

Sunsuper for life Business Insurance guide

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Important information

This is the *Sunsuper for life Business Insurance guide*. The information in this *guide* forms part of the *Sunsuper for life Business Product Disclosure Statement (PDS)* issued 1 July 2019. The *PDS* references important information contained in this *guide* by "I". This *guide* may reference important information contained in the *Sunsuper for life Investment guide*, *Sunsuper for life guide* and *Sunsuper for life Business Plan information factsheet*. The *PDS* should be read in its entirety before making a decision to acquire or continue to hold an interest in the product.

Insurance in Superannuation Voluntary Code of Practice

Sunsuper complies with the Insurance in Superannuation Voluntary Code of Practice (Code). The Code is the superannuation industry's commitment to high standards when providing insurance to members of superannuation funds. The Code contains standards we will uphold when providing insurance benefits to you. Please refer to [sunsuper.com.au/insurance](https://www.sunsuper.com.au/insurance) for more information on the Code.

General advice disclaimer

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information in this document with regard to your objectives, situation and needs. You should obtain financial advice tailored to your personal circumstances. Call us if you would like to speak to a qualified financial adviser.

Financial Services Guide (FSG)

Contains information about the financial services Sunsuper Pty Ltd provides and will help you decide whether to use these services. Visit [sunsuper.com.au/fsg](https://www.sunsuper.com.au/fsg) or contact us for a copy.

Protecting your privacy

Sunsuper respects the privacy of the information you give us. If you require a copy of our Privacy Policy visit [sunsuper.com.au/privacy](https://www.sunsuper.com.au/privacy) or contact us.

The insurer

Insurance cover is provided through group life policies for Death and Total & Permanent Disability, and Income Protection, issued by AIA Australia Limited (AIA Australia) ABN 79 004 837 861 to the Trustee of the Sunsuper Superannuation Fund. In the event of a dispute the policy will override the information in the *PDS* and this *guide*.

In conjunction with either a disablement claim application or an application for additional cover, Sunsuper members may be contacted directly by an AIA Australia representative on behalf of the Fund to discuss or gather information relating to their application.

AIA Australia Privacy

AIA Australia also respects your privacy. AIA Australia's handling and exchange of your personal and sensitive information is outlined in the AIA Australia Privacy Policy available at [aia.com.au](https://www.aia.com.au) or by calling AIA Australia on 1800 333 613.

Refund of premiums to the Trustee

As part of the Trustee of the Sunsuper Superannuation Fund's arrangements with AIA Australia to provide insurance to Fund members, the Trustee may receive a refund of premiums, depending on the level of claims against the insurance policies. The Trustee will pass on any refunded premiums through adjustments to future premiums, or will use refunded premiums to assist with insurance administration costs. Any refunded premiums which are received and not yet used for these purposes are allocated to an insurance reserve.

1. Why have insurance?

Protecting your retirement dreams is just as important to us as helping you reach them. And while no one expects the worst to happen, the right insurance cover can help you and your family feel prepared and protected.

Benefits of getting insurance through Sunsuper

While most people take out insurance for their car and home, unfortunately when it comes to personal insurance many people are under-insured. Having the right insurance cover can ensure a tragedy will not be made worse by financial burden. Through Sunsuper you have the opportunity to protect yourself, your family and your lifestyle if something happens to take away your earning power.

Whether you're starting out, getting set up or starting to plan your retirement, insurance is important for everyone. Death and Total & Permanent Disability cover is available through Sunsuper so you can be covered, no matter what stage of life you're at. Income Protection cover may also be available in your employer Plan. Refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite to see what options are available to you.

It makes sense to have a safety net in place. You can use your insurance benefits to help with any debts and bills, mortgage repayments or rent, unexpected medical treatment or getting your children through school. Also in the unfortunate event of your death, insurance can ensure your family's financial future is looked after.

Why should I insure through Sunsuper?

Competitive rates - saving you money

You don't have to buy insurance cover privately – because of our size, we can negotiate competitive rates with our insurer.

Use your super to pay your insurance

Linking your insurance with your super fund can make sense because the premiums are deducted from your *Super-savings account*. That means you won't feel the impact in your take-home pay.

Your cover continues even if your job doesn't

If you leave your employer your Death and/or Total & Permanent Disability insurance cover will continue automatically in *Sunsuper for life*. If you leave your employer and don't wish to continue your cover – that's ok – just let us know. Any Income Protection cover will cease, though you can request it to be reinstated, however the premium may alter. Please refer to sections 4 *Death and Total & Permanent Disability cover* and 5 *Income Protection cover* for details on when your cover will stop or a benefit may not be paid.

Bring your cover with you

It's simple, you can apply to transfer existing Death, Total & Permanent Disability and Income Protection cover (where available) anytime.

You may be eligible to transfer existing Death and/or Total & Permanent Disability cover (from other super funds or insurance policies up to \$1,000,000 in total) and/or Income Protection cover (if applicable - up to \$10,000 per month in total) to Sunsuper. Simply download and complete the *Transfer of insurance cover* form at [sunsuper.com.au/business](https://www.sunsuper.com.au/business) and return it to us. It's important you include all required documentation. If you are thinking about transferring your existing insurance cover, make sure you compare the features and benefits, and are accepted by the insurer, before cancelling existing cover. If accepted by the insurer you will be subject to the terms and conditions outlined in the policy.

Insurance in your super

Sunsuper provides access to flexible Death, Total & Permanent Disability and Income Protection insurance to keep you protected 24 hours a day, 7 days a week if something unfortunate were to happen to you. Sunsuper offers easy ways for you to change your cover, apply for cover or cancel your cover. The following summary describes the insurance that is offered through *Sunsuper for life Business*.

Remember, your employer will choose what cover and options are available. Refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite. Your employer can select from the following:

Standard Death and Total & Permanent Disability

Standard Death and Total & Permanent Disability Cover		
% Salary x Years of Future Membership to age 67		Multiple of Salary
10%	OR	3
15%		4
20%		5

Income Protection

Standard OR Voluntary Income Protection	
Waiting and Benefit Periods	% of Salary ¹
30 day wait, 2 year benefit	75% OR 85%
60 day wait, 2 year benefit	
90 day wait, 2 year benefit	
90 day wait, 5 year benefit	

OR No Income Protection

¹ Sunsuper offers two types of benefit levels. The % of **Salary** made available to you will depend on the design selected by your employer. Where 85% of **Salary** has been selected, 75% is paid as income and 10% is paid as a super contribution.

It's important to review your insurance needs and check whether Standard insurance cover is enough.

Features at a glance

The benefits, features and options for insurance cover in *Sunsuper for life Business* are summarised in the following table. More information on each item can be found in this *guide*. The specific arrangements for your employer information can be found on your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite.

Features	Description
Death cover	Provides a lump sum benefit on the death of a member; members can have Death only cover. This forms part of your Standard cover and you can also apply for Additional Death cover.
Total & Permanent Disability cover	The term ' Total & Permanent Disability ' means that you will be unable to ever work again in your own or any other occupation for which you are suited by training, education or experience. Total & Permanent Disability cover provides a lump sum benefit where a member becomes totally & permanently disabled and meets the conditions of the relevant part of the Total & Permanent Disability definition. Members can have Total & Permanent Disability only cover. This forms part of your Standard cover and you can also apply for Additional Total & Permanent Disability cover.
Income Protection cover	Provides a replacement income where a member becomes Totally Disabled and cannot work as a result. This may form part of your Standard cover or it may be Voluntary cover or your employer may not have chosen Income Protection cover. Please check your <i>Plan information factsheet</i> .
Terminal Illness cover	This forms part of the Death cover and provides a lump sum benefit where a member is diagnosed as having a Terminal Illness .
Standard cover	Death and Total & Permanent Disability cover automatically provided to eligible members on joining Sunsuper (your employer Plan may also provide Standard Income Protection cover).
Worldwide cover	Cover is provided 24/7 anywhere in the world.
Cover during paid and Unpaid Leave	Death and Total & Permanent Disability cover continues while a member is on leave; Income Protection cover (if applicable) will continue for a period of 24 months during Unpaid Leave .
Cover during overseas employment (with your Australian-based employer)	Cover continues while a member satisfies the eligibility requirement when working overseas.
Automatic continuation of cover	Your Death, Total & Permanent Disability and Income Protection (if applicable) cover may continue regardless of your work status. However, your Income Protection cover will cease if you are no longer working for at least 15 hours per week.
Transfer of insurance cover	We may agree to take over the cover provided by an existing insurance policy or superannuation fund and provide equivalent benefits on Sunsuper's terms and conditions.
Financial advice	We can assist members to determine the amount and type of insurance cover needed and to manage proceeds of claims.
Claims support	Our experienced Claims Representatives are here to help with your claim. Simply contact Sunsuper first and we will guide you through the process.
Rehabilitation - "work is good medicine"	If you have an injury, disability or health condition we can arrange work related rehabilitation to assist you back to meaningful work.
Binding Nominations vs. Preferred Beneficiaries	You can make a binding death benefit nomination or you can nominate your preferred beneficiaries.

Automatic Acceptance Limits (AAL)

An AAL is the maximum amount of Standard cover provided to eligible employees without any medical evidence being required. The AAL's applicable to *Sunsuper for life Business* are as follows:

- Death and Total & Permanent Disability - \$1,000,000
- Income Protection (if applicable) - \$12,000 per month

The Trustee reserves the right to limit the amount of cover provided. Any increase or change is subject to acceptance by the insurer. Satisfactory evidence of health may be required when you apply for increased cover. In the event of a dispute the policies will override the information in the *PDS*, this *guide* and the *factsheet*.

2. What types of insurance can I have?

What types of insurance can I have?

Members may have access to:

- Death cover,
- Total & Permanent Disability cover, and
- Income Protection cover (if available).

Refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite to see what options are available to you.

Type of insurance cover	Type of benefit paid	Is cover provided automatically?	How will it protect me?
Death cover	Lump Sum	Yes. ¹	If you die, your dependants or beneficiaries receive a lump sum, helping them to pay any debts or bills and provide ongoing income.
Total & Permanent Disability cover	Lump Sum	Yes. ¹	If you are totally and permanently disabled, you will receive a lump sum to help you pay any debts and bills and fund disability related expenses such as home modifications and special medical needs.
Income Protection cover	Monthly income	Yes ¹ , but only when your employer Plan offers this cover as Standard cover.	Provides a replacement income for a Benefit Period of up to 2 or 5 years (where applicable) while you are unable to work due to sickness or injury to help you pay your expenses while you focus on your health and recovery.

¹ You must be "eligible" for the cover. Please refer to *Other important Eligibility Terms and Conditions* in section 3 *Am I eligible for insurance cover?*

3. Am I eligible for insurance cover?

It is very important to check your eligibility for Standard cover.

Eligibility for automatic Standard Death and Total & Permanent Disability cover, and Standard Income Protection cover (if applicable)

Types of insurance cover	Age	Eligible for Standard cover	Not eligible for Standard cover
Death	15-66	<ul style="list-style-type: none"> you are aged between 15 and 66 you are At Work and your employer is making superannuation contributions to your <i>Super-savings account</i>¹ you meet the specified eligibility criteria established by your employer 	<ul style="list-style-type: none"> you are a casual employee or a Contractor on a contract of less than six months, or you are not employed by the employer applicable to the employer Plan, or you have previously received or are eligible to receive a Terminal Illness benefit, Total & Permanent Disability benefit or a benefit as a result of Permanent Incapacity or a Terminal Medical Condition from Sunsuper or another fund or insurer.
Total & Permanent Disability	15-66	<ul style="list-style-type: none"> you are aged between 15 and 66 you are At Work and your employer is making superannuation contributions to your <i>Super-savings account</i>¹ you meet the specified eligibility criteria established by your employer 	
Income Protection	15-64	<ul style="list-style-type: none"> you are aged between 15 and 64 your employer has elected to have automatic Income Protection in their employer Plan you are At Work and your employer is making superannuation contributions to your <i>Super-savings account</i>¹ you are employed on a permanent basis for a minimum of 15 hours per week with the employer applicable to the employer Plan you meet the specified eligibility criteria established by your employer 	<ul style="list-style-type: none"> you are a casual employee or a Contractor on a contract of less than six months, or you are not employed, or you are working less than 15 hours per week, or your employer Plan does not offer Income Protection, or you have previously received or are eligible to receive a Terminal Illness benefit, Total & Permanent Disability benefit or a benefit as a result of Permanent Incapacity or a Terminal Medical Condition from Sunsuper or another fund or insurer.

