

e-Cclipse Super - Insurance Guide

for members of e-Cclipse Super

The e-Cclipse Super Insurance Guide was prepared 14th December 2011 and issued by **CCSL Limited** (ABN 51 104 967 964 AFS Licence Number 287084 RSE Licence Number L0000758) as Trustee of e-Cclipse Super (ABN 45 960 194 277 RSE Registration Number R1072914).

The information in this document forms part of the e-Cclipse Super Product Disclosure Statement prepared 14th December 2011.

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The e-Cclipse Super Insurance Guide (the **Guide**) provides important information about e-Cclipse Super and forms part of the e-Cclipse Super Product Disclosure Statement for personal and employer sponsored members (**PDS**) prepared 14th December 2011 and is issued by CCSL Limited.

You should read and consider the important information contained in the PDS and in this Guide before making a decision about this product.

You may request a copy of the PDS and this Guide by contacting the Administrator who will provide this to you, free of charge and within 8 business days of your request, or you can access these documents at the e-Cclipse Super website, www.e-Cclipse.com.au/document/.

General information warning: The information provided in the PDS and this Guide is general information only and does not take into account your personal financial situation or needs. You should consider obtaining financial advice from a licensed financial advisor that is tailored to suit your personal circumstances.

Access to forms: All forms described in the PDS and Guides are located at www.e-Cclipse.com.au/forms, or may be requested by contacting the Administrator or your licensed financial adviser.

About the Insurer and the Policy Document: The insurance for the cover described in this Guide for Death, Terminal Illness, Total and Permanent Disablement and Income Protection within e-Cclipse Super is provided by Suncorp Life and Superannuation Limited (ABN 87 073 979 530) (the **Insurer**) under two Group Insurance Policies Numbered 55001034 for Group Life Insurance and 55001035 for Income Protection (**Policies**). This Guide is a summary of the Policies issued by the Insurer. If there are any discrepancies between this Guide and the Policies, the Policies will be considered the final authority. You may request a copy of Policies by contacting the fund's Administrator or your licensed financial adviser. The Trustee reserves the right to replace the Insurer and/or Policies at any time. This may result in different terms and conditions, including cover and premiums. Where the Insurer denies any claim for your benefits, the Trustee is not under any obligation to pay the insured component of your benefit to you. The Insurer has consented to the issue of this Guide and its contents.

Glossary: Words in *Italics* are defined in the Glossary section on page 29.

1. Introduction

e-Cclipse Super offers members simple, tailored insurance choices with cover that can be included with your super account for:

- Death only;
- Death and Total and Permanent Disablement (**TPD**); and
- Income Protection

Insurance cover for Death benefits also includes cover for Terminal Illness.

While you can select either Death or Income Protection Cover individually or combined, you can only select TPD in combination with Death cover (Death and TPD).

How you can obtain cover?

How you obtain insurance cover depends on whether you join e-Cclipse Super as a member of the Personal Division or Employer-Sponsored Division. **Personal Division** members will need to apply for any insurance cover they wish to obtain by completing the Application for Insurance form, and Personal Statement available at the e-Cclipse Super website, www.e-Cclipse.com.au/forms or by contacting the Administrator or your licensed financial adviser.

Eligible **Employer-Sponsored Division** members may be provided with automatic insurance cover based on their employer selected benefit design. If your employer has arranged for this, the Trustee will advise you in writing of the premium, type and level of cover provided. If your employer does not arrange a benefit design eligible members will be automatically provided with Default death cover.

Claims for insurance benefits

All claims for insurance benefits must be notified to the Administrator as soon as practicable after the event giving rise to the claim occurs, as follows:

The Claims Officer
SMA Super Pty Ltd
PO Box 1281 Albury NSW 2640
Telephone: 1300 728525
Facsimile: 02 6041 9355
Email: service@e-clipsesuper.com.au

To assist this process, an Insurance Claim form is available at the e-Cclipse Super website, www.e-Cclipse.com.au/forms or by contacting the Administrator or your licensed financial adviser.

How benefits are paid

In the event the Insurer pays a claim, any insurance proceeds will be paid into your e-Cclipse Super account on the date they are received by the Trustee.

For Death and/or *TPD* benefits, the Trustee will then make arrangements to pay your benefit as either as a lump sum, pension or combination of these and subject to any legislative requirements, including satisfying of any Conditions of Release for Preserved Benefits.

For Income Protection benefits, the Trustee will make arrangements to pay you a monthly benefit for the amount and period that insurance proceeds are received from the Insurer.

