specified activities of daily living even with the use of a prosthetic device, mechanical aid or other machine or equipment without the "hands on" help of another person.</p> <p>The activities of daily living are:</p> <p>a. Dressing – The ability to put on and take off clothing without assistance from another person;</p> <p>b. Toileting – The ability to use the toilet, including getting on and off without assistance from another person;</p> <p>c. Mobility – The ability to get in and out of bed and a chair without the assistance from another person;</p> <p>d. Continence – The ability to control bowel and bladder function;</p> <p>e. Feeding – The ability to get food from a plate into the mouth without assistance from another person.</p>

- You are not TPD under any of the definitions 1, 2 or 3 if your sickness or injury could be expected, on reasonable grounds, to be reversed by surgery or other treatment so that you would not then be TPD
- Where you have been in *Gainful Employment* at any time during the thirteen (13) months immediately prior to the Incident Date, you will be assessed for TPD against Part 1, 2 or 3



We have changed the definition of TPD slightly from 1 April 2020. See page 33.

- Where you have not been in *Gainful Employment* at any time during the thirteen (13) months immediately prior to the Incident Date, you will be assessed for TPD against Part 2 or 3
- Where you have not returned to work during a period of leave without pay, you will be assessed for TPD against Part 2 or 3
- In the case of Part 2 or Part 3 where the *Incident Date* is on or after 1 July 2014, the Insurer must also be reasonably satisfied that your ill-health (whether physical or mental) makes it unlikely that you will engage in *Gainful Employment* for which you are reasonably qualified by education, training or experience.



The costs of your TPD cover are based on the amount of your TPD cover, your age, gender, occupation and your relevant Plan Rating Factor (See Factors that can impact the cost of your insurance on page 26).

Death and TPD are linked benefits

Death and TPD are linked benefits meaning that payment of a TPD benefit reduces your Death cover (including Terminal Illness) by the same amount and payment of the Terminal Illness benefit reduces your Death and TPD cover by the same amount.

For example, if your Death and TPD cover are for equal amounts, and you are paid a TPD benefit, your Death and TPD cover will cease. However, if your Death cover is higher than your TPD cover, and you are paid a TPD benefit, you will continue to be insured for the balance of your Death cover.



While the Insurer assesses your eligibility to receive a TPD benefit and make the decision on your claim, Rest is responsible for the assessment of the early release of your TPD benefit and your account balance from your super.

04 | Income Protection cover

Income Protection (IP) cover provides an income in times of prolonged absence from work due to sickness or injury. In the event of claim, you will be paid the lesser of 87% (includes a 12% superannuation component) of your *Pre-Disability Salary*, your IP amount insured and \$30,000 per month.

You are eligible to receive an IP benefit if you are totally or partially disabled continuously for more than the *Waiting Period*. Benefits for partial disability are proportionately less than benefits for total disability (see definitions on the following page).

The benefit starts accruing after your Waiting Period has ended (30, 60 or 90 days depending on which option you are insured for) and continues while you are disabled up to the end of the Benefit Period (up to two years or up to Age 65, depending on which option you are insured for). IP Benefits cease on the earliest of the end of the Benefit Period, the date you turn age 65, on your death or when you are no longer disabled.

The benefit is paid monthly in arrears from the end of the Waiting Period. For example, if your Waiting Period is 60 days, benefits will start to accrue from the 61st day and the first monthly benefit will be paid to you a month later.

If you have Income Protection insurance, it's important to contact us if you stop working for an extended period of time. The IP benefit paid is based on income earned from working over the last 12 months, so if you stop working, it could affect your ability to receive a benefit payment.

Waiting Period options

The Default Cover provides a 60 day Waiting Period (your employer may have nominated a 30 day or 90 day Waiting Period). Members can choose to lengthen this Waiting Period to 90 days at any time. The costs for a 90 day Waiting Period are lower than for a 60 day Waiting Period.

New members who join Rest Corporate within 120 days of first being eligible to join the Fund can take advantage of a special offer within 120 days of first joining and shorten the Waiting Period from 60 days to 30 days (or to 60 days if your employer has chosen a 90 day Waiting Period) without providing medical evidence (subject to the AAL, *At Work* and eligibility conditions). A request to do this outside of this special offer will require evidence of health satisfactory to the Insurer (see Increasing cover at any time on page 8). The costs for the shorter 30 day Waiting Period are higher than for a 60 day Waiting Period.

Benefit Period options

The Default Cover provides a long-term IP Benefit Period up to age 65. You can choose to shorten this Benefit Period to 2 years at any time.



We have added a 5 year Benefit Period option for IP cover from 1 April 2020. See page 30.

The costs for a 2 year Benefit Period are lower than for the long-term Benefit Period up to age 65. If your employer has chosen a 2 year Benefit Period, you can apply to increase this Benefit Period to Age 65 by providing health and other evidence the Insurer requires.

The super component

The IP cover includes a 12% super component paid into your Rest account to help ensure that your retirement savings continue to grow while you are sick or injured and unable to work.

Here's an example of how it works:

- Pre-Disability Salary = \$5,000 (monthly income)
- Monthly income benefit (75%) = \$3,750 (paid to you before tax)
- Super component (12%) = \$600 (paid to your Rest account and subject to contribution tax)

If you close your Rest account, the super component of any IP benefit payable will cease.

Offsets

The monthly income benefit is limited so that it and any other income payments as a result of your Total Disability are not more than 75% of your Pre-Disability Salary from personal exertion (this cap is set at 100% for Partial Disability).



There are changes to IP offsets from 1 April 2020. See page 32.

Therefore, if you are claiming an IP benefit and are receiving, or entitled to receive income benefits from other sources, such as sick leave, workers' compensation, motor accident compensation, social security benefits or benefits from another insurance policy, the amount payable from other sources may be offset against the income component of your IP benefit. However, the superannuation component of the benefit will continue to be paid.

It is important to notify the Insurer of any change to your offsetting benefits as this will change the amount of IP benefit paid to you.

Concurrent and recurrent disability

If you are totally or partially disabled because of more than one injury or sickness, you will only be paid one benefit.

If you return to work in a full capacity and stop receiving benefit payments, and within 12 months become totally or partially disabled again from the same cause as your first claim, a new waiting period will not apply as long as your cover has not ceased. If your benefit period is limited to two years, your previous claim payments will be taken into account when determining a new benefit period. If more than 12 months have passed, the waiting period will apply.

Income Protection definitions

Definitions used for Income Protection

Total Disability - Employer Category

This definition applies to permanent employees and *Fixed Term Contractors* working at least 15 hours per week for a Rest Corporate employer.

Disablement resulting solely from injury or sickness which occurs while the Policy is in force and as a result of which you:

- a) are unable to perform one or more Important Duty* of your own occupation; and
- b) remain under the regular care and attendance of a Medical Practitioner and are following the advice of that Medical Practitioner in relation to that injury or sickness; and
- c) are not engaged in any occupation, (whether or not for reward).

Total Disability - Retained Category

This definition applies to members in the Retained Category.

Means that solely due to sickness or injury you:

- a) for the first 2 years of the Maximum *Benefit Period* are unable to perform any of the Important Duties* of your own occupation;
- b) after expiry of the first 2 years and for the balance of the Maximum Benefit Period are unable to perform any of the Important Duties* of your own occupation and any other occupation for which you are reasonably able to perform by reason of education, training or experience.
The skills, education, training and experience you acquire through Rehabilitation in connection with the Income Protection benefit will be considered in any reasonably suited occupation;
- c) remain under the regular care, attendance and following the advice of a Medical Practitioner in relation to that sickness or injury; and
- d) are not engaged in any occupation (whether or not for reward).

Partial Disability

If you are partially disabled beyond the end of the Waiting Period and have been totally disabled for at least 7 out of 12 consecutive days during the Waiting Period, a partial disability benefit will be payable. This benefit will be a proportion of the full monthly benefit which will consider any income you have earned in the period, as well as offsets as described on page 13.

Partially disabled means that due to the sickness or injury that caused Total Disability, you:

- a) are unable to perform one or more Important Duty* of your own occupation;
- b) are capable of working, whether or not for reward;
- c) are earning a monthly Salary that is less than your Pre-Disability Salary, and
- d) remain under the regular care and attendance of a registered medical practitioner and are following the advice of that medical practitioner in relation to that injury or sickness.

* An Important Duty is one that involves twenty percent (20%) or more of your overall occupation tasks.



The definition of Important Duty is changing for claims with an incident date on or after 1 April 2020. Please see page 33.



The costs of your IP cover are based on the amount of your IP cover, the Waiting Period, the Benefit Period, your age, gender, occupation and your relevant Plan Rating Factor (see Factors that can impact the cost of your insurance on page 26).

05 | Increasing or varying your cover

If you want to reduce or cancel your cover, please read the information provided in this guide and consider your needs carefully. You can complete the *'Application for insurance Rest Corporate'* form available at rest.com.au/forms or contact us on 1300 300 778.

Applying for increased cover

If, after reading this guide, you decide that you would like to apply for cover/increased cover, there is some additional information you need to be aware of.

Accidental cover during assessment of your application



There are changes to when interim accident cover starts from 1 April 2020. See page 31.

While your application for insurance cover is being assessed by the Insurer, you will be provided with interim Accidental Death, TPD and IP cover (as applicable). The interim Accidental cover amount is the lesser of the increased cover amount applied for, and \$1,000,000 for Death or TPD cover and/or \$10,000 per month for IP cover and will continue until the earlier of:

- the date your application for increased cover is either accepted or declined by the Insurer
- 90 days from the date we receive your application for increased cover
- the date you cancel your application for increased cover, or
- the date upon which a benefit becomes payable.

No benefit will be payable if death or disability is caused directly or indirectly by:

- engaging in any sport or pastime that the Insurer would not normally cover at standard rates or terms; and
- other excluded events under the Policy.