¹ You must satisfy the **At Work** definition at the date your automatic Standard insurance cover starts – refer to section 9 *Definitions* for the **At Work** definition.

Other important Eligibility Terms and Conditions

Death and Total & Permanent Disability

- As a general rule, your eligibility for cover will not be assessed until you make a claim.
- Your cover will usually start from the date you joined your employer, as long as you join Sunsuper within 120 days of joining your employer.
- If you are not **At Work** on the first day with your new employer, **Limited Cover** will apply until you satisfy the **At Work** requirements for 30 consecutive days.
- Where you join Sunsuper outside of 120 days of joining your employer, cover will normally start from the date of receipt of your first Superannuation Guarantee (SG) contribution (given you meet normal eligibility conditions). **Limited Cover** will apply to your cover for a period of 24 months and will cease to apply once you satisfy the **At Work** requirements for 30 consecutive days after the end of the 24 month period.
- Where you join the fund outside 120 days of joining your employer, a Death or Total & Permanent Disability benefit will not be paid where Death or Total & Permanent Disability is caused by suicide or any intentional self-inflicted act within 12 months of your insurance cover start date.
- Some members may have other insurance offers made to them from time to time or you may be part of a group transfer from another fund. Your insurance arrangements and eligibility may differ from those contained in this *guide*. You will be advised if this applies to you.

A Death, Total & Permanent Disability or **Terminal Illness** benefit will not be paid where caused by suicide or any intentional self-inflicted act within 12 months of your insurance cover start date where you join *Sunsuper for life Business* 120 days after the date you joined your employer.

Income Protection (if applicable to your employer Plan)

- As a general rule, your eligibility for Income Protection cover will not be assessed until you make a claim.
- Your cover will usually start from the date you joined your employer, as long as you join Sunsuper within 120 days of joining your employer.
- If you are not **At Work** on the first day with your new employer, **Limited Cover** will apply until you satisfy the **At Work** requirements for 30 consecutive days.
- Where you join Sunsuper outside of 120 days of joining your employer, cover will normally start from the date of receipt of your first SG contribution (given you meet normal eligibility conditions). **Limited Cover** will apply to your cover for a period of 24 months and will cease to apply once you satisfy the **At Work** requirements for 30 consecutive days after the end of the 24 month period.

An Income Protection benefit will not be paid if the injury or sickness is caused, wholly or partly, directly or indirectly, from:

- deliberate self-inflicted injury or attempted suicide or self-destruction while sane or insane,
- uncomplicated pregnancy, childbirth or miscarriage,
- your deployment to a hostile environment as part of active military service, where you participate in active service after your cover commences or increases,
- a criminal act committed by you,
- a fraudulent claim is made, or
- any other exclusion imposed by the insurer as a result of underwriting.

Some members may have other insurance offers made to them from time to time or you may be part of a group transfer from another fund. Your insurance arrangements and eligibility may differ from those contained in this *guide*. You will be advised if this applies to you.

To avoid being charged premiums for cover that you are ineligible for, simply contact us to discuss whether you are eligible for Standard cover. Premiums paid for the period you were deemed ineligible for cover will be refunded to your *Super-savings account*.

Refer to section 9 *Definitions* for the definitions of **At Work** and **Limited Cover**.

"30 days" are consecutive and are inclusive of days not scheduled for work (e.g. weekends, RDOs, etc.) and days where you are not precluded from work for reasons of injury or sickness.

4. Death and Total & Permanent Disability cover

If you die or become totally and permanently disabled you may receive a lump sum to help you, your dependants or your beneficiaries pay debts or bills, provide an ongoing income or fund special medical needs.

Standard Cover

Standard Death and Total & Permanent Disability cover is provided automatically to eligible members without the need for you to provide evidence of your health or undergo a medical examination.

The amount of Standard insurance cover depends on the benefit design made available to you through your employer Plan. For more information on the benefit design applicable to your employer Plan, refer to your *Plan information factsheet* available on your employer's *Sunsuper for life Business* microsite.

We will confirm your cover each year in your *Annual Statement*. To confirm your cover amount at any time just visit *Member Online*, the Sunsuper app or contact us.

What options were available to my employer when setting up the employer Plan?

Within *Sunsuper for life Business*, we offer two types of benefit designs:

1. Multiple of Salary

- 3 x **Salary**
- 4 x **Salary**
- 5 x **Salary**

An example of how to calculate your cover:

Lucy is 35 years old when she joins *Sunsuper for life Business*. Her **Salary** is \$75,000 and she is eligible for Standard Death and Total & Permanent Disability cover. The default arrangement for Lucy's employer Plan is 4 x **Salary**. Following is an example of how Lucy's cover would be calculated:

	4 x Salary	Standard cover
Example	4 x \$75,000	\$300,000

2. Years of Future Membership

- 10% x **Salary** x **Years of Future Membership** to age 67
- 15% x **Salary** x **Years of Future Membership** to age 67
- 20% x **Salary** x **Years of Future Membership** to age 67

An example of how to calculate your cover:

James is 29 years old when he joins *Sunsuper for life Business*. He is on a **Salary** of \$60,000 and is eligible for Standard Death and Total & Permanent Disability cover. The default arrangements for James' employer Plan is 15% x **Salary** x **Years of Future Membership** to age 67. Following is an example of how James' cover would be calculated:

	15% x Salary x Years of Future Membership to age 67	Standard cover
Example	15% x \$60,000 x 38 years	\$342,000

For the definitions of **Salary** and **Years of Future Membership**, please refer to section 9 *Definitions*.

Increase your cover without complicated forms

Members who join *Sunsuper for life Business* within 120 days of joining their employer may elect to increase their Death and Total & Permanent Disability cover by a maximum increment of 5%, up to a total maximum of 20%. Members must return a completed *Change of insurance cover* form within 120 days of joining their employer in order to be eligible to exercise this option.

If you are not **At Work** on the day the increased cover commences, **Limited Cover** will apply until you satisfy the **At Work** requirements for 30 consecutive days.

With a **Years of Future Membership** design, you can choose to change your cover at various times, as outlined in the following table:

Standard cover options	When you should apply	Cover commencement	How you can apply
Increase Standard cover	Within 60 days of commencing employment, a level of cover higher than your default	Date of Employment	<i>Change of insurance cover</i> form – no underwriting required
	Between 60 days – 120 days of commencing employment, a level of cover higher than your default	Date received by Sunsuper	
	Greater than 120 days of commencing employment, a level of cover higher than your default	Date of acceptance by the insurer	<i>Change of insurance cover</i> form – underwriting required
Decrease Standard cover (in 5% decrements only)	Within 60 days of commencing employment, a level of cover lower than your default	Date of Employment	<i>Insurance variation</i> form
	Greater than 60 days of commencing employment, a level of cover lower than your default	Date received by Sunsuper	

A health questionnaire will be required if you are applying for Standard cover that is over the AAL. In addition, a full medical assessment may also be required if requested by the insurer.

If we receive a *Change of insurance* form later than 120 days after you commence employment and you have chosen a higher level of cover, you will need to provide satisfactory evidence of health to the insurer. If your application is accepted by the insurer, your cover will commence from the date of acceptance.

For the definitions of **At Work**, **Limited Cover** and **Years of Future Membership**, please refer to section 9 *Definitions*.

How often is my cover calculated?

Your cover is calculated on a monthly basis, usually on the first day of the month. The amount of insurance will be based on your latest **Salary** as advised by your employer to Sunsuper. The premium is based on this cover and may vary during the year.

Need to know your level of cover?

Just visit sunsuper.com.au/memberonline. If you're not signed up for *Member Online* -- it's simple -- just register at sunsuper.com.au/register or call us on **13 11 84** and we'll have you set up in no time.

An example of how to calculate Death and Total & Permanent Disability premiums

Madeline is 35 years old and works in an office. Based on the benefit design chosen by her employer, she is entitled to \$350,000 Death and Total & Permanent Disability cover. Following is an example on how to calculate her weekly premiums (NOTE: the example premiums use the base rate tables in this *guide*. You will need to refer to your *Plan information factsheet* for premiums applicable to your employer Plan, this is available on your employer's *Sunsuper for life Business* microsite):

1. $[(\text{amount of cover} / 1,000) \times (\text{Death premium rate} + \text{Total \& Permanent Disability premium rate})] / 52$
2. $[(350,000 / 1,000) \times (0.24 + 0.16)] / 52$
3. $[(350,000 / 1,000 \times 0.40)] / 52$

Madeline's weekly premium is \$2.70 per week.

Note: Rounding variations may occur when calculating premiums. Premiums per week are displayed as rounded up to the next whole cent. Premiums include a 5% insurance fee to offset Sunsuper's cost of providing the cover.

Should you suffer an event where you are eligible to claim, your cover will be re-calculated at the date of event based on your **Salary** at this date, with premiums re-calculated at the date your **Salary** changed if this is different to the latest **Salary** advised by your employer.

What happens if I join an employer Plan within Sunsuper for life Business outside of 120 days of commencing employment with my employer?

Where you join *Sunsuper for life Business* outside of 120 days of commencing employment with your employer, your cover will usually start from the date of receipt of your first Superannuation Guarantee (SG) contribution. **Limited Cover** will apply to this cover for 24 consecutive months and will cease to apply once you have met the **At Work** requirements for 30 consecutive days after the initial 24 month period. Please refer to the definitions of **Limited Cover** and **At Work** in section 9 *Definitions*.

A Death, Total & Permanent Disability or **Terminal Illness** benefit will not be paid where caused by suicide or any intentional self-inflicted act within 12 months of your insurance cover start date where you join *Sunsuper for life Business* 120 days after the date you joined your employer.

Cover up to the AAL

Cover, up to the AAL, will be effective from the date you commence employment. A health questionnaire will be required if your cover is over the AAL. In addition, a full medical assessment may also be required if requested by the insurer.

What is Total & Permanent Disability cover?

The intention of Total & Permanent Disability cover is to provide a payment to you should you suffer an injury or sickness that permanently prevents you from working to retirement age.

Total & Permanent Disability insurance cover is available to you regardless of your working hours or the basis on which you are employed.

Your capacity to work is assessed by Sunsuper's insurer and is determined by your ability to perform any reasonably suitable occupation based on all of your education, training or experience, not just your usual occupation or the job you were performing when you become injured or ill. If you are not employed prior to becoming injured or ill, different conditions may apply.

When reviewing your education, training or experience, we may consider, for example, the level of schooling you completed, further studies undertaken since then and any subsequent qualifications or certifications you have obtained, the transferable skills and abilities you have acquired through any work you have undertaken (both paid and unpaid) as well as any of your hobbies and interests.

If you are deemed totally and permanently disabled, the payment will be paid to you as a single lump sum.

What happens if you believe you are totally and permanently disabled?

If you believe that you may be eligible to apply for a Total & Permanent Disability claim, we are here to help you along the way.

In order to lodge a claim you would need to be under the care of a **Medical Practitioner** and suffering from an ongoing and serious injury or sickness that is permanently preventing you from working ever again or from performing specified **Activities**. See 9 *Definitions* for the Total & Permanent Disability definition.

Our Claims Representatives are here to help you every step of the way and will confirm your eligibility to lodge a claim. Following lodgement of your claim application, the insurer will assess whether your claim is successful.

What benefits are paid out if you are totally and permanently disabled?

If you are totally and permanently disabled, and meet the **Total & Permanent Disability** definition, your Total & Permanent Disability cover as at the **Date of Disablement** will be payable. You may also be able to access your *Super-savings account* balance.

Payment of any Total & Permanent Disability benefit will mean you are ineligible to claim any Death cover held above your level of Total & Permanent Disability benefit paid to you.

In limited circumstances you will not be eligible to claim on the Death and Total & Permanent Disability insurance cover through Sunsuper. See 3 *Am I eligible for insurance cover?* and 9 *Definitions* for the **Employed** definition.

Total & Permanent Disability cover reduction on Multiple of Salary

With *Multiple of Salary* cover, once you reach age 61, your Standard Total & Permanent Disability cover reduces annually by 10% of the insured amount at age 60, until your 67th birthday when cover ceases. Refer to the following example.

The example assumes your Standard Total & Permanent Disability cover is \$300,000 (4 x \$75,000 **Salary**), and your **Salary** remains unchanged over the period.