For further information concerning how benefits are paid, go to sections 3 and 4 of the e-Cclipse Super Additional Information Guide for information about:

- the Nomination of Beneficiaries in the event of your death, and

- Payment of benefits and taxation

Non-Disclosure

You have a duty under the Insurance Contracts Act 1984 to disclose to the Trustee and the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Trustee and the Insurer before you apply:

- to vary your existing insurance cover; or
- for new cover; or
- for any lapsed cover to be reinstated.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that the insurer knows or, in the ordinary course of their business, ought to know;
- of which the insurer has waived.

Your duty of disclosure continues until the insurance cover has been accepted by the Insurer and confirmation is issued to the Trustee.

If you fail to comply with your duty of disclosure, the Insurer may void the contract within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may void the contract at any time. An Insurer who is entitled to void a contract of life insurance may within three years of entering into it, elect not to void it, but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.

Check your account balance and insurance details

It is important that you ensure your account balance can cover your premiums each month or your insurance will lapse. You are responsible for ensuring your account has sufficient funds to pay premiums. You should also check any statements we send you to ensure your desired level of insurance cover is recorded. Contact us immediately if you believe the level of cover is different from what you expected.

Changes or cancellations

You may change or cancel your insurance cover at any time by providing written notification to the Trustee.

Takeover terms for members transferring from other products

e-Cclipse Super offers takeover terms for members of both the **Personal** and **Employer Sponsored** Divisions, transferring from other products that incorporate insurance cover, including individual policies. Contact the Administrator if you would like more information about the terms and conditions that apply to takeover terms.

2. Personal Members

This section of the Guide is for members in the **Personal Division**.

There are three types of Insurance cover available to members of this division:

- Lump Sum Death Only cover;
- Lump Sum Death and *Total and Permanent Disablement (TPD)* cover; and
- Income Protection Cover, available for either a 2 year period, a 5 year period or until age 65. This provides income protection for disablement regardless of whether it is temporary or permanent.

Applying for cover

As each member of the Personal Division applying for insurance cover will be individually underwritten, the Insurer will require you to supply initial information to enable assessment of your application, including the completion of a Personal Statement form. Then depending on the type and level of cover you are applying for as well as your age, there may be additional assessment required. This may include medical or health questionnaires, information requests from your doctor, blood and/or other medical tests or examinations, as well as financial questionnaires. You will be advised of the specific requirements upon receipt of your application by the Administrator.

Death Only Cover or Death and TPD Cover

Eligibility for Death only or Death and TPD cover

All members of e-Clipse Super, who are at least 15 years of age and under age 70¹, are an *Australian Resident* or a *Non-Resident* holding a valid *Visa*, are eligible to apply for Death Only or Death and *TPD* cover.

How much cover is available?

Death Cover - You can nominate any amount of cover. The minimum Death only cover is \$50,000 and there is no maximum limit.

TPD Cover – The TPD cover you nominate must be no more than the level of Death Cover chosen subject to a maximum of \$5,000,000.

Interim Accident Cover (IAC)

While your application is being assessed by the Insurer you may be covered for IAC. IAC applies where an eligible person suffers an *Accident* after IAC starts and before IAC ceases and in the case of:

- Death cover, the eligible person dies as a direct result of the *Accident* within 90 days of the date of the *Accident*; or
- *TPD* cover (if applicable), the eligible person is *TPD* as a direct result of the *Accident* and the date of disablement leading to *TPD* occurs within 90 days of the *Accident*.

The IAC will be for the following amount:

¹ The maximum entry age for TPD is 65 years.

- For Death cover, the lesser of the amount of death cover applied for or \$1,000,000
- For *TPD* cover (if applicable), the lesser of the amount applied for or \$500,000.

The Insurer will not pay IAC benefit if the death or *TPD* is caused directly or indirectly from an intentional self-inflicted act.

IAC starts on the date the Insurer received a completed personal statement or any other form the Insurer requires, from an eligible person.

IAC will cease on the first of the following to occur:

- 90 days after the date IAC commenced
- The date the Insurer accepts or declines an application for insurance cover
- The date you withdraw your application for insurance cover or cease to be an eligible person
- The date you reach age 70
- The date you die or become *TPD*
- The date a *Terminal Illness* benefit is paid
- The date an IAC benefit is paid or becomes payable
- The date the policy is terminated.

When Cover commences

If the Insurer accepts your application for Death only or Death and *TPD* cover (as applicable), cover will commence on the date the Insurer advises in writing.

Lifestyle Event Cover Option

If you experience a *Lifestyle Event* and would like to increase your insurance cover the Insurer will provide the cover without any underwriting requirement.