Understanding the underwriting process

Underwriting is the process of evaluating the information you provide on your application. Our Insurer considers all the risk factors that may increase the likelihood of your death or disability occurring before a certain time.

The risk factors considered include:

- age and gender
- occupation
- medical history, current health and habits
- family medical history
- pastimes (including hazardous sports)
- residency.

The more information available to the Insurer, the better placed they are to understand your current situation and be able to make a valid decision as to your application.

You will only be eligible for increased insurance cover after providing the required information to the Insurer, who will assess and subsequently accept or decline your request for cover.

If you choose to cancel your insurance cover and decide to apply for cover at a later date, you will need to again provide information about your health and financial circumstances to the Insurer for assessment.



Evidence of health

When you apply for more insurance, you are required to provide evidence of health satisfactory to the Insurer which is included in the '*Application for insurance Rest Corporate*' form available at rest.com.au/forms

If you aren't 18 yet, your parent or guardian will need to sign your '*Application for insurance Rest Corporate*' form.

Your completed form will be subsequently assessed by the Insurer, who will either accept your cover on standard terms, accept your cover on special terms (ie with exclusion/s) or decline your request for cover. The Insurer may ask you for more information and after receiving medical or other information from you, the Insurer may decide to not provide you with cover.

You may not be covered, or your cover may be declined, if you do not provide all the medical or other information requested by the Insurer, or if the information you provide is not a full, complete and honest disclosure that meets your obligations under the law.

If there is a misstatement of your age, your cover may be adjusted to the level that can be purchased with the insurance costs you have paid, but based on your correct age.

Cooling off period

If the Insurer accepts your application for cover, we will write to you to confirm the type, level, cost of cover and any special acceptance terms. You will have 14 days from the date of our confirmation letter to cancel your application and have your previous level of cover (if any) reinstated, provided you have not exercised any rights under the newly requested cover. Any difference in insurance costs between the old and the new cover will be adjusted.



A cooling-off period will now also apply from 1 April 2020, where we provide you with cover automatically. See page 31.

Any requests for reduction in your cover received after 14 days from the date of our confirmation letter will be effective from the date we receive your request. Any previous types or levels of cover will not be reinstated and no retrospective adjustment to your insurance costs will apply.

06 | How to apply for increased cover/ Voluntary Death and TPD cover

Complete the '*Application for insurance Rest Corporate*' form

You can find the '*Application for insurance Rest Corporate*' form on our website at rest.com.au/forms. Please ensure you have read and understood the information in this Insurance Guide before completing this form. For each type of insurance, the Insurer may request further health and/or financial evidence to complete its assessment.

Depending on the level of cover you are applying for, additional evidence may be needed to meet our Insurer's underwriting requirements. Please refer to the following tables for any additional evidence you must provide:

Death and TPD cover for applicants under age 45

Sum insured maximum^	Standard underwriting requirements
Up to \$2,500,000	Application for insurance
\$2,500,001 – \$5,000,000	Application for insurance, Blood test and Short Medical Examination
Above \$5,000,000	Application for insurance, Blood test, Medical Examination, Stress Echocardiogram, PMAR, FBC

Death and TPD cover for applicants aged 45 and over

Sum insured maximum^	Standard underwriting requirements
Up to \$1,250,000	Application for insurance
\$1,250,001 – \$1,500,000	Application for insurance and Blood test
\$1,500,001 – \$5,000,000	Application for insurance, Blood test and Short Medical Examination
Above \$5,000,000	Application for insurance, Blood test, Medical Examination, Stress Echocardiogram, PMAR, FBC, PSA (males over 50), Mammogram (females over 50)

^Sum insured maximum is any amount for Death cover and \$5 million for TPD cover (\$1 million for TPD if aged 65 to 69).

Income protection

Sum insured maximum [#]	Standard underwriting requirements
Up to \$10,000 per month	Application for insurance
\$10,001 – \$12,500 per month	Application for insurance and Blood test
\$12,501 – \$20,000 per month	Application for insurance, Blood test and PMAR
\$20,001 – \$30,000 per month	Application for insurance, Blood test, PMAR and Short Medical Examination

[#] Sum insured maximum is \$30,000 per month.

Explanation of standard underwriting requirements

- A Blood test will include HIV, Hepatitis B and C serology and Multiple Biochemical Analysis 20
- FBC means Full Blood Count
- PMAR means Personal Medical Attendant's Report and is requested directly by the Insurer from your doctor
- PSA means Prostate Specific Antigen
- Short Medical Examination consists only of a blood pressure test, height/weight details and a urine specimen.



07 | Conditions of insurance cover

Insurance costs

The costs of your insurance cover are deducted from your Rest Corporate account at the end of each month. If your account balance isn't enough to cover your insurance costs, your cover will end without notice. It's your responsibility to ensure your account always has enough to pay the required insurance costs.

The monthly cost is 1/12th of the annual cost, determined using the tables on pages 27-29.

For an example of how to calculate the cost of your insurance cover using these tables, refer to pages 24-25.

The premium rate tables on pages 27-29 may not apply if there are more than 800 members in your employer's plan. You will be notified if different rates apply to you.

Please note that premiums for Income Protection will be waived while a Total Disability or Partial Disability benefit is payable to you.

Insurance costs, benefit levels and conditions of cover are not guaranteed and may be varied from time to time without notice. There may be circumstances not in our control, for example the outbreak of war, where costs may increase. We would provide notice to you in this situation.

Transferring insurance cover from another fund



There are changes to transferring your insurance from 1 April 2020. See page 32.

You have the opportunity to transfer any existing Death or TPD insurance cover you may hold with another super fund or insurance policy into your Rest Corporate account (subject to conditions, limits and approval). Go to rest.com.au/forms and download an 'Insurance transfer' form for details of how to request a transfer.

If you're transferring to Rest Corporate from another Rest product, you can also transfer your insurance (subject to terms and conditions).

Cover while on leave/parental leave

If you go on employer approved leave without pay or parental leave (maternal, paternal and adoption leave) your cover will automatically continue for up to the earliest of:

- your agreed and scheduled return to work date, and
- two years.

Such cover will be provided automatically on the condition that your employer has approved

the leave in writing prior to the commencement of such leave. Documented evidence of such approval and of your agreed and scheduled return to work date may be required. Where you do not return to work on the earlier of the two dates above, your insurance cover will be transferred into the Retained Category.

If you need to make a claim for Total Disability or Partial Disability, payment of benefits will only commence on the later of the end of the Waiting Period or your previously agreed return to work date.

When you cease employment:

The amount insured that you held in the Plan on the day immediately prior to ceasing employment with your Participating Employer will become fixed upon transfer to the Retained Category.

Any **Automatic Acceptance Limits** or **Forward Underwriting Limits** for Death, TPD and IP cover will cease to apply upon transfer to the Retained Category. For IP, the same **Waiting Period** and **Benefit Period** will continue to apply.

The following limitations and exclusions will continue to apply upon transfer to the Rest Corporate Retained Category:

- any underwriting terms including restrictions or exclusions
- any 13 month suicide exclusion which applies to Voluntary Death cover
- the conditions attaching to **Limited Cover** on the day immediately prior to transferring will continue to apply until such time as those conditions expire according to their terms
- the TPD definition applicable to you may change if you are not working or working less than 15 hours per week.

Upon moving to the Retained Category, you will pay insurance costs in line with the Rest Corporate Base Rates, adjusted for the following:

- occupational Rating Factor recorded for you immediately prior to transfer
- a Rating Factor of 1.2 which will replace any existing Plan Rating Factor.

Exclusions

Exclusions are conditions under which a benefit will not be paid due to certain circumstances. The Insurer may impose special conditions or exclusions in relation to a particular member but there are also general exclusions, which are summarised below.



There are changes to the self-inflicted injury exclusion and have more clearly defined pregnancy exclusions for Income Protection from 1 April 2020. See page 33.

No Death, Terminal Illness, TPD or IP benefit will be payable if the claim has been made arising directly from active service in the armed forces of any country or international organisation (other than the Australian Defence Forces Reserve).

Further exclusions on your cover include:

Death

Where you apply for Voluntary Death cover (i.e. cover that is applied for other than through the special offer or where the Default Cover exceeds the AAL), there is no payment of this Voluntary Death cover benefit in respect of death by suicide within 13 months of the date this cover commenced, recommenced, was reinstated or increased.

Total and Permanent Disablement

Where you apply for Voluntary TPD cover (i.e. cover that is applied for other than through the special offer or where the Default Cover exceeds the AAL), there is no payment of this Voluntary TPD cover benefit for Total and Permanent Disablement caused by intentional self-inflicted injury, whether or not you were sane at the time.

Income Protection

There is no payment of Income Protection benefits for:

- a disability due to intentional self-inflicted injury (whether illegal or not) or any such attempt by you, whether or not sane at the time
- normal pregnancy and childbirth.

When cover starts

You are first eligible to join Rest Corporate upon the later to occur of the following:

- the date you commence employment with a Rest Corporate employer;
- the date that your employer invites you for the first time to join Rest Corporate, subject to eligibility, or
- the date your employer first joins Rest Corporate.

If you join within 120 days of the above dates, your Default insurance cover will commence on these dates (whichever event is applicable to you). If you join more than 120 days of these dates, your Default insurance cover will commence on the date you join Rest Corporate. If you apply for insurance cover, it will commence from the date it is accepted by the Insurer.

The 120 day offer is only available when you first join Rest Corporate. If you are already a member of Rest Corporate and you join a new employer who also participates in Rest Corporate, this new member offer won't apply.

Your cover may be Limited Cover (see 'Eligibility' on page 5 and 'Definitions' on page 21).

When cover ceases



There are changes to when cover stops due to inactivity from 1 April 2020. See page 32.