Age last birthday	Total & Permanent Disability cover
60	\$300,000
61	\$270,000
62	\$240,000
63	\$210,000
64	\$180,000
65	\$150,000
66	\$120,000
67	nil

Additional Death and Total & Permanent Disability cover

You may apply for Additional cover if:

- you are not eligible for Standard insurance cover, or
- you have previously cancelled your Standard insurance cover and wish to reapply, or
- you simply want to increase or change the basis of insurance provided by Standard cover.

Any application for insurance cover is subject to acceptance by the insurer. Satisfactory evidence of health may be required. The assessment process, known as “underwriting”, usually takes some time especially where additional medical information is required. The “underwriting” process depends on your level of cover and the amount of health evidence required.

Cover will start the later of the date the insurer approves your application, where the insurer’s approval is not subject to any loadings or benefit exclusions; or the date you accept the Special Acceptance offer, where the insurer’s approval is subject to any loadings or benefit exclusions.

Types of cover available

- Death only,
- Total & Permanent Disability only,
- Death and Total & Permanent Disability.

How much can I apply for?

You can apply for either Death and Total & Permanent Disability cover, Death only cover, or Total & Permanent Disability only cover of up to the following maximum cover limits:

- Death cover – \$5 million
- **Terminal Illness** – \$5 million (this forms part of the Death cover)
- Total & Permanent Disability cover – \$3 million

Any application for insurance cover is subject to acceptance by the insurer. Satisfactory evidence of health may be required. You can also apply for Death and Total & Permanent Disability cover where the amounts of each type of cover differ.

Sunsuper reserves the right to limit the amount of cover provided.

Interim Accident cover

Up to 90 days Interim Accidental Death and/or Accidental Total & Permanent Disability cover will apply immediately from the date we receive your completed *Change of insurance cover* form. See section 9 *Definitions* for the definition of **Accident**.

No additional premium is charged for the Interim Accident cover. The interim cover ends on the earlier of acceptance, deferral or rejection of your application for Additional cover or 90 days from receipt of your application.

The amount of Interim Accident cover is the lesser of the amount of Additional cover you are applying for and \$2 million. No Interim Accident cover will be paid if during the interim period, 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 any other exclusions under the policy.

Additional Total & Permanent Disability cover reduces from age 61

With cover provided on a fixed cover basis, once you reach age 61, the amount of your Total & Permanent Disability cover reduces annually by 10% of the insured amount at age 60, until your 67th birthday when cover ceases. Your premiums are adjusted accordingly. An example is shown below. If you have \$200,000 of fixed Total & Permanent Disability cover, your Total & Permanent Disability cover will reduce as follows:

Age last birthday	Total & Permanent Disability cover
60	\$200,000
61	\$180,000
62	\$160,000
63	\$140,000
64	\$120,000
65	\$100,000
66	\$80,000
67	nil

If your cover commenced after age 60, your Additional Total & Permanent Disability cover will reduce at a rate greater than 10% per annum. This will be consistent with any reduction had your cover commenced prior to age 60.

Can your health affect your insurance cover?

If you wish to apply for cover above the AAL, or you require Additional cover, when the insurer assesses your application for Additional insurance cover they may ask for further details in relation to the information you disclose in your application.

As a condition of acceptance of the Additional cover, the insurer may apply a loading (a higher premium) for the increased amount of Death and/or Total & Permanent Disability insurance cover. The insurer may also specify a benefit exclusion that will apply if a claim for the increased amount of insurance is related to a specified condition or pastime.

Any premium loadings or benefit exclusions will be advised to you as a Special Acceptance offer. You will be required to either accept or decline this offer within 30 days. If no response is received from you it will be deemed that you have declined this offer. Interim Cover will apply until the terms are accepted or declined. If you do not respond to the Special Acceptance offer within 30 days the application will be cancelled and the Interim Cover will cease.

If you accept the terms of this offer, your increased insurance cover will start on the date you accept the Special Acceptance offer.

It's simple, you can apply for Additional cover anytime.

You can apply for cover online. Please visit sunsuper.com.au/business and select **LIFEapp**. If you would prefer filling in a paper application the *Change of insurance cover* form is available on your employer's *Sunsuper for life Business* microsite.

Conditions and Exclusions

When does Death and Total & Permanent Disability insurance cover stop?

Cover will stop when:

- you cancel it,
- you turn 67 years of age for Standard Death and Total & Permanent Disability cover and Additional Total & Permanent Disability cover,
- you turn 70 years of age for Additional Death cover,
- you die,
- you receive a Total & Permanent Disability insurance benefit,
- you withdraw all monies from Sunsuper,
- the policy issued to the Trustee is cancelled or terminated for any reason,
- you are paid a **Terminal Illness** benefit,
- you are employed under a work visa and the term of the visa expires, or you permanently depart Australia (whichever is earlier),
- your *Super-savings account* has not received an **Eligible Contribution** in the past 12 months and you have not elected in writing to keep your cover¹, or
- the premium is due and there is not enough money in your *Super-savings account* to pay the premiums, and it remains unpaid for four months.

¹ Where we have valid contact details, we will contact you advising the date your cover will stop. If you wish for your cover to continue even if no **Eligible Contributions** are made to your account for continuous periods of 12 months or longer, you can advise us in writing or visit sunsuper.com.au/keepmyinsurance. Make sure you consider the impact of premiums on your account balance.

What happens if I want to reduce or cancel my cover?

If you don't want Death and Total & Permanent Disability cover, or just want to reduce your cover, you can reduce or cancel your Death and Total & Permanent Disability cover at any time by completing an *Insurance variation* form which can be found at sunsuper.com.au/business, or by contacting us. You can also cancel your cover at any time through *Member Online*. The cancellation or reduction will be effective from the date your instruction is received. If your employer Plan offers a *Multiple of Salary* benefit formula, you can cancel your cover but cannot decrease your Standard cover.

If you cancel your cover and then re-apply for cover at a later date, satisfactory evidence of health will be required before cover can restart from the date the insurer accepts your application.

Can Death and Total & Permanent Disability cover restart if it ceases?

If your insurance cover is cancelled because you have not received an **Eligible Contribution** in 12 months, you will have the option of restarting cover automatically as outlined below:

- if you advise us in writing that you wish to retain your cover and/or we receive an **Eligible Contribution**¹ within 60 days of the cancellation date of your cover, then we will restart the cover you had (including Income Protection if offered in the Plan) when your cover was cancelled. The cover restarts from the date we receive your request or your **Eligible Contribution**; or
- if you make an **Eligible Contribution**¹ outside of 60 days of the cancellation date of your cover, then, we will provide you with cover based on the default level of cover offered under your Plan (including Standard Income Protection if offered in the Plan, but not any Voluntary or Optional Income Protection you may have applied for), from the date we receive the **Eligible Contribution**.

If you have cancelled your cover or your cover lapsed due to your account balance reducing to \$0 and premiums are in arrears, we will not automatically restart your cover upon receipt of an **Eligible Contribution**. Should you wish to restart cover in this instance, you will be required to complete an application that will be subject to health and employment assessment, and acceptance by the insurer. You will also be required to ensure your account has sufficient funds to pay future premiums.

Note: You will not be able to make a claim for the period where the cover was cancelled.

Limited Cover will apply until you satisfy the **At Work** requirements for 30 consecutive days.

Warning - If your account does not receive an **Eligible Contribution** for a 12 month period and you haven't informed us in writing that you wish to opt out of ceasing your insurance cover, your cover will cease 12 months after your last **Eligible Contribution**.

What happens during Unpaid Leave or parental leave?

Your Death and Total & Permanent Disability cover will continue. During the first 24 months of leave, the Total & Permanent Disability definition that will generally apply will be the definition that applied while you were working. If your period of leave continues past 24 months your cover will continue. However, you may be assessed under a different part of the Total & Permanent Disability definition - refer to section 9 *Definitions* for the Total & Permanent Disability definition. Premiums will continue to be deducted from your *Super-savings account* during the period of leave. You need to ensure you have enough money in your *Super-savings account* during the period of leave to pay your premiums.

Where you temporarily reside overseas during a period of **Unpaid Leave**, your cover will continue as described in *Overseas cover* later in this section. Refer to the definition of **Unpaid Leave** in section 9 *Definitions*.

Warning - If your account does not receive an **Eligible Contribution** for a 12 month period or you haven't informed us in writing that you wish to opt out of ceasing your insurance cover, your cover will cease 12 months after your last **Eligible Contribution**.

Leaving your employer, becoming a casual or redirecting your SG contributions?

When we are told you have left your employer, become a casual, or you redirect your SG contributions to another super fund, your membership in the employer Plan will stop and any special arrangements provided will cease. Shortly after Sunsuper receives notification we will contact you to advise you of your options.

- There will be no change to your investment choice, however the Administration Fee may vary and any change will take effect from the date of transfer.
- Effective the date you cease employment with your employer your insurance premiums and insurance fee may alter from the amounts you were paying in your employer Plan and will become payable in full by you. Additional fees may also apply. Any changes to your insurance will be backdated to the date you left employment.
- Any Death and Total & Permanent Disability cover you had at the time of leaving your employer will continue in *Sunsuper for life* as Tailored Death and/or Total & Permanent Disability cover on a fixed cover basis. This means your amount of insurance stays the same but your premiums will generally increase as you get older.
- If you have left your employer as a result of illness of injury, **Limited Cover** will apply until you have been **At Work** for 30 consecutive days.
- If you already have a *Sunsuper for life* account, your cover will be replaced by the higher of your existing *Sunsuper for life* cover and the cover provided under your *Sunsuper for Life Business account*. The replacement of cover will take effect the date you cease employment with your employer.

To be eligible to continue your Death and Total & Permanent Disability cover you must:

- have not previously received, or are eligible to receive, a Total & Permanent Disability benefit or **Terminal Illness benefit** or a benefit for **Permanent Incapacity** or **Terminal Medical Condition** from Sunsuper or any other fund or insurer. You may only ever receive one Total & Permanent Disability or **Terminal Illness** benefit payment from Sunsuper.

You must let us know if you wish to cancel your cover. Any Death cover that is transferred to *Sunsuper for life* will cease at age 70. Any Total & Permanent Disability cover transferred to *Sunsuper for life* will cease at age 67.

Insurance cover for *Sunsuper for life* is provided through a group life policy issued by AIA Australia Limited ABN 79 004 837 861 to the Trustee of the Sunsuper Superannuation Fund.

What happens if you are employed under the terms of a work visa?

Employees employed under the terms of a work visa are eligible for automatic Standard insurance cover and may apply for Additional cover. Should your visa expire or should you permanently depart Australia, you are no longer eligible for cover.

Overseas cover

You are covered 24/7 and may travel in any part of the world without restriction to the benefits payable subject to the following conditions:

- If you are residing overseas but still in the employ of your Australian based employer, you can continue the level of cover applicable immediately prior to commencing employment overseas provided that the following conditions are met:
 - (i) if you become disabled while based overseas, at your expense, you may be required to return to Australia for assessment of your Total & Permanent Disability or **Terminal Illness** claim; and
 - (ii) where the level of cover would have increased or decreased had you remained in Australia, that increase or decrease will still apply.
- the cover you had immediately prior to commencing overseas employment, can continue provided you remain in continuous employment with the same employer before and during the period of overseas employment.
- where you travel overseas while on paid leave from your Australian based employer (or an international subsidiary or associated company of your Australian employer), your Death and Total & Permanent Disability cover continues with no travel restrictions.

What benefits are paid out if you die?

Your Death benefit is the amount of your superannuation account balance plus the total amount of Death cover. In the event of your death, your Death benefit may be paid to your nominated beneficiaries (subject to Trustee discretion – unless you have a binding death benefit nomination).

Any Death cover benefit is subject to acceptance of the claim by the insurer.

In limited circumstances you will not be eligible to claim on Standard insurance cover through Sunsuper. See Section 3 *Am I eligible for insurance cover?*

What happens if you have a Terminal Illness?

A **Terminal Illness** means that you are suffering from a sickness or injury that is likely to result in your death within 12 months.

If your Death cover is in force, subject to providing all the required documentation to support your claim and approval by the Trustee and Insurer, which includes certification of the Terminal Illness by two **Medical Practitioners** (as defined in section 9 *Definitions*), you will be paid a **Terminal Illness** benefit.