A *Lifestyle Event* cover option for Death and *TPD* Insurance is available if:

- a. Any one of the *Lifestyle Events* occurs; and
- b. Within ninety (90) days of the *Lifestyle Event* occurring, the Insurer receives an application for *Lifestyle Event* cover completed to the Insurers satisfaction; and
- c. You are less than sixty (60) years of age on the date the Insurer receives the application.

The **minimum** amount of Death and *TPD* insurance cover that will be provided for any *Lifestyle Event* is \$25,000.

The **maximum** amount of Death and *TPD* insurance cover that will be provided for any *Lifestyle Event* is the lesser of:

- i. \$100,000; and
- ii. 50% of your death benefit; and
- iii. If relevant, the amount of the mortgage or increase in the mortgage.

You can only exercise the *Lifestyle Event* option once in any 12 month period and only 3 times in total.

Your *Lifestyle Event* application must be completed to the Insurer's satisfaction and must be received by the Insurer prior to your death or date of disablement.

When is a death benefit payable?

A death benefit is payable if you die before death cover ceases.

Terminal Illness and Terminally Ill

If you are accepted for Death cover you will also have *Terminal Illness* cover. You will be paid a *Terminal Illness* benefit if you suffer from a *Terminal Illness* before death cover ceases.

Where a *Terminal Illness* benefit has been paid or becomes payable for an insured person, insurance cover for death will be reduced by the amount of *Terminal Illness* benefit paid and insurance cover for *TPD* benefits (if applicable) will cease.

When is a TPD benefit payable?

If you are insured for *TPD*, and satisfy the *TPD* definition applicable to your employment circumstances before *TPD* cover ceases, you will be paid a *TPD* benefit.

Overseas Cover

Cover may continue for a member intending to work overseas if:

- i. The Insurer is notified of where you will be located prior to your expatriation; and
- ii. Any conditions of cover that the Insurer may apply continue to be met during the period you are overseas.

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

While on paid leave

Subject to the continued payments of premiums, your insurance cover will continue whilst you are on paid leave.

Exclusions

No benefit is payable

- Where death or *TPD* (as applicable) is caused, directly or indirectly, by an intentional self-inflicted act which occurred within thirteen (13) months of the date the death or death and *TPD* cover (as applicable) was accepted, increased or reinstated, as applicable; or
- For any event in respect of which the Insurer has placed an individual exclusion on cover.

When Cover Ceases

Cover for Death only or Death and *TPD* cover will cease for one of the following reasons, whichever is the first to occur:

- You reach age 70;
- The date a *Terminal Illness* benefit is paid or becomes payable and is equal to your death cover
- In respect of a *TPD* benefit, the date a *TPD* or a *Terminal Illness* benefit is paid or becomes payable;

- The day before you join the armed services of any country or international organisation;
- The date the insurance lapses as a result of your account balance not being sufficient to meet the insurance premium;
- The date the Insurer is advised that you choose to cancel your insurance cover;
- You cease to be a member of e-Clipse Super;
- You die; or
- The policy is terminated by the Trustee or the policy is cancelled by the Insurer (appropriate notice of this change would be given)
- The date any conditions of the insurance cover during a period overseas are no longer being met
- The date you permanently depart Australia
- For a *Non-Australian Resident* the first to occur:
 - The expiry date of a valid *Visa*
 - The date you have permanently departed Australia.

What is the cost for Death only cover?

The insurance cost depends on your age, sex, whether you smoke, occupational category (see page 8), health status and the amount of cover selected by you and approved by the Insurer. The premium is calculated each month and adjusted when you have a birthday or change your level of cover.

The cost of insurance is determined by first calculating the Base Premium. The Base Premium is calculated by multiplying the amount of cover (as multiples of \$1,000) by the Premium Rate for your age. The premium rate tables applicable to Death Only cover are summarised below.

Appendix 1	Non Smoker Rates for Males & Females
Appendix 2	Smoker Rates for Males & Females

Once the Base Premium has been calculated, this is multiplied by the Rating factor (see the table below) which will give you your Annual Premium. To calculate the monthly premium, divide the annual premium by 12.

Base Premium = (Amount of cover/\$1,000) x Premium Rate

Annual Premium = Base Premium x Rating factor

Monthly Premium = Annual Premium/12

The Insurer may increase the cost following consideration of the underwriting material you provide.

Rating factors (Death Only Cover)

Occupational Category	Professional	White Collar	Light Blue / Grey	Skilled Blue	Heavy Blue
Rating factor	100%	100%	100%	120%	150%
Promoter fees [^]	25%	25%	25%	25%	25%
Total Rating Factor	125%	125%	125%	145%	175%

[^] The premiums are loaded by **25%** plus GST to cover the Promoter's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member. The Occupational Category definitions are set out on page 35.

What is the cost of Death and TPD Cover?