Insurance cover ceases on the earliest of:

- the last Friday in the month in which your account balance is insufficient to meet that month's insurance costs
- the date Rest receives a written or telephone request from you for cover to end
- the date you cease to be a member of Rest Corporate
- the date a TPD benefit becomes payable (except where your Death cover is higher than your TPD cover, in which case you will remain insured for the balance of your Death cover)
- the date a Terminal Illness benefit becomes payable (except where your TPD cover is higher than your Death cover, in which case you will remain insured for the balance of your TPD cover)
- when you reach the age that cover ceases which is age 65 for IP and age 70 for Death and TPD
- 16 months from the date of your last contribution, unless you elect to keep your insurance cover
- the date you die.

Worldwide cover

Subject to the terms and conditions outlined in this guide, in particular the Cover while on leave and Exclusions sections (on page 19), you are covered 24 hours a day, 7 days a week and may travel or work in any part of the world without restriction to your insurance cover.

However, the Insurer reserves the right to ask you to return to Australia (at your expense) for the purposes of their assessment of any Terminal Illness, TPD or IP claim you make.

Payment of insured benefits

The timely payment of insured benefits depends on the Insurer receiving information from you, your employer(s) and medical practitioners. Any delay in receiving this information may result in the payment of benefits being delayed.



If your cover has ended because you did not have enough money in your account to cover your insurance premiums, it will be reinstated if you or your employer make a contribution to cover outstanding premiums, to your account within 28 days of the cover ending (depending on when your insurance starts).

The Insurer reserves the right to investigate your claim, and this may delay the payment of insured benefits.

The payment of insurance benefits is also subject to any special conditions or exclusions that may apply to you.

Definitions



The At Work definition will be replaced by an Active Employment definition from 1 April 2020. See page 33.

At Work means:

- a) You are:
 - i. engaged and actively performing all the normal duties of your occupation, without limitation or restriction due to injury or sickness; and
 - ii. capable of performing your full and normal duties for 30 hours per week without limitation or restriction due to injury or sickness even where actual employment is not for 30 hours per week, or
 - iii. on employer approved leave or not working and capable of performing all your normal duties and work hours without limitation or restriction due to injury or sickness for 30 hours per week even where actual employment is not 30 hours per week on the day cover is to commence; and
- b) you are not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits.

If you do not meet these requirements you will be considered to be not At Work.

Automatic Acceptance Limit/s can vary from time to time and will depend on the number of insured lives in your employer group. When your Default Cover is below the Automatic Acceptance Limit, you are not required to provide any evidence to obtain this cover. You will be notified when your Default Cover exceeds the Automatic Acceptance Limit and you will have the option to provide health and financial evidence to obtain this insurance cover.

Benefit Period, in relation to IP cover, means the maximum period during which benefits will be paid.

Fixed Term Contractor means a person who has been provided a written contract of employment for a minimum period of 12 months or more by their employer to perform identifiable duties and who may be entitled to be paid annual leave or sick leave as per their written contract of employment.

Forward Underwriting Limits means a level of cover that the Insurer is willing to cover you for in the future without the need for further health evidence.

Future Service, in relation to Death and TPD cover, means the period in complete years and months from the date cover commences, or the Incident Date to age 70 (where applicable).

Gainful Employment means working for gain or reward in any business, trade, profession or employment for at least 15 hours per week.

Incident Date For Death cover, the Incident Date is your date of death.

For TPD cover, the Incident Date means, for Part 1 of the definition of TPD, the first day of the three month period referred to in that Part and otherwise, the date on which the member satisfies the definition in Part 2 or 3, as applicable (see page 12 for the definition of TPD).

For a Terminal Illness Benefit, the Incident Date is the date that a second Medical Practitioner (one being a specialist in a particular medical field) certifies you as Terminally Ill and the certification period has not ended.

For IP cover, the Incident Date is the first day of the Waiting Period.

Insurer Rest's Insurer on the issue date of this Insurance Guide is AIA Australia Limited, ABN 79 004 837 861, AFSL 230043 (AIA).

From 1 December 2019, Rest's Insurer is TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL).

Limited Cover means you are only covered for claims arising from a sickness that became apparent, or an injury that occurred, on or after the date your cover most recently commenced.

Medical Practitioner means a legally qualified and registered medical practitioner in the place in which he or she practices. If this is outside Australia or New Zealand, the Medical Practitioner must have equivalent qualifications.

It does not include:

- (a) you;
- (b) your employer; or
- (c) a member of your or your employer's immediate family or business partner.

Pre-Disability Salary, in relation to IP cover, means the average gross monthly Salary earned by you over the 12 months (or if you have been employed for less than 12 months, over your period of employment) immediately before becoming Totally Disabled, indexed annually on the anniversary of the claim by the lesser of 5% and the annual change in Consumer Price Index (CPI).



The definition of Pre-Disability Salary will be changed from 1 April 2020. See page 33.



Salary means:

a) where you are either self-employed, a working director or partner in a partnership, the annual income generated by the business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses and investment income; or

b) where you are not self-employed, a working director or partner in a partnership, then the amount of your Salary is the total value of remuneration from personal exertion including gross Salary (including salary sacrifice amounts), wages, fees, regular commission, regular bonuses, regular overtime, regular allowances and fringe benefits. Salary excludes investment income and mandated superannuation contributions; or

c) where you meet both paragraph a) and b) above, the aggregate of both paragraphs.

*You should note the Salary that your employer advises us (on which insurance is calculated) may not include all components of Salary (such as, for example, regular bonuses or regular allowances).

Terminal Illness/Terminally Ill (for Death)

Means you are considered, in our Insurer's opinion, to suffer from an illness, or has incurred an injury, that is likely to result in your death within twelve (12) months from the date of certification of the terminal illness by two (2) Medical Practitioners (with one being a specialist in that particular medical field) acceptable to our Insurer and the certification period has not ended.

Waiting Period, in relation to IP cover, means the period that must expire after you become Totally Disabled before payment of the monthly benefit commences. The Waiting Period begins on the earlier to occur of the date:

- a. you first consult a medical practitioner about the condition that is causing the Total Disability; and
- b. you first ceased work due to the Total Disability as long it is not more than seven (7) days before you first consult a medical practitioner and provide reasonable medical evidence about when the Total Disability began.

You may return to work once, performing usual duties, without the waiting period recommencing for up to:

- a. 10 days during the Waiting Period where the Waiting Period is 60 or 90 days; or
- b. 5 days during the Waiting Period where the Waiting Period is 30 days.

Rest Privacy Statement

Your privacy is also important to Rest. Our privacy policy sets out how your personal information is managed by us, and is available at rest.com.au

Insurer Privacy Statement

Your privacy is important to our Insurer. The privacy policy sets out how your personal information is managed by them and is available at aia.com.au and tal.com.au/privacy-policy, as applicable.

Terms and conditions of your insurance cover

A member's eligibility for insurance cover and the terms and conditions that apply to cover are set out in Rest's contract with its Insurer. Where Rest and/or its Insurer accepts insurance costs for a type or level of cover for which a member is ineligible, the relevant insurance costs will be refunded and no insurance cover will apply for any period.

The insurance information in this guide relates to the insurance contract that was renewed on 5 December 2016 and noting that there are changes to your insurance arrangements from 1 December 2019 and 1 April 2020, as outlined on pages 30-38.

This document does not contain full details of the contract between Rest and its Insurer and only offers a general guide to the insurance offered by Rest. The insurance is provided under a contract between the Trustee and our Insurer. If there is any conflict between this document and the insurance

contract with our Insurer, the insurance contract will prevail.

Insurance costs, benefit levels and conditions of cover are not guaranteed and may be varied from time to time without notice. When Rest confirms your insurance, please check the amount and type of insurance cover we have recorded for you. If you believe it differs from what you expected, you must contact us immediately or the cover recorded will be the cover assessed should you make a claim.

This material is current as at 19 November 2019 but may be subject to change. This material has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this material, you should consider the appropriateness of the advice having regards to your objectives, financial situation and needs. You should read the Product Disclosure Statement for Rest Corporate available at **rest.com.au/pds** before making any decision about whether to acquire or to continue to invest in the product. When you become a member of Rest Corporate you join the Retail Employees Superannuation Trust. Rest Corporate is issued by the Trustee, Retail Employees Superannuation Pty Limited.

All services are provided in Rest's capacity as Trustee. The Trustee has no relationships or associations with any other product issuer that might reasonably be expected to influence us in the provision of the advice.

Further information

If you need more information contact us at:

Phone: 1300 300 778

Web: **rest.com.au**

Mail: Rest Customer Service
PO Box 350
PARRAMATTA NSW 2124

Concerns and complaints

Rest is committed to providing the highest standard of client service and maintaining our reputation for honesty and integrity.

If our service or product quality fails to meet your expectations please tell us about your concerns. Rest's complaint management process aims to ensure your concerns are treated seriously and addressed promptly and fairly.

Have concerns? We're here to help

If you have a concern, please contact us to see if we can solve your problem immediately. If you are not happy with our initial response, then you can make a formal complaint.

How do I make a complaint?

You can make a formal complaint to Rest by email, letter or phone, noting that you wish to lodge a complaint.

To lodge your complaint by email:

Email **contact@rest.com.au** with the subject line:

Complaint

To lodge your complaint by letter:

Please address your concerns to:

The Trustee Services Officer
Rest Corporate
PO Box 350
Parramatta NSW 2124

Please write 'Complaint' on the envelope and the letter.

To lodge your complaint by phone:

Call us on 1300 300 778 between 8am and 10pm each weekday.

How long will we take to respond to your complaint?

Rest is required to consider your complaint or dispute within 90 days of receiving it. We will acknowledge your complaint within two days, however, in some circumstances it may not be possible to completely resolve the issue within the 90 days.

If we haven't made a decision within 90 days of receipt of your complaint, you can ask us to provide written reasons for not making a decision within that period. Written reasons for not making a decision within 90 days of your enquiry must be given within 28 days of receipt of your request. Regardless of how long it takes us to make a decision on your complaint, we will always provide reasons for our decision.