If you have Death cover and the insurer accepts your claim for **Terminal Illness**, the benefit paid is the amount of your account balance plus the amount of your Death cover in force at the most recent certification (up to a maximum of \$5 million).

The remaining amount of Death cover (if any) is then your total Death cover, less the amount of insurance paid by the insurer on account of the **Terminal Illness** benefit. Your beneficiaries will then receive this in the event of your death.

If you have received or are eligible to receive a **Terminal Illness** or **Terminal Medical Condition** benefit from Sunsuper or another fund or insurer when you join Sunsuper you will not be eligible for Death or Total & Permanent Disability cover with Sunsuper.

Restrictions and exclusions on Death and Total & Permanent Disability cover

There is a benefit exclusion that applies for 12 months after acceptance of the Additional cover to any claim resulting from suicide or intentional self-inflicted injury. This means the Death and Total & Permanent Disability cover that is accepted by the insurer will not be paid for a suicide or intentional self-inflicted injury related claim in the 12-month period from the date that your Additional cover is accepted by the insurer. This restriction applies only to the amount above your previous level of cover. Any restrictions or exclusions on your previous cover amounts will continue.

A Death, **Terminal Illness** or Total & Permanent Disability benefit will not be paid if the injury or sickness arises from you being deployed to a hostile environment as part of active military service, where you participate in active service after your cover commences or increases.

The Death and Total & Permanent Disability benefit is also subject to any other exclusions imposed by the insurer as a result of underwriting.

Premiums

The premium rates for your employer Plan are generally based on a number of factors including:

- the number of insured members in your employer Plan,
- the occupational mix of your employer Plan, and
- the claims history of your employer Plan.

The premium rates also include an insurance fee to offset Sunsuper's cost of providing the insurance cover.

The cost of your cover depends on your **Salary**, your age and gender, and the premium rates applying to your employer Plan.

Premiums for cover in addition to the Standard insurance cover you receive automatically may also depend on your health at the time you applied and were accepted for Additional cover. The premium is normally calculated weekly and deducted from your *Super-savings account* balance each month, which is great as it won't impact your take-home pay.

The premium tables included in this *guide* are base premium rates.

For the premium tables applicable to your cover refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite.

5. Income Protection cover

Income Protection cover is designed to protect you by providing an income for a time period in the event you are unable to work due to injury or sickness. It can give you the peace of mind that you can pay your expenses while you focus on your health and recovery.

Intention of Income Protection

The intention of Income Protection insurance cover is to provide you with ongoing income and financial support, should you become temporarily unable to work due to an injury or sickness. It can give you the peace of mind that you have income that can help pay your expenses while you focus on your health and recovery.

If you are employed and working at least 15 hours a week, you may be eligible for cover.

You may be able to claim a total disability benefit if you are unable to work due to injury or sickness. To be considered disabled, you must be unable to do one of the major duties of your regular occupation which involves at least 20% of your occupational tasks. If you are working less than 15 hours prior to being injured or sick you may not be able to retain or apply for Income Protection cover.

You will be covered for up to 75% of the income you were earning prior to becoming disabled; this is known as your monthly benefit. Where your employer elected you may receive an additional 10% of your income as a superannuation contribution paid into your super account. This helps you continue to save for your retirement. We will support you to return to work, by providing occupational rehabilitation where applicable.

Where you are working in a reduced capacity while on claim and earning less, due to injury or sickness, you may be able to claim a partial disability benefit to assist with your transition back to work in a full capacity.

If you are paid a monthly benefit it will be reduced where you receive other disability benefits, such as workers compensation or benefits from other income protection policies. This prevents you from receiving more income than you earned before you were injured or became ill.

The **Waiting Period** is the length of time you must be injured or ill before you can claim a benefit. The **Benefit Period** is the maximum period you can claim benefits whilst you are totally or partially disabled.

How does Income Protection cover work?

Sunsuper for life Business members may be eligible for Income Protection cover, which will provide you with an income if you become **Totally Disabled**.

If you are an eligible employee and Income Protection cover is included in the Standard insurance arrangements of your employer Plan, you may be entitled to cover up to the AAL (\$12,000 per month) without providing evidence of health.

Your employer may choose for Income Protection cover to be provided as:

- 75% x **Salary**, or
- 85% x **Salary** (which includes a 10% super contribution).

If Income Protection cover is available on a Voluntary basis in your employer Plan, it will be subject to acceptance by the insurer. Evidence of health will be required.

Your employer may not have chosen Income Protection cover as part of the insurance options of your employer Plan.

Income Protection cover provides you with monthly income after a specified **Waiting Period**. The **Waiting Period** is the number of continuous days (30, 60 or 90 days depending on which option your employer has chosen) which must elapse before becoming eligible to claim a benefit.

The monthly Income Protection benefit can be payable for a **Benefit Period** of up to either 2 or 5 years, depending on what your employer has chosen to be available in your employer Plan. The **Benefit Period** is the period for which Income Protection is payable, and commences at the conclusion of the **Waiting Period**.

Payments are made monthly in arrears. **Total Disability** or **Totally Disabled** are defined in section 9 *Definitions*. For details of the Income Protection insurance cover available in your employer Plan, refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite.

Maximum amount of Income Protection cover

You can apply for an amount of cover up to 85% of your **Salary** (75% of your **Salary** plus 10% superannuation contribution) but not more than \$30,000 per month. **Salary** is defined in section 9 *Definitions*.

Interim Accident cover

Where you apply for Voluntary Income Protection cover or are wanting to apply for Income Protection cover above the AAL, up to 90 days of Interim Accidental Income Protection cover will apply from the date of receipt of your completed *Change of insurance cover form*.

See section 9 *Definitions* for the definition of **Accident**. No additional premium is charged for the Interim Accident cover.

The interim cover ends on the earlier of the acceptance, deferral or rejection of your application for Income Protection cover or 90 days from receipt of your application.

The maximum Interim Accident cover available is \$15,000 per month or your calculated benefit, whichever is less. The chosen **Benefit Period** and **Waiting Period** will apply. No Interim Accident cover will be paid if during the interim period, 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 any other exclusions under the policy.

How much is the premium and when is it paid?

The premium rates for your employer Plan are generally based on a number of factors including:

- the number of insured members in your employer Plan,
- the occupational mix of your employer Plan,
- the claims history of your employer Plan, and
- the **Waiting Period** and **Benefit Period** selected by your employer.

The premium rates include stamp duty and a 5% insurance fee to offset *Sunsuper's* cost of providing the insurance cover. The cost of your cover depends on your **Salary**, your age and gender, and the premium rates applying to your employer Plan.

The premium is normally calculated weekly and deducted from your *Super-savings account* balance each month, which is great as it won't impact your take-home pay.

The premium tables included in this *guide* are base premium rates.

For the premium tables applicable to your cover refer to your *Plan information factsheet* available on your employer's *Sunsuper for life Business* microsite.

An example of how to calculate Income Protection premiums:

Michael is 40 years old. He works in the office and his **Salary** is \$60,000 p.a. His employer Plan offers Income Protection cover with a 2-year **Benefit Period** and a 60-day **Waiting Period**.

Michael's Income Protection cover is \$51,000 (85% of his **Salary** of \$60,000). The calculation of the weekly premium is shown in the following example (NOTE: the example premiums use the base rate tables in this *guide*. You will need to refer to your *Plan information factsheet* for premiums applicable to your employer Plan).

1. Calculate the cost of cover:

[(amount of cover / 1,000) x Income Protection premium rate] / 52

2. [(51,000 / 1,000) x 1.80] / 52

Michael's premium is \$1.77 per week.

Therefore for an Income Protection premium of \$1.77 p.w. (this includes stamp duty and a 5% insurance fee) Michael would be covered for \$51,000 for a 2-year **Benefit Period**, with a 60-day **Waiting Period**. In the event of a claim if Michael's **Salary** was \$60,000 at the **Date of Disablement**, and he is eligible for a **Total Disability** benefit with no offsets, he would receive direct monthly payments of \$4,250 (less PAYG tax) of which \$500 would be paid into his *Super-savings account*.

Note: Rounding variations may occur when calculating premiums. Premiums per week are displayed as rounded up to the next whole cent. Premiums include stamp duty and a 5% insurance fee to offset *Sunsuper's* cost of providing the cover.

Can your health affect your insurance cover?

If you wish to apply for cover above the AAL or where Income Protection is only offered on a Voluntary cover basis, the insurer may ask for further details in relation to the information you disclose in your *Change of insurance cover* application. Alternatively, visit sunsuper.com.au/business and select LIFEapp.

As a condition of acceptance of insurance cover, the insurer may apply a loading (a higher premium) for the increased amount of Income Protection cover. The insurer may also specify a benefit exclusion that will apply if a claim for the increased amount of insurance is related to a specified condition or pastime.

Any premium loadings or benefit exclusions will be advised to you as a Special Acceptance offer. You will be required to either accept or decline this offer within 30 days.

Your insurance cover will start on the date you accept the Special Acceptance offer.

How often is my cover calculated?

You cover is calculated on a monthly basis, usually the first day of the month. The amount of insurance will be based on your latest **Salary** as advised by your employer to Sunsuper. The premium is based on this cover and may vary during the year.

Should you suffer an event that causes you to make a claim, your cover will be re-calculated at the date of event based on your **Salary** at this date.

The insurer will not require the payment of your Income Protection premiums while income benefits are being paid to you. Providing you were an insured member of Sunsuper at the time you finished work due to the injury or sickness that gave rise to a claim, monthly income benefits will be payable or continue to be paid, regardless of whether you continue to be a member of Sunsuper.

Conditions and Exclusions

When does Standard Income Protection cover start?

Standard Income Protection cover usually starts from the date you join your employer, where you join the fund within 120 days of commencing employment with your employer.

Where you join the fund outside 120 days of commencing employment with your employer, your cover will usually start from the date your first SG contribution is received. In this situation **Limited Cover** will apply to your cover for a period of 24 months and will cease to apply once you satisfy the **At Work** requirements for 30 consecutive days after the end of the 24 month period.

When does Voluntary Income Protection cover start?

Voluntary Income Protection cover will start from the later of the date the insurer approves your application, where the insurer's approval is not subject to any loadings or benefit exclusions; or the date you accept the Special Acceptance offer within 30 days, where the insurer's approval is subject to any loadings or benefit exclusions. Interim Cover will apply until the terms are accepted or declined. If you do not respond to the Special Acceptance offer within 30 days the application will be cancelled and Interim Cover will cease.

When does Income Protection cover stop?

Income Protection cover stops when:

- you withdraw all your money from Sunsuper,
- you turn 65,
- you cancel the cover,
- you die,
- you are no longer working at least 15 hours per week,
- your work status changes to casual,
- your period of **Unpaid Leave** or parental leave exceeds 24 months,
- you are employed under a work visa and the term of the visa expires, or you permanently depart Australia (whichever is earlier),
- your *Super-savings account* has not received an **Eligible Contribution** in the past 12 months) and you have not elected in writing to keep your cover¹,
- the premium is due and there is not enough money in your *Super-savings account* to pay the total premium (including stamp duty) and it remains unpaid for four months, or
- the policy issued to Sunsuper is cancelled or terminated for any reason.

It is your responsibility to check there is always enough money in your *Super-savings account* to pay insurance premiums.

¹ Where we have valid contact details, we will contact you advising the date your cover will stop. If you wish for your cover to continue even if no **Eligible Contributions** are made to your account for continuous periods of 12 months or longer, you can advise us in writing or visit sunsuper.com.au/keepmyinsurance. Make sure you consider the impact of premiums on your account balance.

Can Income Protection cover restart if it ceases?

If your insurance cover is cancelled because you have not received an **Eligible Contribution** in 12 months, you will have the option of restarting cover automatically as outlined below:

- if you advise us in writing that you wish to retain your cover and/or we receive an **Eligible Contribution**¹ within 60 days of the cancellation date of your cover, then we will restart the cover you had (including Income Protection if offered in the Plan) when your cover was cancelled. The cover restarts from the date we receive your request or your **Eligible Contribution**; or
- if you make an **Eligible Contribution**¹ outside of 60 days of the cancellation date of your cover, then, we will provide you with cover based on the default level of cover offered under your plan (including Standard Income Protection if offered in the Plan, but not any Voluntary or Optional Income Protection you may have applied for), from the date we receive the **Eligible Contribution**.

Limited Cover will apply to all restarted cover until you are **At Work** for 30 consecutive days after the date cover has restarted.