The insurance cost depends on your age, sex, whether you smoke, occupational category (see page 9), health status and the amount of cover selected by you and approved by the Insurer. The premium is calculated each month and adjusted when you have a birthday or change your level of cover.

The cost of insurance is determined by first calculating the Base Premium. The Base Premium is calculated by multiplying the amount of cover (as multiples of \$1,000) by the Premium Rate for your age. The premium rate tables applicable to Death & TPD cover is summarised below. Note that the premium for death cover is separated from the premium for TPD.

Appendix 1	Non Smoker Rates for Males & Females
Appendix 2	Smoker Rates for Males & Females

Once the Base Premium has been calculated, this is multiplied by the Rating Factor (see the table below) which will give you your Annual Premium. To calculate the monthly premium, divide the annual premium by 12.

Base Premium = [(Amount of Death cover/\$1,000) x Death Premium Rate] + [(Amount of TPD cover/\$1,000) x TPD Premium Rate]

Annual Premium = [Death Base Premium x Death Rating factor] + [TPD Base Premium x TPD Rating factor]

Monthly Premium = Annual Premium/12

The Insurer may increase the cost following consideration of the underwriting material you provide.

Rating factors (Death and TPD Cover)

Occupational Category Rating factor		Professional	White Collar	Light Blue / Grey	Skilled Blue	Heavy Blue
	Death	100%	100%	100%	120%	150%
	TPD	90%	100%	150%	200%	275%
Promoter fee [^]		25%	25%	25%	25%	25%
Total Rating Factor	Death	125%	125%	125%	145%	175%
	TPD	115%	125%	175%	225%	300%

[^] The premiums are loaded by **25%** plus GST to cover the Sponsor's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member. The Occupational Category definitions are set out on page 35.

Income Protection (IP)

Eligibility

All members of e-Cclipse Super who are at least 15 and less than 65, are an *Australian Resident*, or *Non-Australian Resident* holding a valid *Visa* and are *Gainfully Employed* on a *Permanent Basis* are eligible to apply for IP insurance cover.

What cover is available?

IP provides partial income replacement for the selected *Benefit Period* (of either 2 years, 5 years or to age 65 years), following the expiry of a selected *Waiting Period* (of either 30, 60 or 90 days).

There are two types of IP benefits provided:

i. Total Disability Benefit

If you satisfy the definition of *Totally Disabled* at the end of the *Waiting Period*, whilst insured you may be entitled to a Total Disability benefit.

The *Total Disability* benefit provides a benefit of the lesser of:

- The *Monthly Benefit* (generally 75% of your *Pre-Disability Earnings*)
- The *Insured Monthly Cover* (generally means your *Salary* multiplied 75% and divided by 12, set at the last insurance review); and
- The maximum benefit limit (see below)

The Total Disability benefit is payable after the applicable waiting period monthly in arrears. If less than one (1) month is payable, 1/30th of the *Total Disability* Benefit will be paid for each day it is payable.

ii. Partial Disability Benefit

If you satisfy the definition of *Partially Disabled* whilst insured you may be entitled to a Partial Disability benefit. A Partial Disability benefit is paid where you have been *Total*

Disabled for 7 out of 12 consecutive days during the waiting period. The *Partial Disability* benefit will be paid after the later of:

- The end of the waiting period;
- The date you are no longer *Totally Disabled*.

The Partial Disability benefit is a proportion of the *Total Disability* Benefit, and is designed to pick up some of the earnings shortfall. It is calculated as follows:

$$\frac{A - B}{A}$$

Where:

- A = is the insured persons *Pre-Disability Earnings*; and
- B = is the greater of the insured persons *Disability Earnings* and the amount that the Insurer estimates that the insured person is capable of earning for the month that the *Partial Disability* benefit is payable. The Insurer will estimate B (having regard to medical advice and all other available relevant information) assuming the insured person was working.

If during the first three (3) months of a continuous period of *Partial Disability*, B is no more than 20% of A, the *Partial Disability* benefit will be the same as the *Total Disability* benefit for each such month.

The *Partial Disability* benefit is payable monthly in arrears. If less than one (1) month is payable, 1/30th of the *Partial Disability* benefit will be paid for each day it is payable.

Benefit Period

You are able to choose a benefit period that suits your needs. Namely;

- **Short-term:** the benefit is payable for a maximum period of 2 years;
- **Medium term:** the benefit is payable for a maximum period of 5 years; or
- **Long term:** the benefit is payable for a maximum period to age 65.

For *Non-Australian Residents* or contractors working on a fixed term contract of less than 12 months, 2 year benefit period.

The longer the benefit period the more expensive the premium becomes.