If you don't agree with our decision or aren't satisfied with our response or response times, you can lodge a complaint at any time with the Australian Financial Complaints Authority (AFCA). For further information regarding Rest's complaint management process, please visit **rest.com.au/complaint**

Who is the Australian Financial Complaints Authority?

The Australian Financial Complaints Authority (AFCA) is an independent external dispute resolution scheme. It provides fair and independent financial services complaints resolution that is free to consumers.

While sincere attempts will be made to help resolve differences between members and funds, in some instances AFCA may need to make a binding ruling.

AFCA does not charge members for its service and they can be contacted on 1800 931 678 or **info@afca.org.au** or visit the AFCA website at **afca.org.au**

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

08 | Calculate your insurance cover

This section shows you how to work out how much your Default Cover in Rest Corporate is worth and compares that against how much insurance cover you may need, to see if you need to reduce your cover or apply for more. We also show you how to work out your insurance costs.

Availability of insurance cover is subject to terms and conditions and this calculator does not constitute an offer of insurance.

Advice when you need it

Rest Advice* is all about helping you make good decisions with your super and money. Whether you have simple general questions, you're looking for calculators to help you plan, or you're interested in more complex subjects like transition to retirement, we can help you confidently look forward to a brighter tomorrow.

And, our price promise means that we won't charge you **any extra** for **simple** super questions. More complex retirement advice or comprehensive face-to-face financial planning will cost more, but we'll always talk to you about this first.

To find out more about how Rest Advice can help you create a brighter future, visit rest.com.au/advice or call us on **1300 300 778**.



Step 1: How much is Rest Corporate Default Cover?

Upon joining Rest Corporate, all eligible members automatically obtain Default Death, TPD and IP cover (if chosen by your employer). Your employer has negotiated insurance rates on your behalf and you can find details in 'Your employer plan summary' included with your welcome letter.



Step 2: How much insurance do you need?

Having insurance cover is certainly a step in the right direction, but it's just as important to have the right insurance for your needs. Having enough helps protect your future, but too much insurance could mean you're paying costs for insurance you don't really need.

When deciding if you need insurance cover, think about:

- how much income you and your family need to live on if you can't work for a while or forever
- your leave balances (e.g. annual leave, sick leave and long service leave) – this will influence your IP *Waiting Period*.

If you are unsure of what your insurance needs may be, you should seek financial advice. For members, our online insurance needs analysis can also help - it takes around 10 minutes to complete. Visit rest.com.au/advice to get started.

If you want to vary your cover, see page 15.



Step 3: Calculate your weekly insurance costs

The following example shows you how to determine how much your insurance cover will cost using the tables (on pages 27-29).

* Rest financial advice is provided by Rest Advisers as authorised representatives of Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145.

Example: Jane's weekly insurance cost**My weekly insurance cost****a. Determining occupation category**

Jane works in the head office of a women's fashion retailer, earning \$70,000 per annum. Using the tables on page 26 her:

Occupation category is White Collar

Occupation factors

Death	TPD	IP
1.00	1.00	1.00

Plan Rating Factor (shown in Your employer plan summary)

Death	TPD	IP
1.05	1.05	1.00

Using the tables on page 26 my:

Occupation category is _____

Occupation factors

Death	TPD	IP
_____	_____	_____

Plan Rating Factor

Death	TPD	IP
_____	_____	_____

b. For Default Death cover

Jane's Default Death cover is \$420,000 (refer to example on page 9)

Age Last Birthday: 30

Gender: Female

Annual rate per \$1,000 from Table 1: 0.17

Default Death cost per week:

$$\begin{aligned}
 &= \text{Default Death cover} \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$420,000 \div \$1,000 \times 0.17 \times 1.00 \times 1.05 \\
 &= \$74.97 \text{ annual cost} \\
 &= \$1.44 \text{ per week } (\div 52)
 \end{aligned}$$

Default Death cover: \$ _____

Age Last Birthday: _____

Gender: _____

Annual rate per \$1,000 from Table 1: _____

Default Death cost per week:

$$\begin{aligned}
 &= \text{Default Death cover} \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$ \text{_____} \div \$1,000 \times \text{_____} \times \text{_____} \times \text{_____} \\
 &= \$ \text{_____} \text{ annual cost} \\
 &= \$ \text{_____} \text{ per week } (\div 52)
 \end{aligned}$$

c. For Default TPD cover

Jane's Default TPD cover: \$420,000

Age Last Birthday: 30

Gender: Female

Annual rate per \$1,000 from Table 1: 0.07

Default TPD cost per week:

$$\begin{aligned}
 &= \text{Default TPD cover} \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$420,000 \div \$1,000 \times 0.07 \times 1.00 \times 1.05 \\
 &= \$30.87 \text{ annual cost} \\
 &= \$0.59 \text{ per week } (\div 52)
 \end{aligned}$$

Default TPD cover: \$ _____

Age Last Birthday: _____

Gender: _____

Annual rate per \$1,000 from Table 1: _____

Default TPD cost per week:

$$\begin{aligned}
 &= \text{Default TPD cover} \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$ \text{_____} \div \$1,000 \times \text{_____} \times \text{_____} \times \text{_____} \\
 &= \$ \text{_____} \text{ annual cost} \\
 &= \$ \text{_____} \text{ per week } (\div 52)
 \end{aligned}$$

d. For Default IP cover

Jane's Default IP cover: \$5,075 per month (\$70,000 ÷ 12 × 87% = \$5,075)

Age Last Birthday: 30

Gender: Female

Waiting Period: 60 days (Default)

Benefit Period: to Age 65 (Default)

Annual rate per \$1,000 from Table 3: 6.38

IP cost per week:

$$\begin{aligned}
 &= \$ \text{IP cover} \times 12 \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$5,075 \times 12 \div \$1,000 \times 6.38 \times 1.00 \times 1.00 \\
 &= \$388.54 \text{ annual cost} \\
 &= \$7.47 \text{ per week } (\div 52)
 \end{aligned}$$

My Default IP cover: \$ _____ per month

Age Last Birthday: _____

Gender: _____

Waiting Period: _____ days

Benefit Period: _____

Annual rate per \$1,000 from Table 2 or 3: _____

IP cost per week:

$$\begin{aligned}
 &= \$ \text{_____ (IP) cover} \times 12 \div \$1,000 \text{ (per \$1,000 rate)} \\
 &\quad \times \text{annual rate} \times \text{Occupation factor} \times \text{Plan Rating Factor} \\
 &= \$ \text{_____} \times 12 \div \$1,000 \times \text{_____} \times \text{_____} \times \text{_____} \\
 &= \$ \text{_____} \text{ annual cost} \\
 &= \$ \text{_____} \text{ per week } (\div 52)
 \end{aligned}$$

Total weekly cost for cover

For Death cover (refer section b)	\$1.44 +
For TPD cover (refer section c)	\$0.59 +
For IP cover (refer section d)	\$7.47
Total	\$9.50

For Death cover (refer section b)	\$ _____ +
For TPD cover (refer section c)	\$ _____ +
For IP cover (refer section d)	\$ _____
Total	\$ _____

09 | Factors that can impact the cost of your insurance

Plan Rating Factor

A Plan Rating Factor will be applied to both Default and Voluntary cover. This factor will be set to 1 for all existing in-force Rest Corporate plans effective from 5 December 2016. For plans that commenced after this date, please refer to 'Your employer plan summary' which you will receive with your welcome letter. From time to time, when plans seek updated terms, claims experience will be considered and a Plan Rating Factor other than 1 may become applicable.

Occupation factors

Multiply the rates shown in the tables on pages 27-29 by the factor for your occupation category shown in the following table.

Occupation Category (see definitions below)	Death	TPD	IP
Professional (PROF)	0.90	0.85	0.90
White Collar (WC)	1.00	1.00	1.00
Light Manual (LM)	1.25	1.45	1.35
Blue Collar (BC)	1.50	2.00	1.75
Heavy Manual (HM)	2.00	3.00	2.50

Occupation Categories

Occupation Category Definitions	
Professional (PROF)	Professional occupations with no exposure to unusual hazards – these occupations involve work in a sedentary* capacity in an office environment, in an office or retail building by members who have an annual income from personal exertion that exceeds \$80,000 a year and belong to a professional association, have a university degree relevant to their profession or are a senior manager in a company with at least ten employees.
White Collar (WC)	Minimal injury/health risk – these occupations are performed indoors, in an office or retail building in an office environment. Members only work in a sedentary* capacity with little or no physical activity and do not meet the criteria for the Professional category. Examples are administrative and clerical workers.
Light Manual (LM)	Slight injury/health risk – these occupations involve some light manual duties. Examples are most sales persons and occupations with some fieldwork.
Blue Collar (BC)	Moderate injury/health risk – these occupations involve some manual work and the use of light machinery. Examples are qualified tradespeople.
Heavy Manual (HM)	Appreciable injury/health risk – these occupations can be unskilled, involve manual work or use of heavier equipment. Examples are night fillers, local drivers, non-qualified tradespeople and some occupations with a high level of risk.

*Sedentary means not being involved in physical duties and spending 90% or more of time sitting at an office desk.

Some members may not be eligible for insurance cover due to risk factors, such as their condition of health or the high-risk nature of their occupation. The above classifications are guidelines only and the final determination is at the Insurer's discretion.

If you change occupations and believe your insurance costs will change as a result, it is your responsibility to notify Rest. You should notify Rest after you have been in your new occupation for at least six months. No retrospective refunds or adjustments will apply.

Table 1 – Death and TPD Rates - as at 8 November 2019

White Collar annual Base rates per \$1,000 Amount Insured.

Rates are payable monthly in arrears. Rates are inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Death, Default TPD or any Voluntary Cover.