If you have cancelled your cover, or your cover lapsed due to your account balance reducing to \$0, we will not automatically restart upon receipt of an **Eligible Contribution**. Should you wish to restart cover in this instance, you will be required to complete an application that will be subject to health and employment assessment, and acceptance by the insurer. You will also be required to ensure your account has sufficient funds to pay future premiums.

Note: You will not be able to make a claim for the period where the cover was cancelled.

What happens if I want to reduce or cancel my cover?

You can reduce or cancel your Standard Income Protection or Voluntary Income Protection cover at any time by completing an *Insurance variation* form which can be found at sunsuper.com.au/business, or by contacting us. You can also cancel your cover at any time through *Member Online*.

The cancellation or reduction will be effective from the date your instruction is received.

If you cancel your Income Protection cover within 60 days of the day cover commences, any premiums paid for you Income Protection cover will be refunded to your *Super-savings account*.

If you cancel your cover and then re-apply for cover at a later date, satisfactory evidence of health will be required before cover can restart from the date the insurer accepts your application.

What happens if you return to work during the Waiting Period?

If the **Waiting Period** selected is 30 days, you may return to work for up to five days during that time without having to start the **Waiting Period** again. If your **Waiting Period** is 60 or 90 days, you may return to work for up to 10 days during that time without having to restart the **Waiting Period**. If you do return to work, the days returned to work will extend your original **Waiting Period** by the number of days you returned to work.

If you return for longer than those periods specified, your **Waiting Period** will restart.

Leaving your employer or redirecting your SG contributions?

When we are told you have left your employer or have redirected your SG contributions, your membership in *Sunsuper for life Business* will stop and any special arrangements provided will cease. Shortly after Sunsuper receives notification we will contact you to advise you of your options.

- There will be no change to your investment choice; however the Administration Fees may vary, any change will take effect from the date of transfer.
- Any Income Protection cover you had at the time of leaving your employer will cease, though you can request it to be reinstated, however the premium may alter.

Your Income Protection cover may be able to be reinstated without evidence of health if:

- You return to permanent employment and work at least 15 hours per week,
- You apply for reinstatement within 120 days of leaving your employer,
- You have not left your employer as a result of illness or injury,
- You supply us proof of your new employment and occupational status,
- You have an account balance of at least \$6,000,
- You ensure regular contributions are paid into your *Super-savings account*, and
- You complete the *Income Protection transfer application* form, available at sunsuper.com.au/publications/insurance

Upon acceptance by the insurer, your Income Protection cover will be reinstated with the same **Benefit Period** and **Waiting Period** being applied and no increase in cover. If you have not applied within 120 days, you will need to reapply for Income Protection cover and evidence of health will be required.

Insurance cover for *Sunsuper for life* is provided through a group life policy issued by AIA Australia Limited ABN 79 004 837 861 to the Trustee of the Sunsuper Superannuation Fund.

What happens if you travel overseas on paid leave?

Where you travel overseas while on paid leave from your Australian-based employer (or an international subsidiary or associated company of your Australian employer), your Income Protection cover continues with no travel restrictions.

Total premiums (including stamp duty) will continue to be deducted from your *Super-savings account* during the period of leave. It is your responsibility to ensure sufficient monies are left in your *Super-savings account* during the period of leave to pay your premiums.

If you cancel your cover you will need to reapply if you wish to reinstate your cover. Evidence of health satisfactory to the insurer will be required before cover can restart. If your application is accepted your cover will recommence from the date the insurer accepts your application.

What happens if you temporarily reside overseas?

Your Income Protection cover will continue while temporarily residing overseas as long as you remain in active employment with your Australian-based Employer (or an international subsidiary or associated company of your Australian Employer). If you become disabled while based overseas you may, at your expense, be required to return to Australia for assessment of any disability claim.

Where you temporarily reside overseas during a period of **Unpaid Leave**, your Income Protection cover may continue for up to 24 months.

Any disablement claim will be dependent on your employment status at the time of becoming disabled.

Warning - If your account does not receive an **Eligible Contribution** for a 12 month period and you haven't informed us in writing that you wish to opt out of ceasing your insurance cover, your cover will cease 12 months after your last **Eligible Contribution**.

What happens during Unpaid Leave or parental leave?

Total premiums (including stamp duty) will continue to be deducted from your *Super-savings account* during the period of leave. It is your responsibility to ensure sufficient monies are in your *Super-savings account* during the period of leave to pay your premiums. Your Income Protection cover will stop after 24 months. Refer to 9 *Definitions* for the **Unpaid Leave** definition.

Warning - If your account does not receive an **Eligible Contribution** for a 12 month period and you haven't informed us in writing that you wish to opt out of ceasing your insurance cover, your cover will cease 12 months after your last **Eligible Contribution**.

What benefit is paid out?

After the **Waiting Period**, the monthly benefit is payable for up to a maximum period of:

- 2-years, or
- 5-years,

depending on the **Benefit Period** that applies to your employer plan, while you continue to meet the insurer's definition of **Total Disability**.

The monthly benefit payable will be the lower of:

- the level of cover selected by you less any offsets, and
- 75% of your monthly rate of **Pre-Disability Salary** less any offsets, plus 10% superannuation contributions (where the 85% of **Salary** option is selected).

The benefit paid to you will usually be taxable income and attract PAYG tax (the same as salary and wages) which will be deducted from the benefit before it is paid to you.

Pre-Disability Salary is defined in section 9 *Definitions* and is usually calculated at the first day of absence from your employment due to the injury or sickness resulting in you becoming **Totally Disabled**. Refer to *Will there be offsets to my benefit payment?* further in this section, for more details on offsets.

Recurrent event

Following a claim, if you make a further claim arising from the same or related cause as the first claim, the further claim will be:

- a) treated as a separate claim if it occurred after you returned to work for at least six continuous months, or
- b) deemed to be a continuation of the original claim if made within six months from the end of payments from the earlier claim. A further **Waiting Period** will not apply in this case but the relevant **Benefit Period** will be adjusted to take into account prior benefits paid under this policy for the original claim.

Concurrent event

Where you are **Totally Disabled** because of more than one injury or sickness, or from both, whether related or not, benefits are payable in respect of only one injury or sickness, as the insurer shall reasonably determine, based on medical evidence.

Will there be offsets to my benefit payment?

An offset means that the benefit payable may be reduced if you receive other income while you're unable to work due to sickness or accident.

Your Income Protection benefit payment may be reduced by the following payments:

- workers' compensation or transport accident compensation or similar legislation in relation to your injury or sickness,
- any other payments, statutory or otherwise, paid to you for loss of income in relation to your injury or sickness,
- any other payments made under any disability income type insurance policy,
- any other lump sum payment which relates to loss of income due to injury or sickness whether under legislation or otherwise (other than a Total & Permanent Disability or **Terminal Illness** benefit under this Policy) e.g. salary continuance, group salary continuance, income protection, etc,
- any paid sick leave from your employer (however the insurer does not require all sick leave to be used before commencement of the income benefit).

Payment of benefits

The insurer will pay monthly benefits directly to you with a maximum payment of 75% of your **Pre-Disability Salary**. An additional 10% will be paid to your *Super-savings account*. The benefit paid to you will usually be taxable income and attract PAYG tax (the same as **Salary** and wages) which will be deducted from the benefit before it is paid to you.

You will be assessed against the **Total Disability** definition. If your claim is accepted, payments (monthly in arrears) will start when the **Waiting Period** finishes. Any claim for your Income Protection benefit is assessed independently of any Total & Permanent Disability claim.

The Income Protection benefit is subject to a maximum level based on your most recent **Pre-Disability Salary** accepted by the insurer immediately before you become **Totally Disabled**. If you are on **Unpaid Leave** or parental leave, your benefit is based on your most recent **Pre-Disability Salary** accepted by the insurer immediately prior to starting leave.

Partial Disability

A reduced monthly Income Protection benefit may be payable if you become **Partially Disabled**. Refer to 9 Definitions for the **Partial Disability** definition.

Where you are unable to work at full capacity due to sickness or injury, and

- following a period of **Total Disability** for seven (7) out of the first ten (10) working days of the **Waiting Period**, and your ongoing disablement during the remainder of the **Waiting Period**, and you have returned to work in your usual or an alternative occupation, and
- your monthly income is less than your **Pre-Disability Salary**, and
- you are under the care of, and complying with the reasonable advice given by a **Medical Practitioner**.

We will pay a partial disablement monthly benefit. The benefit payable is calculated in accordance with the following formula.

$[(A - B) \times C] / A$ where:

A is your **Pre-Disability Salary**

B is your actual Salary during the month of **Partial Disability**

C is the monthly benefit

Proof of Salary

In the event of a claim, proof of **Salary** is required to ensure your benefit does not exceed either 75% or 85% of your **Salary**, depending on the how you cover is calculated, at the first day of absence from active employment due to illness or injury resulting in **Total Disability**.

Claim escalation

When on claim your Income Protection benefits will be indexed by the lesser of the Consumer Price Index (CPI) increase or 5% on each anniversary of the commencement of your continuing Income Protection claim.

No premium required

Your Income Protection premiums will be waived from the end of the **Waiting Period** and will continue whilst a monthly benefit is payable. Once you stop receiving benefit payments, deduction of the Income Protection premiums will recommence being deducted from your *Super-savings account*.

When does payment of the benefit stop?

Benefit payments start after the **Waiting Period**, and will cease upon the earliest of any of the following events:

- you no longer satisfy the definition of **Total Disability** or **Partial Disability**, as assessed by the insurer,
- the end of the **Benefit Period**,
- for a **Partial Disability** benefit, the date you earn, or become capable of earning, a monthly salary equal to or greater than your **Pre-Disability Salary**,
- you are employed under a work visa and the term of the visa expires, or you permanently depart Australia (whichever is earlier),
- you are no longer under the care of and or complying with the reasonable advice given by a **Medical Practitioner**,
- you reside overseas and have received 12 months of benefit payments,
- you reach age 65, or
- you die.

The benefit will be paid even if the insurer assesses you to be totally and permanently disabled.

Providing you were an insured member of Sunsuper at the time you finished work due to the injury or sickness that gave rise to a claim, monthly income benefits will be payable or continue to be paid, regardless of whether you continue to be a member of Sunsuper.

General exclusions

An Income Protection benefit will not be paid if the injury or sickness is caused, wholly or partly, directly or indirectly, from:

- a deliberate self-inflicted injury or attempted suicide or self-destruction while sane or insane,
- an uncomplicated pregnancy, childbirth or miscarriage,
- your deployment to a hostile environment as part of active military service, where you participate in active service after your cover commences or increases,
- a criminal act committed by you,
- a fraudulent claim is made, or
- any other exclusion imposed by the insurer as a result of underwriting.

6. How to apply and getting financial advice

Different people will have different needs depending on their individual circumstances. You may need more cover, or you might not want insurance at all.

How much insurance will I need?

How much cover do I need?

Working out how much insurance is right for you can be a difficult task. The amount of insurance you need will depend on a combination of things such as your liabilities, assets, ongoing expenses and your expected standard of living. Once you have read through this *guide* for details on the insurance we offer, you can work through the following steps to work out how much insurance is right for you.

Please refer to your *Plan information factsheet* to see what insurance cover is applicable to you.

It is important to understand that using your superannuation account now for the payment of insurance premiums before retirement will impact upon your future balance when you do retire.

1

How much money will I need?

Generally, you should have enough money to pay all large debts and cover daily living expenses for yourself and your family for a certain period of time. As a starting point, list the current financial commitments you have. Keep in mind your insurance needs will change as your life changes.

4

How much insurance do I need?

You may find your needs are greater than your savings. This is where insurance comes in. It can be used to meet the shortfall between your needs and your existing savings. Keep in mind that different types of cover may be paid as a lump sum or ongoing benefit payments.

2

How much money do I have?

Consider your existing sources of income (other than your salary) and savings.

5

Do you need some help?

Call **13 11 84** to speak to one of our qualified financial advisers¹.

3

Use our Insurance needs calculator to work out your needs

Use this calculator to work out how much Death, Total & Permanent Disability and Income Protection cover you may need. The calculator is available at [sunsuper.com.au/calculators](https://www.sunsuper.com.au/calculators)

Need some financial advice?

Speak to your adviser or contact Sunsuper to get the advice you need. Call **13 11 84** to speak to one of our qualified financial advisers¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial adviser.² Advice of this nature may incur a fee.