Superannuation Contribution Benefit

You may also apply to be covered for a Superannuation contribution benefit. If a Superannuation Contribution benefit is provided, 1/12 of the amount calculated by multiplying your *Salary* by the Superannuation Contribution Percentage (you can apply for different percentage base but generally it is 10%) is also payable when a *Total Disability* benefit or *Partial Disability* benefit is payable.

The Superannuation Contribution Benefit will be paid directly to a complying superannuation fund for your benefit and payment of the benefit from that superannuation fund will be subject to any conditions of release applying under superannuation law.

Maximum Benefit Limit

The Insurer will limit the benefit paid to an insured member to a maximum benefit limit of \$60,000 per month for a two (2) year period reverting to \$30,000 per month to the date the benefit ceases. The maximum replacement ratio will be 75% of *Salary* up to \$30,000 per month benefit, 50% of *Salary* up to \$45,000 monthly benefit and 25% of salary up to \$60,000 monthly benefit.

If a Superannuation Contribution benefit is payable, the *Total Disability* benefit will be reduced, if necessary, so that, when aggregated with the Superannuation Contribution benefit, the total amount payable is no more than the maximum benefit limit and the monthly equivalent each month.

When does cover start?

Cover will commence on the date the Insurer advises in writing they have provided you with cover.

Interim Accident Cover (IAC)

While your application is being assessed by the Insurer you may be covered for IAC. IAC applies where an eligible person suffers an *Accident* after IAC starts and before IAC ceases and *Total Disability* occurs as a result of the *Accident* within 90 days of the *Accident*.

The IAC will be for the lesser of the amount of IP cover applied for or the sum of \$13,000 per month exclusive of any insured monthly cover already provided, subject to the Maximum Benefit Limit (as described above).

IAC starts on the date the Insurer received a completed personal statement or any other form the Insurer requires, from an eligible person.

IAC will cease on the first of the following to occur:

- 90 days after the date IAC commenced
- The date the Insurer accepts or declines an application for insurance cover
- The date you withdraw your application for insurance cover
- The date you reach age 65
- The date you die
- The date an IAC benefit is paid or becomes payable
- The date the policy is terminated.

The waiting period, benefit period, maximum benefit limit, *Total Disability* benefit, *Partial Disability* benefit, benefit offsets and end of benefit payment conditions set out apply to the IAC benefit.

Benefit offsets

A *Total Disability* or a *Partial Disability* benefit will be reduced by any income received by the insured person in relation to the *Illness* or *Injury* causing their disablement by way of:

- a) Workers compensation or motor accident compensation; and
- b) Sick leave payments; and
- c) Statutory compensation payments; and
- d) Centrelink or similar government payments; and
- e) Income replacement benefits from any other policies of insurance or superannuation funds.

What is the cost?

The insurance cost depends on the benefit period, the waiting period, your age, sex, whether you smoke, occupational category (see page 12), health status and the amount of cover selected by you and approved by the Insurer. The premium is calculated each month and adjusted when you have a birthday or change your level of cover.

The cost of insurance is determined by first calculating the Base Premium. The Base Premium is calculated by multiplying the amount of annual income benefit (as multiples of \$1,000) by the Premium Rate for your age. The premium rate tables applicable to income protection insurance are summarised in the table following.

Appendix 3	Smoker Rates – IP for 2 year benefit period
Appendix 4	Smoker Rates- IP for 5 year benefit period
Appendix 5	Smoker Rates – IP to age 65 years
Appendix 6	Non Smoker Rates – IP for 2 year benefit period
Appendix 7	Non Smoker Rates- IP for 5 year benefit period
Appendix 8	Non Smoker Rates – IP to age 65 years

Once the Base Premium has been calculated, this is multiplied by the Rating factor (see the table below) which will give you your Annual Premium. To calculate the monthly premium, divide the annual premium by 12.

Base Premium = (Amount of annual benefit/\$1,000) x Premium Rate

Annual Premium = Base Premium x Rating factor

Monthly Premium = Annual Premium/12

The Insurer may increase the cost following consideration of the underwriting material you provide.

Rating factors (Income Protection Cover)

The standard premium rates are adjusted for the following occupation loadings:

Occupational Category	Professional	White Collar	Light Blue / Grey	Skilled Blue	Heavy Blue ²
Rating factor	90%	100%	150%	200%	275%
Promoter fee [^]	25%	25%	25%	25%	25%
Total Rating Factor	115%	125%	175%	225%	300%

[^] The premiums are loaded by 25% plus GST to cover the Promoter's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member. The Occupational Category definitions are set out on page 35.

Stamp duty is applied to Income Protection Premiums (see page 35 for the rate applicable in your State).