A Plan Rating Factor of 1.2 and the applicable Group Life Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Age Last Birthday	Death cover		TPD cover	
	Male	Female	Male	Female
15	0.31	0.11	0.01	0.01
16	0.31	0.11	0.01	0.01
17	0.33	0.12	0.01	0.01
18	0.36	0.14	0.02	0.01
19	0.40	0.15	0.03	0.01
20	0.42	0.15	0.04	0.01
21	0.43	0.14	0.04	0.02
22	0.43	0.12	0.06	0.02
23	0.43	0.12	0.07	0.02
24	0.43	0.12	0.07	0.02
25	0.43	0.13	0.08	0.02
26	0.42	0.13	0.08	0.03
27	0.41	0.14	0.09	0.03
28	0.41	0.15	0.09	0.05
29	0.40	0.16	0.09	0.06
30	0.40	0.17	0.10	0.07
31	0.41	0.19	0.10	0.08
32	0.41	0.20	0.12	0.09
33	0.41	0.21	0.13	0.12
34	0.43	0.23	0.16	0.14
35	0.45	0.26	0.17	0.17
36	0.47	0.29	0.20	0.20
37	0.50	0.32	0.24	0.23
38	0.55	0.35	0.28	0.26
39	0.58	0.38	0.32	0.29
40	0.60	0.42	0.34	0.33
41	0.65	0.46	0.38	0.38
42	0.70	0.50	0.41	0.42
43	0.74	0.55	0.46	0.49
44	0.80	0.59	0.51	0.54
45	0.86	0.64	0.58	0.61
46	0.97	0.71	0.67	0.70
47	1.05	0.77	0.77	0.78
48	1.17	0.84	0.89	0.88
49	1.29	0.93	1.02	0.98
50	1.44	0.99	1.19	1.09
51	1.61	1.06	1.38	1.21
52	1.80	1.15	1.59	1.34
53	2.00	1.25	1.84	1.50
54	2.22	1.36	2.11	1.68
55	2.45	1.51	2.41	1.89
56	2.73	1.67	2.78	2.16
57	3.04	1.86	3.19	2.45
58	3.41	2.08	3.65	2.80
59	3.84	2.32	4.25	3.21
60	4.33	2.60	4.90	3.67
61	5.01	2.90	5.73	4.20
62	5.73	3.25	6.63	4.80
63	6.62	3.63	7.74	5.47
64	7.60	4.04	8.97	6.23
65	8.79	4.49	10.17	6.98
66	9.96	4.98	11.75	7.88
67	11.36	5.50	13.68	8.90
68	12.83	6.07	15.75	9.99
69	14.48	6.68	18.10	11.21

Table 2 - Income Protection Rates (2 year Benefit Period) - as at 8 November 2019

White Collar annual Base rates per \$1,000 annual Amount Insured.

Rates are payable monthly in arrears. Rates are participating and inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Cover.

A Plan Rating Factor of 1.2 and the applicable Group Income Protection Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Benefit Period		2 Years				
Waiting Period	30 Days		60 Days		90 Days	
Age Last Birthday	Male	Female	Male	Female	Male	Female
15	1.83	2.69	1.48	2.16	0.88	1.15
16	1.89	2.78	1.52	2.22	0.90	1.19
17	1.95	2.86	1.57	2.29	0.93	1.22
18	1.99	2.90	1.59	2.33	0.94	1.24
19	2.02	2.93	1.63	2.34	0.96	1.25
20	2.05	2.98	1.64	2.38	1.01	1.26
21	2.00	3.02	1.61	2.42	0.98	1.28
22	1.98	3.06	1.57	2.44	0.93	1.29
23	1.94	3.09	1.55	2.48	0.89	1.31
24	1.91	3.13	1.52	2.51	0.86	1.33
25	1.89	3.17	1.52	2.54	0.84	1.34
26	1.91	3.28	1.52	2.61	0.83	1.41
27	1.94	3.38	1.55	2.70	0.83	1.47
28	1.99	3.54	1.59	2.83	0.83	1.53
29	2.04	3.72	1.64	2.96	0.85	1.59
30	2.13	3.91	1.70	3.13	0.87	1.66
31	2.21	4.15	1.78	3.32	0.91	1.73
32	2.33	4.41	1.86	3.52	0.94	1.81
33	2.44	4.68	1.95	3.74	0.98	1.90
34	2.57	4.99	2.07	3.99	1.04	2.01
35	2.73	5.32	2.18	4.26	1.10	2.14
36	2.89	5.67	2.31	4.54	1.17	2.27
37	3.08	6.05	2.46	4.84	1.25	2.43
38	3.26	6.45	2.61	5.16	1.34	2.62
39	3.47	6.88	2.78	5.50	1.45	2.83
40	3.71	7.32	2.96	5.85	1.56	3.06
41	3.95	7.79	3.16	6.24	1.69	3.33
42	4.21	8.28	3.38	6.63	1.85	3.61
43	4.51	8.80	3.60	7.05	2.01	3.93
44	4.82	9.36	3.86	7.49	2.20	4.28
45	5.16	9.93	4.13	7.94	2.41	4.64
46	5.54	10.54	4.42	8.44	2.63	5.05
47	5.94	11.19	4.75	8.96	2.89	5.49
48	6.37	11.88	5.10	9.50	3.18	5.95
49	6.85	12.61	5.49	10.09	3.51	6.44
50	7.38	13.38	5.90	10.70	3.86	6.96
51	7.97	14.21	6.37	11.38	4.26	7.53
52	8.61	15.12	6.89	12.10	4.70	8.14
53	9.31	16.09	7.46	12.88	5.19	8.78
54	10.10	17.15	8.09	13.72	5.74	9.45
55	10.99	18.30	8.79	14.65	6.35	10.19
56	11.97	19.57	9.58	15.67	7.03	10.98
57	13.07	20.97	10.45	16.78	7.79	11.83
58	14.31	22.52	11.44	18.01	8.65	12.74
59	15.69	24.25	12.56	19.40	9.61	13.74
60	17.28	26.18	13.83	20.94	10.70	14.82
61	19.08	28.37	15.26	22.69	11.93	16.00
62	21.14	30.84	16.91	24.67	13.28	17.24
63	19.97	28.89	15.98	23.11	12.07	15.24
64	10.97	16.12	8.78	12.90	5.69	7.05

Table 3 - Income Protection rates (Benefit Period to age 65) - as at 8 November 2019

White Collar annual Base rates per \$1,000 annual Amount Insured.

Rates are payable monthly in arrears. Rates are participating and inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Cover.

A Plan Rating Factor of 1.2 and the applicable Group Income Protection Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Benefit Period		To age 65				
Waiting Period		30 Days		60 Days		90 Days
Age Last Birthday	Male	Female	Male	Female	Male	Female
15	2.91	4.62	2.33	3.69	2.21	3.45
16	3.00	4.76	2.41	3.81	2.28	3.56
17	3.09	4.91	2.47	3.93	2.35	3.67
18	3.17	5.03	2.55	4.03	2.42	3.77
19	3.26	5.16	2.61	4.13	2.48	3.86
20	3.37	5.30	2.69	4.24	2.56	3.96
21	3.33	5.45	2.67	4.36	2.53	4.07
22	3.32	5.59	2.65	4.47	2.52	4.17
23	3.30	5.75	2.64	4.59	2.51	4.28
24	3.30	5.90	2.65	4.72	2.52	4.39
25	3.32	6.06	2.65	4.85	2.52	4.51
26	3.39	6.32	2.72	5.06	2.58	4.77
27	3.48	6.63	2.80	5.32	2.66	5.04
28	3.63	7.02	2.90	5.62	2.75	5.32
29	3.78	7.46	3.03	5.97	2.88	5.61
30	3.98	7.97	3.19	6.38	3.03	5.94
31	4.23	8.57	3.38	6.85	3.21	6.30
32	4.49	9.19	3.59	7.36	3.41	6.68
33	4.77	9.89	3.82	7.92	3.63	7.12
34	5.10	10.66	4.07	8.53	3.87	7.61
35	5.45	11.48	4.36	9.19	4.14	8.16
36	5.84	12.36	4.67	9.91	4.43	8.78
37	6.25	13.31	5.02	10.65	4.77	9.46
38	6.72	14.31	5.38	11.45	5.11	10.24
39	7.22	15.37	5.77	12.30	5.48	11.09
40	7.75	16.47	6.20	13.20	5.89	12.05
41	8.33	17.65	6.67	14.12	6.34	13.08
42	8.96	18.86	7.16	15.09	6.80	14.20
43	9.62	20.12	7.70	16.09	7.31	15.29
44	10.34	21.45	8.28	17.16	7.87	16.30
45	11.10	22.80	8.89	18.25	8.45	17.34
46	11.92	24.21	9.54	19.37	9.06	18.40
47	12.82	25.66	10.26	20.53	9.74	19.50
48	13.75	27.14	11.00	21.72	10.45	20.64
49	14.76	28.67	11.80	22.95	11.21	21.80
50	15.82	30.23	12.66	24.17	12.03	22.96
51	16.97	31.79	13.57	25.43	12.89	24.16
52	18.16	33.38	14.52	26.70	13.79	25.37
53	19.41	34.96	15.54	27.98	14.76	26.58
54	20.72	36.52	16.59	29.22	15.76	27.76
55	22.09	38.05	17.67	30.43	16.78	28.91
56	23.47	39.49	18.77	31.60	17.83	30.02
57	24.83	40.82	19.88	32.67	18.88	31.04
58	26.17	41.96	20.93	33.57	19.88	31.89
59	27.37	42.84	21.89	34.27	20.80	32.55
60	28.37	43.30	22.69	34.65	21.55	32.91
61	29.02	43.23	23.22	34.58	22.06	32.85
62	28.85	42.00	23.09	33.59	21.93	31.91
63	25.30	36.58	20.23	29.28	19.22	27.81
64	13.90	20.41	11.12	16.34	10.56	14.63

10 | Changes to your insurance arrangements

Changes from 1 December 2019

From 1 December 2019, Rest will change insurance providers to TAL Life Limited*, however your current insurance premiums, terms and conditions and the existing benefit design will remain in place until 31 March 2020.