¹ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund.

² Sunsuper has established a panel of accredited external financial advisers who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

How do you apply?

The following table shows you the type of cover you can apply for given your particular circumstances, and the various forms available for completion and where they can be found.

What are you applying for?	When should you apply?	How can you apply?	Where can you go to apply?
Death, Total & Permanent Disability or Income Protection (if applicable) because your level of cover is restricted to the AAL	Anytime	<i>Change of Insurance cover form</i>	Obtain from your employer's <i>Sunsuper for life Business</i> microsite
Additional Death and/or Total & Permanent Disability			
Voluntary Income Protection (if applicable)			
Reducing or cancelling your insurance cover	Anytime	<i>Insurance variation form</i> <i>Member Online</i> (cancellation only)	Obtain from your employer's <i>Sunsuper for life Business</i> microsite sunsuper.com.au/memberonline
Transfer of insurance cover	Anytime (but do not cancel your existing cover until your transfer is accepted by the insurer)	<i>Transfer of insurance cover form</i>	Obtain from your employer's <i>Sunsuper for life Business</i> microsite
Nominating your preferred beneficiary(ies)	On joining Sunsuper	<i>Membership application form</i>	sunsuper.com.au/beneficiary sunsuper.com.au/memberonline
	Anytime	<i>Change of details form</i>	
		<i>Member Online</i>	
Binding death benefit nomination	Anytime	<i>Binding death benefit nomination form</i>	sunsuper.com.au/beneficiary

7. Premium Rates

The rates tables that follow are the base rates for each of the different options available through *Sunsuper for life Business*. It is important to note however, that your employer Plan rates may differ to the rates shown in premium tables 1-3.

Please refer to your *Plan information factsheet*, available on your employer's *Sunsuper for life Business* microsite for more information on the types of cover available and the applicable premium rates.

Base Death and Total & Permanent Disability cover (Premium table 1)

Annual premiums for each \$1,000 insured benefit.

Age last birthday	Male		Female	
	Death	Total & Permanent Disability	Death	Total & Permanent Disability
15	0.34	0.01	0.13	0.01
16	0.34	0.01	0.13	0.01
17	0.36	0.02	0.14	0.01
18	0.40	0.02	0.15	0.01
19	0.43	0.03	0.16	0.01
20	0.45	0.04	0.15	0.02
21	0.46	0.05	0.15	0.02
22	0.46	0.06	0.14	0.02
23	0.46	0.07	0.14	0.02
24	0.46	0.07	0.13	0.03
25	0.45	0.08	0.14	0.03
26	0.44	0.08	0.14	0.03
27	0.43	0.09	0.15	0.04
28	0.42	0.09	0.15	0.04
29	0.41	0.11	0.16	0.05
30	0.41	0.11	0.17	0.06
31	0.41	0.11	0.18	0.08
32	0.41	0.12	0.19	0.09
33	0.41	0.13	0.20	0.12
34	0.42	0.14	0.22	0.14
35	0.43	0.16	0.24	0.16
36	0.45	0.19	0.26	0.18
37	0.48	0.21	0.29	0.20
38	0.50	0.25	0.32	0.23
39	0.54	0.28	0.36	0.26
40	0.58	0.32	0.39	0.30
41	0.62	0.35	0.42	0.35
42	0.66	0.39	0.46	0.39
43	0.70	0.43	0.50	0.44
44	0.76	0.48	0.55	0.49
45	0.82	0.55	0.60	0.56
46	0.88	0.61	0.65	0.63

Age last birthday	Male		Female	
	Death	Total & Permanent Disability	Death	Total & Permanent Disability
47	0.96	0.69	0.70	0.70
48	1.05	0.79	0.77	0.78
49	1.16	0.90	0.82	0.86
50	1.28	1.03	0.88	0.96
51	1.42	1.19	0.96	1.06
52	1.56	1.37	1.03	1.18
53	1.74	1.56	1.11	1.31
54	1.93	1.81	1.22	1.47
55	2.13	2.07	1.34	1.67
56	2.36	2.37	1.49	1.89
57	2.65	2.72	1.66	2.15
58	2.96	3.12	1.85	2.47
59	3.31	3.59	2.07	2.81
60	3.74	4.16	2.32	3.22
61	4.27	4.80	2.59	3.69
62	4.89	5.57	2.91	4.22
63	5.61	6.45	3.24	4.81
64	6.43	7.47	3.61	5.47
65	7.37	8.39	4.02	6.14
66	8.35	9.69	4.45	6.94
67	9.44	n/a	4.92	n/a
68	10.67		5.43	
69	12.03		5.96	

Notes:

- Standard Death and Total & Permanent Disability cover ends when you turn 67.
- Additional Total & Permanent Disability cover ends when you turn 67 and Additional Death cover ends when you turn 70.
- Rounding variations may occur when calculating premiums. A 5% insurance fee is included in these rates to offset SunsUPER's cost of providing the cover. Different cover and premium arrangements may exist.

Base Income Protection cover - 2 year Benefit Period (Premium table 2)

Annual premiums for each \$1,000 insured benefit.

Age last birthday	Male			Female		
	Waiting Period					
	30 days	60 days	90 days	30 days	60 days	90 days
15	2.06	1.25	0.90	2.26	1.29	0.87
16	2.06	1.25	0.90	2.26	1.29	0.87
17	2.06	1.25	0.90	2.26	1.29	0.87
18	2.06	1.25	0.90	2.26	1.29	0.87
19	2.06	1.25	0.90	2.26	1.29	0.87
20	2.06	1.25	0.90	2.26	1.29	0.87
21	2.00	1.19	0.84	2.28	1.30	0.88
22	1.95	1.13	0.79	2.31	1.31	0.88
23	1.91	1.09	0.74	2.33	1.32	0.89
24	1.88	1.05	0.70	2.35	1.33	0.90
25	1.85	1.02	0.66	2.37	1.35	0.91
26	1.85	1.01	0.65	2.44	1.41	0.97
27	1.87	1.01	0.63	2.51	1.46	1.01
28	1.90	1.01	0.63	2.61	1.51	1.04
29	1.95	1.03	0.63	2.73	1.56	1.07
30	2.01	1.05	0.64	2.87	1.64	1.10
31	2.09	1.09	0.66	3.02	1.70	1.13
32	2.17	1.12	0.68	3.20	1.79	1.18
33	2.28	1.18	0.70	3.39	1.88	1.23
34	2.39	1.24	0.75	3.60	1.97	1.28
35	2.52	1.30	0.78	3.83	2.10	1.35
36	2.67	1.39	0.83	4.07	2.23	1.44
37	2.81	1.47	0.89	4.34	2.37	1.54
38	2.99	1.56	0.96	4.61	2.54	1.66
39	3.17	1.68	1.03	4.89	2.73	1.80
40	3.37	1.80	1.12	5.20	2.94	1.96
41	3.58	1.93	1.23	5.52	3.16	2.15
42	3.82	2.09	1.34	5.87	3.41	2.36
43	4.07	2.26	1.48	6.23	3.70	2.60
44	4.35	2.45	1.64	6.59	3.99	2.88
45	4.64	2.67	1.82	6.99	4.32	3.17
46	4.96	2.91	2.03	7.41	4.67	3.50
47	5.31	3.17	2.26	7.85	5.06	3.85
48	5.69	3.48	2.52	8.32	5.47	4.24
49	6.10	3.80	2.81	8.80	5.91	4.66
50	6.56	4.18	3.16	9.32	6.37	5.11
51	7.06	4.59	3.54	9.88	6.88	5.60
52	7.59	5.05	3.97	10.47	7.41	6.10
53	8.19	5.57	4.44	11.10	7.98	6.64
54	8.84	6.14	4.99	11.78	8.58	7.20
55	9.57	6.78	5.59	12.51	9.21	7.79

Age last birthday	Male			Female		
	Waiting Period					
	30 days	60 days	90 days	30 days	60 days	90 days
56	10.35	7.49	6.26	13.29	9.87	8.41
57	11.24	8.27	7.00	14.14	10.57	9.05
58	12.20	9.15	7.83	15.07	11.31	9.70
59	13.27	10.10	8.75	16.08	12.09	10.37
60	14.46	11.17	9.77	17.18	12.89	11.06
61	15.79	12.35	10.88	18.39	13.74	11.76
62	17.26	13.60	12.02	19.72	14.57	12.37
63	15.10	11.28	9.64	17.05	11.80	9.56
64	6.59	4.15	3.10	7.48	4.35	3.01

Notes:

- These premiums include stamp duty and a 5% insurance fee to offset Sunsuper's cost of providing the cover.
- Rounding variations may occur when calculating premiums.
- Different cover and premium arrangements may exist.

Base Income Protection cover - 5 year Benefit Period (Premium table 3)

Annual premiums for each \$1,000 insured benefit.

Age last birthday	Male	Female
	Waiting Period	
	90 days	
15	1.65	1.65
16	1.65	1.65
17	1.65	1.65
18	1.65	1.65
19	1.65	1.65
20	1.65	1.65
21	1.55	1.68
22	1.46	1.70
23	1.39	1.73
24	1.32	1.75
25	1.27	1.79
26	1.24	1.90
27	1.23	2.00
28	1.23	2.08
29	1.25	2.16
30	1.27	2.24
31	1.31	2.32
32	1.37	2.42
33	1.43	2.53
34	1.50	2.67
35	1.60	2.82
36	1.71	3.01
37	1.84	3.24
38	1.98	3.52
39	2.16	3.84
40	2.36	4.21
41	2.59	4.64
42	2.87	5.13
43	3.17	5.68
44	3.53	6.30
45	3.93	6.99
46	4.40	7.75
47	4.92	8.59
48	5.53	9.50
49	6.22	10.48
50	6.99	11.55
51	7.88	12.69
52	8.87	13.90
53	10.00	15.20
54	11.26	16.57
55	12.66	18.00
56	14.24	19.50

Age last birthday	Male	Female
	Waiting Period	
	90 days	
57	16.00	21.05
58	17.96	22.66
59	20.07	24.26
60	20.58	23.61
61	19.54	21.23
62	17.21	17.71
63	9.64	9.56
64	3.10	3.01

Notes:

- These premiums include stamp duty and a 5% insurance fee to offset Sunsuper's cost of providing the cover.
- Rounding variations may occur when calculating premiums.
- Different cover and premium arrangements may exist.

8. Facts about making a claim

Let us help you

As a profit-for-members fund, we're here to help support and guide you through the claims process so you don't feel confused or overwhelmed.

At Sunsuper, we understand that making a claim can sometimes be a stressful and difficult process, and that the circumstances of every claim are as different as the individuals making them.

To help you and your family through this difficult time, we have experienced Claims Representatives that can assist and guide you through the claims process from start to finish.

All of our Claims Representatives are trained to understand and explain our claims process. Once you make the initial contact with us to commence a claim, you will be assigned an individual Claims Representative to help you through the rest of the process and answer your questions.

We'll do everything in our power to ensure all eligible claims are paid as quickly as possible.

Easy online service

Sunsuper has recently introduced an online **Claims Eligibility Tool**, that allows you to contact us at your earliest convenience 24 hours a day, 7 days a week.

The online **Claims Eligibility Tool**, allows you to notify Sunsuper of your need to claim, provides you with information of your type of cover and any claim requirements, and allows you to lodge your claim electronically via **eClaims**.

eClaims allows you to lodge and monitor your claim online. It also provides third parties (i.e. employers and doctors) with the capability to complete and submit claim information directly online for the insurer to assess.

Both the **Claims Eligibility Tool** and **eClaims** are designed to help simplify the process and reduce the time taken to finalise your claim. You can always contact us on **13 11 84** - We're here to help at no cost to you!

Sunsuper insurance claims guide

Want to know more about making a claim or how a claim is assessed?

We have developed guides to help step you through the various claims processes. Visit [sunsuper.com.au/claims](https://www.sunsuper.com.au/claims) for more information on making a claim.

If your claim is declined

If your claim is declined by the Insurer your claim will be referred to the Sunsuper Trustee for review and consideration.

If the Sunsuper Trustee declines your claim and you disagree with this decision you may lodge a complaint at no additional cost to you. Contact us to discuss your complaint:

Customer Service hotline: **13 11 84**

Website: [sunsuper.com.au/contactus](https://www.sunsuper.com.au/contactus)

Sunsuper Customer Relations Team

GPO Box 2924

Brisbane Qld 4001

Your complaint will be investigated, and if the decision to decline your claim is confirmed by the Fund, you can contact the Australian Financial Complaints Authority (AFCA) if you are still not happy with the outcome.