² For members who are included in the Heavy Blue occupational category the Insurer will not offer a benefit period to age 65 years. For members in this occupational category only 2 & 5 year benefit periods are available.

When does the benefit payment cease?

Your benefit payments will cease for one of the following reasons, whichever is the first to occur:

- The “*Total Disability*” or “*Partial Disability*” ceases
- The completion of the benefit period (i.e. 2 or 5 years or age 65)
- You reach age 65 or
- Your death.

In addition to the above, for a *Non-Australian Resident*, the first to occur of:

- the expiry date of a valid *Visa*;
- termination of employment with the employer (other than termination of employment due to *Total Disability* or *Partial Disability*);
- the date that the person permanently departed Australia; and
- the date at which two years benefit payments have been made.

For Benefits being paid while you are overseas, benefit payments will cease after three (3) months benefit payments have been made, unless the Insurer agrees in writing to an extension of this period or you return from overseas.

Death Benefit

If you die while a *Total Disability* benefit or *Partial Disability* benefit is being paid, the Insurer will pay a death benefit of three (3) times the insured monthly cover. The death benefit will be reduced by the amount paid for a period after the death of the insured person.

When does cover cease?

Cover ceases for one of the following reasons, whichever is the first to occur:

- You reach age 65
- Your death
- The date the insurance lapses as a result of your account balance not having sufficient funds to meet the insurance premium
- The day before you join the armed services of any country or international organisation
- The date the Insurer is advised you choose to cancel your insurance cover
- The date you cease to be a member of e-Clipse Super
- The policy is terminated by the Trustee or the policy is cancelled by the Insurer (appropriate notice of this change would be given)
- The date you cease to satisfy the eligibility criteria
- The date you cease to be *Gainfully Employed on a Permanent Basis*
- The date any conditions of insurance cover during a period overseas are no longer met
- For a *Non-Australian Resident*, the first to occur:
 - The expiry date of a valid *Visa*; or
 - The date you permanently depart Australia.

What happens if the disability recurs?

If you suffer a recurrence of either a *Total Disability* or a *Partial Disability* within 6 months of payments ceasing, then the relevant waiting period is waived and the successive periods of benefit payments are regarded as a single continuous period. The recurrence must be due to the same or related *Illness* or *Injury*.

Are rehabilitation costs covered?

If you are suffering from a *Total Disability* or *Partial Disability* the Insurer may, if it reasonably considered that the program is likely to assist in the member's rehabilitation, pay for the cost of approved rehabilitation in addition to the benefits otherwise payable.

Are premiums payable while I am receiving an IP benefit?

No premiums for IP are required while a benefit is being paid.

Benefit Escalation

If you have medium or long term IP cover and a benefit has been paid continuously paid to you for twelve (12) months since the commencement or anniversary of the benefit, the Insurer will, from the first payment of the benefit after such anniversary, increase the benefit by the lesser of five per cent (5%) or CPI, but not beyond the maximum benefit limit.

Exclusions

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

- War; or
- An intentional self-inflicted act; or
- Normal and uncomplicated pregnancy; or
- Criminal activity (which means any crime for which you are convicted where you could receive a custodial sentence, whether or not you do in fact receive a custodial sentence for that crime).

No benefit is paid to an Insured Person who is imprisoned.

Cover whilst overseas

- Cover will continue if you intend to work overseas and the Insurer is notified in writing of where you will be located prior to your expatriation; and
- Any conditions of cover that the Insurer may apply continue to be met during the period you are overseas.

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

Cover whilst on paid leave

Subject to the continued payment of the premium cover will continue.

3. Employer Sponsored Division

This section of the Guide is for members in the **Employer Sponsored Division**.

Your *employer* has the opportunity to establish an insurance benefit design with the Trustee and Insurer that will apply by default to you, subject to being eligible for the insurance cover. On joining the Fund you will be advised of the insurance benefits that are applicable to you and whether all benefits are provided under the Automatic Acceptance arrangements.

Where no insurance has been negotiated by your *employer*, default death cover will apply (see below for details).

Death only or Death and Total and Permanent Disability (TPD) Cover

Eligibility

All members of e-Cclipse Super who:

1. are at least 15 years of age and under age 70³,
2. are an *Australian Resident* or a *Non-Resident* holding a valid *Visa*, and
3. are *Gainfully Employed* by their *employer* on a *Permanent Basis*

are eligible for Death and *TPD* cover. If you satisfy points 1 and 2 and are *Gainfully Employed* by your *employer* but not on a *Permanent Basis* you will be eligible for Death only cover.