From **1 April 2020**, your insurance design, terms and conditions and premiums with TAL will change.

New rules regarding providing insurance cover to new members under the age of 25 and with an account balance of under \$6,000 will also come into effect from 1 April 2020.

A new Product Disclosure Statement and Insurance Guide will be available for Rest Corporate members on 1 April 2020. In the interim, the information on the following pages provides you with details of the new insurance arrangements.

The terms and conditions of your Rest Corporate insurance from 1 April 2020 are the same as those outlined on pages 1 – 29 of this Insurance Guide with the exception of the terms and conditions explained in Part 2 of this Insurance Guide on pages 30 to 38 which will replace the relevant corresponding terms and conditions in Part 1 of this Insurance Guide.

The new insurance premiums effective from 1 April 2020 can be found on pages 35 to 38.

*TAL Life Limited ABN 70 050 109 450 AFSL 237848

Changes to terms and conditions from 1 April 2020

Changes to cover

We've amended some features of insurance cover as follows.

For Income Protection:

- we have added a 5 year Benefit Period option for Income Protection insurance.
- where there is a longer Waiting Period available, you can increase your Waiting Period at any time.
- where there is a shorter Waiting Period available, you can decrease your Waiting Period at any time. If however your Date of Disablement is within 30 days of the date of your application to decrease your Waiting Period is accepted, the previous (longer) Waiting Period will apply.
- where there is a shorter Benefit Period available, you can decrease your Benefit Period at any time.
- where there is a longer Benefit Period available, you can increase your Benefit Period at any time, subject to underwriting.

For Death and TPD:

- we have added Death and Total and Permanent Disablement formula of 15% x salary to age 65 (in addition to the existing 15% x salary to age 70), which is available should employers choose to elect this as the default design for eligible employees.
- we have increased the Terminal Illness certification period from 12 to 24 months to align with the rules that govern when you can have early access to your super due to a Terminal Medical Condition.

Eligibility for Default Cover

• Default Cover Opt in

- New eligible members under the age of 25 years will be provided insurance cover in accordance with the employer's chosen benefit design on an opt-in basis.
- New eligible members age 25 or over with account balances less than \$6,000 will be provided insurance cover in accordance with the employer's chosen benefit design on an opt-in basis.
- This means that insurance cover will not be automatically provided, rather a member will have to elect to receive the benefit of default insurance cover.

• Default Cover Opt out

- New eligible members will be eligible to be provided with insurance cover in accordance with the employer's chosen benefit design when they are 25 years or older and have an account balance over \$6,000.
- This means that default insurance cover will be automatically provided to members who are aged 25 or over and have an account balance of over \$6,000.

Commencement of Default Cover

• Default Cover Opt in for new members under age 25

- If we receive your election within 180 days from the date you last commenced employment, cover will commence on receipt date of your first Superannuation Guarantee contribution after election.

- If we receive your election 180 days or more from the date you last commenced employment, underwriting is required.

- **Default Cover Opt in for New members 25 years and over, with account balances less than \$6,000**

- If we receive your election within 180 days from the date you last commenced employment, cover will commence on acceptance of Risk Control Questions and sufficient account balance to pay premiums.
- If we receive your election 180 days or more from the date you last commenced employment, underwriting is required.

- **Default Cover – Opt out**

- Once you meet eligibility of 25 year or older and an account balance at least \$6,000 and you have not previously cancelled your insurance cover, Default Cover will commence on receipt date of first Superannuation Guarantee contribution after eligibility is met.

Cooling off period

- A cooling off period of 14 days now applies to default Death, Total and Permanent Disablement and Income Protection cover.

Special offer for additional Default Cover

The circumstances where you can increase your level of Default Cover (as per the Special offer for new members) above the standard benefit design have changed in line with the commencement of cover rules as follows:

- **If you were under 25 and you have opted in to Default Cover, you have** 180 days from date you last commenced employment with the employer
- **If you were age 25 or over, and you have an account balance of less than \$6,000 when you opt in to Default Cover,** you have 180 days from the date you last commenced employment with the employer
- **If we provided you with Default Cover automatically due to being over 25 and reaching a \$6,000 account balance,** within 180 days of the date of your Welcome letter.

Sufficient balance requirement

Where you elect to have Default Cover, you must now have a sufficient balance to cover premiums for at least one month, and to keep cover going you must maintain a sufficient balance at all times.

Interim accident cover for Default Cover

- Where you elect to have Default Cover, but the cover is yet to commence, Interim Accident Cover will be provided until the earliest of:
 - the Default Cover commencement date on receipt of first Superannuation Guarantee contribution after election/eligibility
 - 90 days from the date we receive your election, or you become eligible for Default Cover.

Limited Cover where Default Cover commences

- Active employment test to focus on usual occupation and hours rather than capability for a set number of hours. For more information please see Active Employment section on page 33 of this Insurance Guide
- **Opt in for members under age 25**
 - Active Employment test on the Insurance Start Date.
 - If you are not in Active Employment on the Insurance Start Date, cover will be Limited Cover until the earlier of:
 - the date you have been in Active Employment for 60 consecutive days; and
 - 2 years.
- **Default Cover – Opt out**
 - Active Employment test on the Insurance Start Date.
 - If you are not in Active Employment on the Insurance Start Date, cover will be Limited Cover until the earlier of:
 - the date you have been in Active Employment for 60 consecutive days
 - 2 years.

AND

If:

- your Default Cover commenced more than 180 days after the date you last commenced employment with an employer; and
- you have not received Superannuation Guarantee Contribution or ATO Rollovers totalling \$6,000 or more, cover will be Limited Cover until the earlier of:
 - the date you receive Superannuation Guarantee contributions or ATO Rollovers totalling \$6,000 or more
 - 2 years.

The same rules that apply to Default Cover will apply to Additional Default Cover including Active Employment.

Underwriting terms

- We are adding online functionality for some underwriting scenarios.

Maximum Cover Limit

- The \$1 million limit on Total and Permanent Disablement cover for members aged over 65 has been removed. The standard maximum cover amount of \$5 million Total and Permanent Disablement cover maximum will now apply to all members of all ages. A Total and Permanent Disablement policy must be held with a Death cover policy. All other maximum cover limits remain the same.

Transferring your insurance

- You will be able to transfer other Income Protection cover to your Rest Corporate account subject to the terms of the policy.
- You can transfer your Death, Total and Permanent and Disablement, and Income Protection cover from another super fund or third party insurance provider.

Life Event cover

- We have added a new feature, where you can apply for an increase to cover based on certain Life Events, by answering a few health questions, either within 90 days of the event, or within 90 days of the day we send you an annual statement (as long as the event was within 12 months)

A 'Life Event' is when you:

- receive an increase in salary of 10% or more from your employer
- get married or commence a de facto relationship
- adopt or become a parent of a child
- have a dependent child starting primary school, secondary school, or tertiary education
- take out a mortgage on an owner-occupied home
- get divorced or terminate a de facto relationship
- suffer the death of your spouse
- first become eligible for a Carer Allowance payable by Centrelink.
- Interim Accident Cover will be provided when you apply for Life Event cover from the date we receive your application until the earlier of:
 - 90 days after the date we receive your application for Life Event Cover

- the date we accept or decline your application for cover
- the date you withdraw your application
- the date a benefit for Accidental Death Cover or Accidental TPD Cover becomes payable
- the date you reach the Cover Expiry Age
- the date you cease to be a member of Rest
- the date you die
- the date this Policy terminates.

Cancelling/ decreasing cover

- You will be able to cancel your cover online in MemberAccess or through the Rest App.

When cover stops due to inactivity

We have updated our terms for stopping insurance cover where your Rest account has been inactive. Previously, if you were inactive (i.e. no contributions for a continuous period) for 16 months, insurance cover would cease, in accordance with the Government's Protecting Your Super package.

However, from 1 April 2020 we will stop cover three months earlier, when you have been inactive for 13 months, so that your account balance is further protected from erosion.

If you have received an inactivity notice from Rest advising that your cover will stop after 16 months inactive, but your cover hasn't stopped by 1 April 2020, the date in the letter will no longer apply, and your cover may stop on 1 April 2020 if 13 months has already passed.

If your insurance has been cancelled due to inactivity, you can reinstate your cover within 60 days of it being cancelled. Your cover will also be reinstated if you make a contribution within 28 days of your insurance being cancelled. You must have sufficient balance to pay premium owed for the period your insurance was cancelled.

The above does not apply if you have provided a written election to Rest after 8 May 2018 stating you wish to maintain your cover despite your account being inactive.

Income Protection Offsets

Where we pay you an Income Protection benefit, we consider other income that you receive to ensure that you are not overpaid. We have made some changes to what we offset, as follows:

- we will no longer offset Centrelink and other Government benefits that are unrelated to a your personal exertion

- we are more clearly defining the treatment of payments relating to common law damages, settlements or awards as capital payments that are not considered 'income'.

A benefit payable to you will only be reduced where the Salary + the benefit + offsets would exceed:

- 75% of Pre-Disability Salary plus super contribution benefit (Total Disability); or
- 100% of your Pre-Disability Salary (Partial Disability).

Exclusions

- The self-inflicted injury exclusion for Income Protection will apply to voluntary cover only.
- Our policy maintains an exclusion for Pregnancy for Income Protection, but we have now defined what isn't covered to avoid confusion at the time of claim.

The definition for **Pregnancy or Childbirth or Assisted Fertilisation Techniques** means normal and uncomplicated pregnancy or childbirth or participation in assisted fertilization techniques. Multiple pregnancy, caesarean birth, threatened miscarriage, and normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems are not considered abnormal or complications of pregnancy.

Definitions

The following new definitions will apply to all Rest Corporate policies from 1 April 2020 onwards. Where the definition below existed pre-1 April 2020, the below definition replaces the current definition in full as of 1 April 2020.