This is an independent body set up by the Government to help resolve complaints through conciliation. They may be contacted as below:

AFCA

GPO Box 3

Melbourne Vic 3001

Website: [afca.org.au](https://www.afca.org.au)

Telephone: 1800 931 678

Access to AFCA is at no additional cost to you.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply.

If you lodge your complaint directly with AFCA before you have raised it with Sunsuper, AFCA will generally forward your complaint to Sunsuper to consider the matter within timeframes specified by AFCA.

For up-to-date information on the complaints resolution process refer to [sunsuper.com.au/complaints](https://www.sunsuper.com.au/complaints)

Incorrect information and eligibility for cover

If your recorded age or gender is incorrect, the insurer has the right to adjust the premium or the benefit based on correct information. As a general rule, your eligibility for cover will not be assessed until you make a claim. Please refer to *3 Am I eligible for insurance cover?*

Claims after your cover has stopped

If an event occurs before the date your cover stops or is terminated, and that event entitles you to make an insurance claim, you may still be eligible for that payment even after your cover has stopped.

Do you need a lawyer to assist with your claim?

Every insurance claim is different. Our claim process has been designed so that in most cases you or your family should not need the assistance of a lawyer when making a claim with Sunsuper. Our experienced Claims Representatives are here to assist you with your claim throughout the whole process.

As a super fund that is run only to profit members, our only motivation is to act in the best interests of our members to ensure that all legitimate insurance claims are paid.

However, if you wish to engage the services of a lawyer to assist with your claim you can do so at any time.

Remember, we are here to help, so call us on **13 11 84** if you have any questions about how to make a claim.

How to make a claim

While we do hope that you never need to, the following information may assist you in understanding the claim process in the event that you do need to make a claim. Any claim process will involve:

- notification to us,
- gathering information and providing it to us,
- assessment of the insurance claim by the insurer,
- assessment by the Sunsuper Trustee, including determination of the beneficiary(ies),
- decision by the Sunsuper Trustee,
- payment of the claim, if approved.

These steps do take some time, although our experienced Claims Representatives will help you at every stage of the process.

Further information may be requested at different stages of the process, and with disablement claims you may be required to undergo an examination by a **Medical Practitioner** or professional of the insurer's choice. The insurer will usually meet the costs associated with any additional information requests.

Death claims

It is important that in the event of your death, Sunsuper is notified by a relative or legal personal representative to enable the claims process to begin. Once we receive formal notification of your death, your *Super-savings account* will normally be transferred to the Cash investment option. Any insurance benefit paid into your *Super-savings account* will also be invested in the Cash investment option, and will remain invested there until the Trustee finalises payment of your Death benefit.

Disablement claims (Total & Permanent Disability, Income Protection and Terminal Illness)

Sunsuper should be notified as soon as reasonably possible after an event that is likely to give rise to a disablement or **Terminal Illness** claim. Please note that there is a 3-month **Waiting Period** before a Total & Permanent Disability claim becomes assessable, and a **Waiting Period** applicable to you in the event of an Income Protection claim.

If you don't have insurance with us, you may still be able to claim your super balance under a **Permanent Incapacity** benefit. If you are suffering from a **Terminal Medical Condition** you may also be able to access your super balance. Please contact Sunsuper on **13 11 84** to discuss these options.

Claim investigation

If you make a claim, the insurer reserves the right to investigate the claim including but not limited to conducting surveillance and requesting information and medical examinations.

Occupational Rehabilitation in Sunsuper - "Work is Good Medicine"

At Sunsuper we work with our insurer to offer you access to one of the largest and most experienced rehabilitation teams in Australia, so if you have an injury, disability or health condition we can arrange work related rehabilitation to assist you back to meaningful work.

We work in partnership with you, your treating health professionals and employer to assist you back to suitable work as part of your recovery plan. If you are unemployed, we can assist you to improve your fitness for work.

Returning to work restores more than your income. It helps to restore your identity and self-esteem.

Rehabilitation services may include:

- initial meetings with a rehabilitation provider to identify your return to work needs,
- work place visits to identify solutions in your return to work plan,
- equipment to ensure you maintain your job,
- career guidance to explore alternative work options if you can't work in your usual role, and
- improving your skills and capabilities so that your return to work is sustainable.

Rehabilitation is not appropriate for everyone.

Together we can assist you back to work and back to wellness and a fuller life!

Other important information

Can I nominate a beneficiary?

In the unfortunate event of your death, the Sunsuper Trustee is required to pay your Death benefit to your beneficiaries, or where there are no eligible beneficiaries, to any person who has a fair claim. For your *Super-savings account* you can complete either:

- a binding death benefit nomination - this allows you to nominate who will receive your superannuation benefits in the event of your death and ensures that the Trustee is legally bound by your wishes. Claims are generally processed faster when a valid binding death benefit nomination is in place, or
- a preferred beneficiary nomination - this is used by the Trustee as a guide when deciding who should receive your Death benefit, as there may be restrictions on who the benefit can be legally paid to. There may also be lengthy investigations to determine who the benefit should be paid to.

Refer to the *Nominating your beneficiaries* section of the *Sunsuper for life guide* for more information.

Need some financial advice?

When you make a claim, or receive an insurance benefit, not only is it likely to be a difficult time, but it can be hard to know what your next step is. You may need help with a tailored financial plan or help in moving into a new or different phase of your financial life after a major event and/or insurance payout. You don't need to panic and you don't need to be rushed into a course of action.

Speak to your adviser or contact Sunsuper to get the advice you need. Call **13 11 84** to speak to one of our qualified financial advisers¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial adviser.² Advice of this nature may incur a fee.

¹ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund.

² Sunsuper has established a panel of accredited external financial advisers who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

Duty of Disclosure for insurance cover

Before a superannuation fund trustee like Sunsuper Pty Ltd enters into a life insurance contract in respect of your life, it has a duty to tell the insurer anything that it knows, or could reasonably be expected to know, that may affect the insurer's decision to provide the insurance and on what terms.

The trustee entering into the contract has this duty until the insurer agrees to provide insurance. The trustee has the same duty before it extends, varies or reinstates the contract. The trustee does not need to tell the insurer anything that reduces the risk of the insurance, or is common knowledge, or the insurer knows or should know as an insurer, or where the insurer waives the duty to tell them.

If you as a member of Sunsuper do not tell us or the insurer something

If you, as the person whose life is to be insured under the life insurance contract, do not tell us or the insurer something that you know, or could reasonably be expected to know, may affect the insurer's decision to provide insurance and on what terms, this may be treated as a failure by us to comply with our Duty of Disclosure. This could affect the insurance cover provided to you as described below.

If we do not tell the insurer something (because you didn't tell us or otherwise)

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If we do not tell the insurer anything we are required to, and the insurer would not have provided the insurance if it had been told, the insurer may avoid the contract within three years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if we had told the insurer everything we were required to. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if we had told the insurer everything we were required to. However, this right does not apply if the contract has a surrender value, or provides cover on death. If the failure to comply with the Duty of Disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed. For further information please contact us.

9. Definitions

Standard & Additional Total & Permanent Disability

It is important that you understand the Total & Permanent Disability definition and the factors that can impact the payment of benefit. The following statements are here to assist your understanding of the Total & Permanent Disability definition.

Ongoing medical care - you are required to be under the ongoing care of and following the advice recommended by your treating doctor.

Already receiving disability support payments - you are not automatically entitled to a Total & Permanent Disability benefit where you are eligible to access your superannuation balance because of permanent incapacity or you have received benefits from Centrelink (for example a Disability Support Pension) or workers compensation. You must meet the applicable Total & Permanent Disability definition.

How is your prior education, training and experience taken into account? - your Total & Permanent Disability definition is based on your capacity to perform any suitable occupation based on all your education, training or experience and not just your own occupation. It will not be limited to the occupation or job you were doing immediately prior to your disablement.

The insurer will consider all your education, training or experience up the end of any waiting period (as set out in definition below).

Working on a part-time basis - your capacity for part-time work, regular casual work or lower paid work after you become injured or ill may disqualify you from a benefit entitlement even if you were working full time prior to your disablement.

Work availability - the availability or desirability of suitable work in your immediate area is not a relevant consideration - it is only your capacity to perform work that is the determining factor.

Unemployed at the Date of Disablement - if you have been unemployed for more than six months prior to the **Date of Disablement**, you may be considered totally and permanently disabled if:

- you suffer the loss of limbs and/or sight, or
- you suffer the loss of intellectual capacity that requires you to be under continuous care, or
- you are unable to do basic activities associated with work ever again - this means you are permanently incapacitated due to injury or illness and unable to perform three activities of daily work (mobility, hearing, communicating through speech, seeing, lifting and carrying, manual dexterity).

How will your benefit be paid - if you are eligible for a Total & Permanent Disability benefit, this will be paid to you as a single lump sum payment.

Total and Permanent Disability means

Loss of limbs and/or sight

You have suffered the total and irrecoverable loss of:

- (i) the use of two limbs*; or
- (ii) the use of the sight of both eyes; or
- (iii) the use of one limb and the sight of one eye; or
- (iv) **Cognitive Function**

* Where limb is defined as the whole hand or the whole foot.

and

the insurer, after considering all relevant evidence which is reasonably available, then determines that you will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience;

or

Unable to do a suited occupation ever again

Where, at the **Date of Disability**, you were **Employed**:

- (a) you are unable to perform your occupational duties based on work performed at the time of **Disability** by reason of an injury or sickness for a period of three consecutive months as a result of the injury or sickness, and
- (b) you are under the care of, and following the advice of a **Medical Practitioner**, and
- (c) the insurer, after considering all relevant evidence which is reasonably available, then determines you will be unable ever again to be gainfully employed in your usual occupation or any other occupation for which you are reasonably suited by education, training or experience;

or

Unable to do basic activities associated with work ever again

Where, at the **Date of Disability**, you were not **Employed**:

- (a) you have not, as a result of an injury or sickness, been able to perform at least two **Activities** for a period of three consecutive months after the occurrence of the injury or sickness, and
- (b) you are under the care of, and following the advice of a **Medical Practitioner**, and
- (c) the insurer, after considering all relevant evidence which is reasonably available, then determines that it is likely, due to injury or sickness, that you are totally and permanently unable to perform (with **Aids and adaptations**) at least two **Activities**, and
- (d) the insurer, after considering all relevant evidence which is reasonably available, then determines that you will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience.

Income Protection

It is important that you understand the Income Protection definitions and the factors that can impact the payment of an Income Protection benefit. The following statements are here to assist your understanding of the Income Protection definition.

Ongoing medical care - to remain eligible for Income Protection benefits, you are required to be under the care of and following the advice recommended by your treating doctor.

Working more than 15 hours per week - a **Total Disability** assessment will be based on your inability to perform at least one of the major duties of your usual occupation. A major duty is an income-producing duty of your regular occupation, which involves at least 20% of your overall occupational tasks. Where you return to paid work (even in a different job or occupation), you will no longer be eligible for a total disability benefit, however may be eligible to claim a partial disability benefit.

You may be eligible for a partial disability benefit - where you return to work in a reduced capacity and have a reduced income as a result of your illness or injury. You must be totally disabled for seven (7) out of the first ten (10) days of your waiting period to be eligible for a partial disability benefit.

If you are partially disabled, the amount of your benefit may change each month depending on the actual income you earned during that month.

Occupational rehabilitation support - where appropriate, we will work with you, your doctor, your employer and the insurer to encourage and support you through occupational rehabilitation (including workplace modifications). Participating in occupation rehabilitation is voluntary and will not impact your monthly benefit.

Already receiving disability support payments - your total or partial disability benefit will be reduced if you also receive payments from other sources (for example workers' compensation, sick leave or from other Income Protection policies).

Ongoing assessment - Income Protection claims are assessed on a monthly basis over the duration of your benefit period. You will need to periodically provide ongoing evidence to support your claim.

Maximum period you could be paid - the **Benefit Period** is the maximum length of time that you will receive a monthly benefit whilst you continue to remain **Totally** or **Partially Disabled**. Your payments will stop when your **Benefit Period** ends, even if your disability continues.

Totally and permanently disabled - your monthly benefit will not be impacted if you are paid a total and permanent disability benefit from Sunsuper or any other superannuation fund.