Automatic cover for registered employers

e-Cclipse Super offers registered *employers* with the option to provide their employees with automatic acceptance for group insurance upon commencement of their employment to cover the following events:

- Death Only
- Death and *Total and Permanent Disablement (TPD)*

This means that eligible employees aren't required to apply for insurance cover, complete a Personal Statement of health or undergo further additional assessment for cover up to the Automatic Acceptance Levels. Insurance cover in excess of the Automatic Acceptance Level's, will be subject to individual underwriting assessment requirements (see the Personal Division section).

To arrange for automatic cover, your employer must apply and be accepted by the Trustee as a registered employer and the Trustee and Insurer must agree to the benefit design or levels proposed by the *employer*. Where the Insurer has agreed to provide automatic cover, the Trustee will advise you in writing.

When does cover commence?

The Insurer will provide an employer sponsored member the benefit formula cover (eg fixed dollar amount of cover) up to the Automatic Acceptance Level (without medical evidence) provided the member:

- Is eligible for cover (see the eligibility criteria above)

³ The maximum entry age is 65 for TPD

- Is *At Work* on the day they first become an eligible person; and
- Does not have an occupation considered by the Insurer as uninsurable.

This cover will commence generally on the day you commenced employment with the registered *employer*.

If you are *Not At Work* on the date insurance cover would otherwise have commenced, the insurance cover automatically provided by the Insurer will be for *New Events Cover* only. *New Events Cover* will apply until you are *At Work* for ten (10) consecutive working days after that date, after which time the Insurer will automatically provide *All Events Cover*.

Automatic Acceptance Levels

Automatic Acceptance Levels will vary based on the type of insurance cover selected by your *employer* and the number of insured members of e-Clipse Super that are part of the registered *employer* group.

Death and/or TPD insurance cover

Number of insured members of the registered employer group	Maximum amount of automatic insurance cover for Death and/or TPD
1 - 9	default death cover (see table on page 17)
10 to 19	\$300,000
20 to 29	\$400,000
30 to 99	\$500,000
100 to 199	\$600,000
200 to 499	\$750,000
500 to 999	\$900,000
1000+	\$1,200,000 (negotiable above)

Registered employer groups with less than 10 members of e-Clipse Super will have access to the default Death cover which is provided automatically without medical assessment (see below for details).

Default Death Cover

If your employer does not make an election for a benefit design and you are eligible, you may automatically receive Death Cover. The amount of cover you receive is based on your age next birthday as detailed below.

Age Next Birthday	Sum Insured
21 to 35	\$50,000
36 to 40	\$35,000
41 to 45	\$20,000
46 to 50	\$14,000
51 to 56	\$7,000
57 and above	Nil

There are costs associated with insurance cover and premiums will be deducted from your account monthly in advance.

The applicable premium for the Default cover is shown in Appendix 13.

Note the premium includes a 25% loading plus GST to cover the Promoter's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member.

You may decline, cancel or change your insurance cover at any time by providing written notification to the Trustee.

When is a death benefit payable?

A death benefit is payable if you die before death cover ceases.

Terminal Illness and Terminally Ill

If you are accepted for Death cover you will also have *Terminal Illness* cover. You will be paid a *Terminal Illness* benefit if you suffer from a *Terminal Illness* before death cover ceases.

Where a *Terminal Illness* benefit has been paid or becomes payable for an insured person, insurance cover for death will be reduced by the amount of *Terminal Illness* benefit paid and insurance cover for *TPD* benefits (if applicable) will cease.

When is a TPD benefit payable?

If you are insured for *TPD*, and satisfy the *TPD* definition applicable to your employment circumstances before *TPD* cover ceases, you will be paid a *TPD* benefit.

What is the cost?

The insurance cost depends on the type of cover, your age, sex, occupation category and the amount of cover you are insured for. The premium is calculated each month and adjusted when you have a birthday or change your level of cover.

The cost of insurance is determined by first calculating the Base Premium. The Base Premium is calculated by multiplying the amount of insurance (as multiples of \$1,000) by the Premium Rate for your age. The premium rate tables applicable for Death and *TPD* for **Employer Supported** members are summarised in Appendix 9.

Once the Base Premium has been calculated, this is multiplied by the Rating factor (see tables below) which will give you your Annual Premium. To calculate the monthly premium, divide the annual premium by 12.

Death Base Premium = (Amount of Death cover/\$1,000) x Death Premium Rate

TPD Base Premium = (Amount of TPD cover/\$1,000) x TPD Premium Rate

Annual Premium = (Death Base Premium x Death Rating factor) + (TPD Base Premium x TPD Rating factor)

Monthly Premium = (Annual Premium / 12)

Death and TPD Rating Factors

Occupational Category Rating factor		Professional	White Collar	Light Blue / Grey	Skilled Blue	Heavy Blue
	Death		100%	100%	125%	175%
TPD		90%	100%	150%	200%	275%
Promoter fees [^]		25%	25%	25%	25%	25%
Total Rating Factor	Death	125%	125%	150%	200%	225%
	TPD	115%	125%	175%	225%	300%

[^] The premiums are loaded by 25% plus GST to cover the Promoter's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member. The Occupational Category definitions are set out on page 35.