Active Employment (previously known as and now replaces the definition 'At Work')

- The Active Employment definition has been amended to include that you are capable of performing your usual occupation, instead of the current requirement to be capable of working 20 hours per week.

Usual Occupation means:

- *the role you are performing for the employer; or*
- *if there has been a change to your role due to illness or injury within the 12 months before the date Default Cover commences with the result that your position description changed or your duties and/or hours were reduced in that period, the role you were performing for the employer before such illness or injury occurred.*

We have also updated the definition to be titled 'Active Employment'.

Total and Permanent Disablement

- We have simplified the definition by removing the requirement that "You are not Total and Permanently Disabled under any of the definitions if your sickness or injury could be expected, on reasonable grounds, to be reversed by surgery or other treatment so that you would not then be Total and Permanently Disabled.

Total/Partial Disability (Income Protection)

- If you are in the Retained member division and have a benefit period of 5 years you will be assessed on your own occupation for the full benefit period
- We have updated the definition of an Important Duty in the definition of Total Disability and Partial Disability to not simply refer to a duty that involves 20% of your occupational tasks, as follows:

Important Duty / Important Duties means the duty or duties which:

- are normally required for the purposes of an occupation
- do not include exceptional duties which are not normally required to perform the duties of that occupation, trade or profession
- cannot be reasonably omitted, modified or substituted by you or, where applicable, your employer; and are essential to producing an income.

Pre-disability Salary

- We have updated the definition of Pre-disability Income, so that we can more accurately and fairly determine the level of Income Protection benefit you are entitled to at claim time. The new definition is as follows, noting that A, B and C as referred to in the definition mean:
 - 'A' is the value of fringe benefits (if any) that you received from an employer through salary sacrifice, and will benefit from for at least six months after the date that the salary, which you sacrificed for the fringe benefit, would have been paid by your employer;
 - 'B' is performance related annual bonuses and commissions received from an employer; and
 - 'C' is overtime payments and shift allowances.

New definition :

a) Where you have not become wholly self-employed or unemployed during the 12 months prior to the Date Of Disablement, the total monthly remuneration (excluding superannuation where applicable, but only to the extent that it is 10% or less of your remuneration) earned, or that would have been earned had you not been on employer approved leave, by you before income tax from all regular occupations, including:

i. the monthly salary immediately preceding your Date Of Disablement in your employment **on a permanent basis or engagement as a contractor** immediately prior to the Date Of Disablement, including the total of A, B (averaged over the previous three years, or such lesser period as you have been entitled to such payments) and C (averaged over the previous year, or such lesser period as you have been entitled to such payments) below;

ii. the monthly salary earned by you in your employment **on a casual basis** immediately prior to the Date Of Disablement, which is to be averaged over the lesser of:

- 12 months preceding the Date Of Disablement; and
- the period since you last commenced employment,

including the total of A, B (averaged over the previous three years, or such lesser period as you have been entitled to such payments) and C. (averaged over the previous year, or such lesser period as you have been entitled to such payments) below; and

iii. any income derived by you from directly or indirectly owning all or part of a business (other than in the form of owning shares in a publicly listed company) in which you perform a regular occupation, which is calculated as:

1. to the extent that the amount is not captured by points 1. and 2. above, the annual value of remuneration (excluding superannuation where applicable but only to the extent that it is 10% or less of your remuneration) paid by the business because of your personal exertion; and

2. your share of the profits of the business over the 12 months immediately preceding the Date Of Disablement, calculated as your share of the total amount earned by that business over that 12 months, less your share of business expenses, but before the deduction of income tax, for that business for the same period, paid by the business because of your personal exertion, both determined in line with the usual division of profits and/or losses of the business between you and any co-owners of the business (annualised if you have directly owned all or part of the business for less than 12 months),

divided by 12; or

b) Where you have become wholly self-employed or unemployed during the 12 months prior to the Date Of Disablement, the total remuneration (excluding superannuation where applicable, but only to the extent that it is 10% or less of your remuneration) earned, or that would have been earned had you

not been on employer-approved leave, by you before income tax from all regular occupations over the 12 months immediately preceding the Date Of Disablement, including:

i. the salary earned by you in your employment **on a permanent basis or engagement as a contractor** including the total of A + B + C below;

ii. the salary earned by you in your employment on a casual basis including the total of A, B and C below; and

iii. any income derived by you from directly or indirectly owning all or part of a business (other than in the form of owning shares in a publicly listed company) in which you perform a regular occupation, which is calculated as:

1. to the extent that the amount is not captured by points 1 and 2 above, the annual value of remuneration (excluding superannuation where applicable but only to the extent that it is 10% or less of your remuneration) paid by the business because of your personal exertion; and

2. your share of the profits of the business over the 12 months immediately preceding the Date Of Disablement, calculated as their share of the total amount earned by that business over that 12 months, less their share of business expenses, but before the deduction of income tax, for that business for the same period, paid by the business because of your personal exertion, both determined in line with the usual division of profits and/or losses of the business between you and any co-owners of the business, divided by 12, except that performance-related annual bonuses and commissions must be averaged over the three years preceding the Date Of Disablement,

Waiting Period (Income Protection)

Under the previous terms, if you returned to work within the waiting period performing your usual duties, waiting period would be reset if the number of days was above a certain number of days (based on your waiting period). From 1 April 2020 only consecutive periods of return to work will reset your waiting period, noting that any individual days will be added to the end of your waiting period. The number of days allowed before the Waiting Period needs to restart is as follows

- 5 *consecutive days* for a 30 day waiting period
- 10 *consecutive days* for 60 day Waiting Period
- 15 *consecutive days* for 90 day Waiting Period.

Any days of full return to work will be added to end of Waiting Period.

Table 1 - Death and TPD Rates - from 1 April 2020

White Collar annual Base rates per \$1,000 Amount Insured.

Rates are payable monthly in arrears. Rates are inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Death, Default TPD or any Voluntary Cover.

A Plan Rating Factor of 1.2 and the applicable Group Life Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Age Last Birthday	Death cover		TPD cover	
	Male	Female	Male	Female
15	0.31	0.11	0.01	0.01
16	0.31	0.11	0.01	0.01
17	0.33	0.12	0.01	0.01
18	0.36	0.14	0.02	0.01
19	0.40	0.15	0.03	0.01
20	0.42	0.15	0.04	0.01
21	0.43	0.14	0.04	0.02
22	0.43	0.12	0.06	0.02
23	0.43	0.12	0.07	0.02
24	0.43	0.12	0.07	0.02
25	0.43	0.13	0.08	0.02
26	0.42	0.13	0.08	0.03
27	0.41	0.14	0.09	0.03
28	0.41	0.15	0.09	0.05
29	0.40	0.16	0.09	0.06
30	0.40	0.17	0.10	0.07
31	0.41	0.19	0.10	0.08
32	0.41	0.20	0.12	0.09
33	0.41	0.21	0.13	0.12
34	0.43	0.23	0.16	0.14
35	0.45	0.26	0.17	0.17
36	0.47	0.29	0.20	0.20
37	0.50	0.32	0.24	0.23
38	0.55	0.35	0.28	0.26
39	0.58	0.38	0.32	0.29
40	0.60	0.42	0.34	0.33
41	0.65	0.46	0.38	0.38
42	0.70	0.50	0.41	0.42
43	0.74	0.55	0.46	0.49
44	0.80	0.59	0.51	0.54
45	0.86	0.64	0.58	0.61
46	0.97	0.71	0.67	0.70
47	1.05	0.77	0.77	0.78
48	1.17	0.84	0.89	0.88
49	1.29	0.93	1.02	0.98
50	1.44	0.99	1.19	1.09
51	1.61	1.06	1.38	1.21
52	1.80	1.15	1.59	1.34
53	2.00	1.25	1.84	1.50
54	2.22	1.36	2.11	1.68
55	2.45	1.51	2.41	1.89
56	2.73	1.67	2.78	2.16
57	3.04	1.86	3.19	2.45
58	3.41	2.08	3.65	2.80
59	3.84	2.32	4.25	3.21
60	4.33	2.60	4.90	3.67
61	5.01	2.90	5.73	4.20
62	5.73	3.25	6.63	4.80
63	6.62	3.63	7.74	5.47
64	7.60	4.04	8.97	6.23
65	8.79	4.49	10.17	6.98
66	9.96	4.98	11.75	7.88
67	11.36	5.50	13.68	8.90
68	12.83	6.07	15.75	9.99
69	14.48	6.68	18.10	11.21

Table 2 - Income Protection Rates (2 year Benefit Period) - from 1 April 2020

White Collar annual Base rates per \$1,000 annual Amount Insured.

Rates are payable monthly in arrears. Rates are participating and inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Cover.