Total Disability or Totally Disabled

Total Disability means that, as a direct result of injury or sickness, you are:

- (a) continuously and completely unable to perform at least one of the major duties of your usual occupation based on the work performed at the time of injury or sickness, and
- (b) under the regular care of and complying with the reasonable advice given by a registered **Medical Practitioner** in respect of that injury or sickness, and
- (c) not in any occupation for which a person would normally expect to receive remuneration or profit.

A major duty is an income-producing duty of your regular occupation, which involves at least 20% of your overall occupational tasks.

For those on **Unpaid Leave**, the above definition applies for up to 24 months while you are on **Unpaid Leave**.

Partial Disability or Partially Disabled

Partial Disability means that, following a period of **Total Disability** (for 7 out of the first 10 working days of the **Waiting Period**) and while you continue to be either **Totally Disabled** or **Partially Disabled** during the **Waiting Period** you:

- (a) have returned to work in your usual or an alternative occupation, and
- (b) are under the care of and complying with the reasonable advice given by a registered **Medical Practitioner**, and
- (c) as a result of the disability, you have suffered and continue to suffer loss of income as a direct result of the injury or sickness.

The income benefit paid during **Partial Disability** will be calculated in line with the proportionate loss of income from the end of the **Waiting Period**.

The following terms are used throughout this *guide*:

Term	Definitions
Accident	Accident is defined as a physical injury that is caused solely and directly by violent, visible, external and unexpected means that is not traceable, even indirectly, to any pre-existing mental or physical condition.
Activities	<p>The definition of Activities means:</p> <ul style="list-style-type: none"> (i) Rising/sitting: the ability to rise and sit using a chair with arms without the help of another person. (ii) Hearing: the ability to clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room in your first language. (iii) Communicating through speech: the ability to speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language. (iv) Seeing: the ability to see such that, when tested with visual aids, vision is measured at better than 6/60 in the better eye using a Snellen chart. (v) Walking: the ability to walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body. (vi) Lifting and carrying: the ability to lift (from bench height) and carry a 2kg weight a distance of 10 metres and place the item back down at bench height. (vii) Communicating through written words: the ability to write legibly with a pen or pencil or use a keyboard with either hand. <p>For the purpose of assessing a Total & Permanent Disability claim, where you are unable to perform one or more of the Activities upon commencement of cover, that Activity shall not be taken into consideration for Total & Permanent Disability assessment.</p>
Aids and adaptations	Aids and adaptations mean equipment or fixtures to assist you without the assistance of another person to carry out Activities .
Approved Leave	Approved Leave means parental leave, annual leave, bereavement leave, long service leave or any other leave approved by your employer for reasons other than related to injury or sickness.
At Work	<p>At Work means you are:</p> <ul style="list-style-type: none"> (a) actively performing or capable of performing all of your normal duties, without limitation or restriction due to injury or sickness, and where working you are working normal hours on the day cover is to commence, and (b) in the insurer's opinion, not restricted by sickness or injury from being capable of actively performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment may be on a full-time, part-time or contract basis, and (c) not in receipt of, or entitled to claim, any income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits (including Government support benefits). <p>You will be considered to be At Work on the applicable date, as the context requires, if you are on Approved Leave for reasons other than injury or sickness, and not taking into account the leave, is able to meet the At Work definition.</p>
Benefit Period	Benefit Period means the maximum period of time for which benefits will be paid for any one period of Total Disability , Limited Total Disability or Partial Disability .
Cognitive Function	Cognitive Function means intellectual capacity, loss of which requires you to be under the continuous care and supervision of another adult person for at least three consecutive months and, at the end of that 3-month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.
Contractor(s)	Contractor(s) means a member who has been provided a written contract of employment for a minimum period of six (6) months by a participating employer to perform identifiable duties and who may be paid annual leave or sick leave as per their written contract of employment and Superannuation Guarantee (SG) contributions are being paid in respect of that member.

Term	Definitions								
Consumer Price Index (CPI)	Is based on All Groups CPI and published by the Australian Bureau of Statistics.								
Date of Disablement (Income Protection)	<p>The Date of Disablement means where you are:</p> <p>(a) working and then cease work as a result of a sickness or injury, the last day you worked provided this was as a result of a sickness or injury and which has been certified by a registered Medical Practitioner, or</p> <p>(b) on Approved Leave or unemployed and suffer a sickness or injury which prevents you from returning to work as a result of that sickness or injury, the Date of Disablement will be determined based on the certification provided by the registered Medical Practitioner as at the date on which you became disabled.</p>								
Date of Disablement (Total & Permanent Disability)	<p>The Date of Disablement depends on your employment status and the type of injury or sickness that caused your permanent disablement:</p> <table> <tr> <th>Claiming under Total & Permanent Disability component</th><th>Date of Disablement</th></tr> <tr> <td>Loss of limbs and / or sight</td><td>The date you suffer the loss of the use of two limbs (where 'limb' is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb; or that is three months after loss of Cognitive function.</td></tr> <tr> <td>Unable to do a suited occupation ever again</td><td>The first day of the three month waiting period being the day you permanently ceased all work solely as a result of the injury or sickness, or where you are unemployed the date you are medically certified by a Medical Practitioner that the injury or sickness is preventing you from being able to work, even though work may not be available at that time.</td></tr> <tr> <td>Unable to do basic activities associated with work ever again</td><td>The first day of the three month waiting period being the date on which you, as a result of an injury or sickness, are unable to perform at least three Activities, and are not able ever again to perform these three Activities and medical certification has been provided with respect of that date.</td></tr> </table>	Claiming under Total & Permanent Disability component	Date of Disablement	Loss of limbs and / or sight	The date you suffer the loss of the use of two limbs (where 'limb' is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb; or that is three months after loss of Cognitive function .	Unable to do a suited occupation ever again	The first day of the three month waiting period being the day you permanently ceased all work solely as a result of the injury or sickness, or where you are unemployed the date you are medically certified by a Medical Practitioner that the injury or sickness is preventing you from being able to work, even though work may not be available at that time.	Unable to do basic activities associated with work ever again	The first day of the three month waiting period being the date on which you, as a result of an injury or sickness, are unable to perform at least three Activities , and are not able ever again to perform these three Activities and medical certification has been provided with respect of that date.
Claiming under Total & Permanent Disability component	Date of Disablement								
Loss of limbs and / or sight	The date you suffer the loss of the use of two limbs (where 'limb' is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb; or that is three months after loss of Cognitive function .								
Unable to do a suited occupation ever again	The first day of the three month waiting period being the day you permanently ceased all work solely as a result of the injury or sickness, or where you are unemployed the date you are medically certified by a Medical Practitioner that the injury or sickness is preventing you from being able to work, even though work may not be available at that time.								
Unable to do basic activities associated with work ever again	The first day of the three month waiting period being the date on which you, as a result of an injury or sickness, are unable to perform at least three Activities , and are not able ever again to perform these three Activities and medical certification has been provided with respect of that date.								
Eligible Contribution	Eligible Contributions include Superannuation Guarantee, additional Employer contributions, personal contributions (including voluntary contributions, and contributions made by a spouse), rollovers and automatic transfers from other funds. They do not include co-contributions or the low income super tax offset.								
Employed	<p>Employed means:</p> <p>(i) you are engaged under a contract of employment with an Australian employer (which includes on secondment or transfer to an international subsidiary or an associated or affiliated company of an Australian employer), or</p> <p>(ii) you have been on Unpaid Leave for less than two years with an Australian employer.</p>								
Limited Cover	<p>Limited Cover means you are only covered for claims arising from a sickness which first Manifests itself or an injury which occurred on or after the date your cover commenced, most recently commenced or increased (where applicable) under the policy and was not related to the condition that occurred before the date your cover commenced, most recently commenced or increased (where applicable) under the policy.</p> <p>"Manifests" means that symptoms exist which would cause an ordinary prudent person to seek diagnosis, care or treatment, or that medical advice or treatment has been recommended by or received from a Medical Practitioner.</p>								
Medical Practitioner	Medical Practitioner means a legally qualified and registered practitioner of medicine. It does not include your employer, you, an employee of your employer or a member of you or your employer's immediate family or business partner(s).								

Term	Definitions
Permanent Incapacity	Permanent Incapacity is defined in the <i>Superannuation Industry (Supervision) Regulations 1994 (Cth)</i> . A member of a superannuation fund is taken to be suffering Permanent Incapacity if the Trustee of the fund is reasonably satisfied that the member's ill-health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.
Pre-Disability Salary (Income Protection)	<p>Pre-Disability Salary means the higher of the gross monthly Salary you earned at the Date of Disablement or an average of the gross monthly income earned by you over the three months immediately prior to the Date of Disablement.</p> <p>If you are a contract employee, the Pre-Disability Salary means the average of the gross monthly income earned over the 12 months (or if employed less than 12 months, over your period of employment) immediately prior to the Date of Disablement.</p>
Salary	<p>Salary usually means your pre-tax monthly income derived from your occupation, less any expenses incurred in deriving that income. Unless otherwise agreed with the insurer, Salary does not include director's fees, overtime payments, commissions, bonuses, penalty or shift allowances, mandated superannuation contributions, investment income, income received from deferred compensation plans, disability income policies, retirement plans or any income derived from non-vocational activities.</p> <p>Proof of Salary is also required at the time of a benefit claim.</p> <p>For claims, Salary is determined at the first day of absence from your employment due to the injury or sickness resulting in Total & Permanent Disability or Death.</p>
Terminal Illness	Terminal Illness means you are suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months from the date of certification of the Terminal Illness by two registered Medical Practitioners (one being a specialist physician in the particular medical field), both acceptable to the insurer and the certification periods have not ended. The benefit the insurance policy pays out is termed as a Terminal Illness benefit.
Terminal Medical Condition	Terminal Medical Condition is a condition of release of superannuation benefits defined in the <i>Superannuation Industry (Supervision) Regulations 1994 (Cth)</i> . For more information refer to the <i>Sunsuper for life guide</i> .
Unpaid Leave	<p>Unpaid Leave means leave (not being cessation of employment) without pay from your employer. This leave must be:</p> <p>(a) approved by your employer or authorised by:</p> <ul style="list-style-type: none"> the Commonwealth, a State or a Territory, or a certified agreement or award made by a tribunal or body having the authority to do so under the law of the Commonwealth, a State or a Territory. <p>(b) in relation to which you have a statutory or contractual right to resume employment at the end of the leave, and</p> <p>(c) in relation to which you are not being paid by the employer.</p> <p>Unpaid Leave excludes leave:</p> <p>(a) that is due to your injury or sickness, or</p> <p>(b) during which you receive or are entitled to receive:</p> <ul style="list-style-type: none"> income benefits, or disability income benefits, or social security sickness benefits, or <p>(c) due to strike or lockout.</p>
Waiting Period	The Waiting Period is the number of continuous days which you must remain off work due to an injury or sickness before the Total Disability benefit, Limited Total Disability benefit or Partial Disability benefit begins to accrue. The Waiting Period commences from the date you are Totally Disabled and unable to work, as certified by a registered Medical Practitioner .

Term	Definitions
Years of Future Membership	<i>Years of Future Membership</i> is the period from the date you commence employment or the 1st day of each month (whichever is more recent) up to age 67 measured in years and complete months, unless we advise you otherwise. If you join your employer plan outside of 120 days of joining your employer, your <i>Years of Future Membership</i> is calculated from the date of your first SG contribution.



Contacting us is easy

- 🖱 sunsuper.com.au/contact-us
- ☎ 13 11 84 (+61 7 3121 0700 when overseas)
- ✉ GPO Box 2924 Brisbane QLD 4001

Need assistance? Call our translation service on 13 14 50 and follow the prompt.

Hai bisogno di assistenza? Chiama il nostro servizio di interpretariato telefonico al 13 14 50, e su richiesta conferma la tua lingua "italiano".

如需協助，請撥打13 14 50 使用我們的翻譯服務，並在聽到提示後說普通話。

Cần sự trợ giúp - gọi điện cho dịch vụ thông dịch của chúng tôi số 13 14 50 - và nói "Vietnamese" (Tiếng Việt) ở câu nhắc

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This document is prepared and issued by Sunsuper Pty Ltd, the issuer and Trustee of the Sunsuper Superannuation Fund (referred to as "the Fund" or "Sunsuper"):

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AFSL No. 228975

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