A Plan Rating Factor of 1.2 and the applicable Group Income Protection Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Benefit Period		2 Years					
Waiting Period		30 Days		60 Days		90 Days	
Age Last Birthday	Male	Female	Male	Female	Male	Female	
15	1.83	2.69	1.48	2.16	0.88	1.15	
16	1.89	2.78	1.52	2.22	0.90	1.19	
17	1.95	2.86	1.57	2.29	0.93	1.22	
18	1.99	2.90	1.59	2.33	0.94	1.24	
19	2.02	2.93	1.63	2.34	0.96	1.25	
20	2.05	2.98	1.64	2.38	1.01	1.26	
21	2.00	3.02	1.61	2.42	0.98	1.28	
22	1.98	3.06	1.57	2.44	0.93	1.29	
23	1.94	3.09	1.55	2.48	0.89	1.31	
24	1.91	3.13	1.52	2.51	0.86	1.33	
25	1.89	3.17	1.52	2.54	0.84	1.34	
26	1.91	3.28	1.52	2.61	0.83	1.41	
27	1.94	3.38	1.55	2.70	0.83	1.47	
28	1.99	3.54	1.59	2.83	0.83	1.53	
29	2.04	3.72	1.64	2.96	0.85	1.59	
30	2.13	3.91	1.70	3.13	0.87	1.66	
31	2.21	4.15	1.78	3.32	0.91	1.73	
32	2.33	4.41	1.86	3.52	0.94	1.81	
33	2.44	4.68	1.95	3.74	0.98	1.90	
34	2.57	4.99	2.07	3.99	1.04	2.01	
35	2.73	5.32	2.18	4.26	1.10	2.14	
36	2.89	5.67	2.31	4.54	1.17	2.27	
37	3.08	6.05	2.46	4.84	1.25	2.43	
38	3.26	6.45	2.61	5.16	1.34	2.62	
39	3.47	6.88	2.78	5.50	1.45	2.83	
40	3.71	7.32	2.96	5.85	1.56	3.06	
41	3.95	7.79	3.16	6.24	1.69	3.33	
42	4.21	8.28	3.38	6.63	1.85	3.61	
43	4.51	8.80	3.60	7.05	2.01	3.93	
44	4.82	9.36	3.86	7.49	2.20	4.28	
45	5.16	9.93	4.13	7.94	2.41	4.64	
46	5.54	10.54	4.42	8.44	2.63	5.05	
47	5.94	11.19	4.75	8.96	2.89	5.49	
48	6.37	11.88	5.10	9.50	3.18	5.95	
49	6.85	12.61	5.49	10.09	3.51	6.44	
50	7.38	13.38	5.90	10.70	3.86	6.96	
51	7.97	14.21	6.37	11.38	4.26	7.53	
52	8.61	15.12	6.89	12.10	4.70	8.14	
53	9.31	16.09	7.46	12.88	5.19	8.78	
54	10.10	17.15	8.09	13.72	5.74	9.45	
55	10.99	18.30	8.79	14.65	6.35	10.19	
56	11.97	19.57	9.58	15.67	7.03	10.98	
57	13.07	20.97	10.45	16.78	7.79	11.83	
58	14.31	22.52	11.44	18.01	8.65	12.74	
59	15.69	24.25	12.56	19.40	9.61	13.74	
60	17.28	26.18	13.83	20.94	10.70	14.82	
61	19.08	28.37	15.26	22.69	11.93	16.00	
62	21.14	30.84	16.91	24.67	13.28	17.24	
63	19.97	28.89	15.98	23.11	12.07	15.24	
64	10.97	16.12	8.78	12.90	5.69	7.05	

Table 3 - Income Protection Rates (5 year Benefit Period) - from 1 April 2020

White Collar annual Base rates per \$1,000 annual Amount Insured.

Rates are payable monthly in arrears. Rates are participating and inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Cover.

A Plan Rating Factor of 1.2 and the applicable Group Income Protection Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.

Benefit Period		5 years				
Waiting Period	30 Days		60 Days		90 Days	
Age Last Birthday	Male	Female	Male	Female	Male	Female
15	2.65	4.44	2.13	3.56	1.16	1.97
16	2.65	4.44	2.13	3.56	1.16	1.97
17	2.65	4.44	2.13	3.56	1.16	1.97
18	2.65	4.44	2.13	3.56	1.16	1.97
19	2.65	4.44	2.13	3.56	1.16	1.97
20	2.65	4.44	2.13	3.56	1.16	1.97
21	2.65	4.44	2.13	3.56	1.16	1.97
22	2.65	4.44	2.13	3.56	1.16	1.97
23	2.65	4.44	2.13	3.56	1.16	1.97
24	2.65	4.44	2.13	3.56	1.16	1.97
25	2.65	4.44	2.13	3.56	1.16	1.97
26	2.67	4.59	2.13	3.65	1.16	1.97
27	2.72	4.73	2.17	3.78	1.16	2.06
28	2.79	4.96	2.23	3.96	1.16	2.14
29	2.86	5.21	2.30	4.14	1.19	2.23
30	2.98	5.47	2.38	4.38	1.22	2.32
31	3.09	5.81	2.49	4.65	1.27	2.42
32	3.26	6.17	2.60	4.93	1.32	2.53
33	3.42	6.55	2.73	5.24	1.37	2.66
34	3.60	6.99	2.90	5.59	1.46	2.81
35	3.82	7.45	3.05	5.96	1.54	3.00
36	4.05	7.94	3.23	6.36	1.64	3.18
37	4.31	8.47	3.44	6.78	1.75	3.40
38	4.56	9.03	3.65	7.22	1.88	3.67
39	4.86	9.63	3.89	7.70	2.03	3.96
40	5.19	10.25	4.14	8.19	2.18	4.28
41	5.53	10.91	4.42	8.74	2.37	4.66
42	5.89	11.59	4.73	9.28	2.59	5.05
43	6.31	12.32	5.04	9.87	2.81	5.50
44	6.75	13.10	5.40	10.49	3.08	5.99
45	7.22	13.90	5.78	11.12	3.37	6.50
46	7.76	14.76	6.19	11.82	3.68	7.07
47	8.32	15.67	6.65	12.54	4.05	7.69
48	8.92	16.63	7.14	13.30	4.45	8.33
49	9.59	17.65	7.69	14.13	4.91	9.02
50	10.33	18.73	8.26	14.98	5.40	9.74
51	11.16	19.89	8.92	15.93	5.96	10.54
52	12.05	21.17	9.65	16.94	6.58	11.40
53	13.03	22.53	10.44	18.03	7.27	12.29
54	14.14	24.01	11.33	19.21	8.04	13.23
55	15.39	25.62	12.31	20.51	8.89	14.27
56	16.76	27.40	13.41	21.94	9.84	15.37
57	18.30	29.36	14.63	23.49	10.91	16.56
58	20.03	31.53	16.02	25.21	12.11	17.84
59	22.41	34.63	17.94	27.70	13.72	19.62
60	25.77	39.17	20.62	31.33	16.06	23.36
61	25.77	38.32	20.62	30.66	16.45	22.74
62	23.65	34.57	18.93	27.65	14.91	19.62
63	19.97	28.89	15.98	23.11	12.07	15.24
64	10.97	16.12	8.78	12.90	5.69	7.05

Table 4 - Income Protection Rates (Benefit Period to age 65) - from 1 April 2020

White Collar annual Base rates per \$1,000 annual Amount Insured.

Rates are payable monthly in arrears. Rates are participating and inclusive of stamp duty and nil commission.

A Plan Rating Factor applicable to the Participating Employer will apply to the annual Base rates for Default Cover.

A Plan Rating Factor of 1.2 and the applicable Group Income Protection Occupational Factor on page 26 will apply to the annual Base rates for Insured Members in the Retained Category.


Benefit Period		To age 65				
Waiting Period	30 Days		60 Days		90 Days	
Age Last Birthday	Male	Female	Male	Female	Male	Female
15	2.91	4.62	2.33	3.69	2.21	3.45
16	3.00	4.76	2.41	3.81	2.28	3.56
17	3.09	4.91	2.47	3.93	2.35	3.67
18	3.17	5.03	2.55	4.03	2.42	3.77
19	3.26	5.16	2.61	4.13	2.48	3.86
20	3.37	5.30	2.69	4.24	2.56	3.96
21	3.33	5.45	2.67	4.36	2.53	4.07
22	3.32	5.59	2.65	4.47	2.52	4.17
23	3.30	5.75	2.64	4.59	2.51	4.28
24	3.30	5.90	2.65	4.72	2.52	4.39
25	3.32	6.06	2.65	4.85	2.52	4.51
26	3.39	6.32	2.72	5.06	2.58	4.77
27	3.48	6.63	2.80	5.32	2.66	5.04
28	3.63	7.02	2.90	5.62	2.75	5.32
29	3.78	7.46	3.03	5.97	2.88	5.61
30	3.98	7.97	3.19	6.38	3.03	5.94
31	4.23	8.57	3.38	6.85	3.21	6.30
32	4.49	9.19	3.59	7.36	3.41	6.68
33	4.77	9.89	3.82	7.92	3.63	7.12
34	5.10	10.66	4.07	8.53	3.87	7.61
35	5.45	11.48	4.36	9.19	4.14	8.16
36	5.84	12.36	4.67	9.91	4.43	8.78
37	6.25	13.31	5.02	10.65	4.77	9.46
38	6.72	14.31	5.38	11.45	5.11	10.24
39	7.22	15.37	5.77	12.30	5.48	11.09
40	7.75	16.47	6.20	13.20	5.89	12.05
41	8.33	17.65	6.67	14.12	6.34	13.08
42	8.96	18.86	7.16	15.09	6.80	14.20
43	9.62	20.12	7.70	16.09	7.31	15.29
44	10.34	21.45	8.28	17.16	7.87	16.30
45	11.10	22.80	8.89	18.25	8.45	17.34
46	11.92	24.21	9.54	19.37	9.06	18.40
47	12.82	25.66	10.26	20.53	9.74	19.50
48	13.75	27.14	11.00	21.72	10.45	20.64
49	14.76	28.67	11.80	22.95	11.21	21.80
50	15.82	30.23	12.66	24.17	12.03	22.96
51	16.97	31.79	13.57	25.43	12.89	24.16
52	18.16	33.38	14.52	26.70	13.79	25.37
53	19.41	34.96	15.54	27.98	14.76	26.58
54	20.72	36.52	16.59	29.22	15.76	27.76
55	22.09	38.05	17.67	30.43	16.78	28.91
56	23.47	39.49	18.77	31.60	17.83	30.02
57	24.83	40.82	19.88	32.67	18.88	31.04
58	26.17	41.96	20.93	33.57	19.88	31.89
59	27.37	42.84	21.89	34.27	20.80	32.55
60	28.37	43.30	22.69	34.65	21.55	32.91
61	29.02	43.23	23.22	34.58	22.06	32.85
62	28.85	42.00	23.09	33.59	21.93	31.91
63	25.30	36.58	20.23	29.28	19.22	27.81
64	13.90	20.41	11.12	16.34	10.56	14.63

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