The Insurer may increase the cost following consideration of the occupations and risk of the particular workforce being insured.

Continuation of automatically accepted insurance cover

Generally, where you are less than age 70 and no longer employed by the registered *employer*, any automatically accepted insurance will continue and you will be transferred to the Personal Division without the need for any additional medical evidence, subject to the following conditions:

- you are an *Australian Resident* and have sufficient money in your account to pay any premiums or costs as they fall due;
- the same exclusions and premium loadings that applied to you previously will continue to apply;
- premiums will be based on your previous occupational factor, with the you having the option to request a reclassification;
- premium rates will default to Personal Division Smoker Rates (Appendix 2), subject to confirmation your Smoking Status;
- The insurance cover will be a fixed sum equal to the insurance cover that was in place immediately prior to ceasing employment;
- You will be required to contact the Trustee if there has been a significant change in your occupation, if so the premium rates may be adjusted; and
- The insurance cover will continue until such time as it ceases (see page 20 of this Guide).

Changes to your employment

You should notify the Administrator of any changes to your employment status as soon as practicable. Changes to your employment can affect your eligibility for insurance cover, the amount of cover you are eligible for (including automatic acceptance levels) and subsequently your ability to claim for benefits.

While on paid leave

Subject to the continued payments of premium, your insurance cover will continue whilst you are on paid leave.

While on unpaid leave

Insured members on approved leave without pay from their employer can maintain cover for a period of up to 2 years subject to all of the following conditions:

- Premiums continue to be paid;
- the *Salary* used to calculate salary based benefits (if applicable) is the *Salary* applicable to you on your last working day prior to going on leave without pay;
- if you are insured for *TPD*, where the *Date Of Disablement* occurs:
 - during the agreed leave without pay period, the definition of *TPD* to be applied is that which applied to you on your last working day prior to the leave without pay period commencing; or
 - after an agreed period of leave without pay, and you have not returned to work on a *Permanent Basis*, the definition of *TPD* which you will need to satisfy will be *TPD (Activities of Daily Living or Cognitive Loss)* or *TPD (Specific Loss)*; and
- you must make a request for an extension of the leave without pay period in writing at least seven (7) days prior to the expiry of the previously agreed period of leave without pay.

Any extension of the leave without pay period will be subject the Insurer's agreement in writing.

Applying for additional cover

You may apply for additional cover at any time by completing the Application for Insurance Form. For the terms that apply in relation to the additional cover see the sub-headings:

- Applying for cover;
- When cover commences; and
- Interim Accident Cover,

detailed in the Personal Division- Death Only Cover or Death and TPD Cover section of this Guide.

Lifestyle Event Cover Option

If you experience a *Lifestyle Event* and would like to increase your insurance cover the Insurer will provide the cover without any underwriting requirement.

A *Lifestyle Cover Option* for Death and *TPD* Insurance is available if:

- Any one of the *Lifestyle Events* occurs; and

- Within ninety (90) days of the event occurring, the Insurer receives an application for *Lifestyle Event* cover completed to the Insurers satisfaction; and
- You are less than sixty (60) years of age on the date the Insurer Super receives the application.

The **minimum** amount of Death and *TPD* insurance cover that will be provided for any *Lifestyle Event* is \$25,000.

The **maximum** amount of Death and *TPD* insurance cover that will be provided for any *Lifestyle Event* is the lesser of:

- \$100,000; and
- 50% of your death benefit; and
- If relevant, the amount of the mortgage or increase in the mortgage.

You can only exercise the *Life Style Event* option once in any 12 month period and only 3 times in total.

Your *Lifestyle Event* application, must be completed to the Insurer's satisfaction and must be received by the Insurer prior to your death or date of disablement .

Overseas Cover

Generally, cover will continue indefinitely whilst you are temporarily overseas, subject to continued payment of insurance premiums. In the event of a claim, you may be required to return to Australia for assessment at your own expense.

Exclusions

In respect of:

- insurance cover which you have applied for and the Insurer has accepted; or
- an increase in insurance cover (but only in respect of the increase) which is other than benefit formula cover; or
- insurance cover which is reinstated,

the benefit will not be paid where death or *TPD* is caused, directly or indirectly, by an intentional self-inflicted act which occurred within thirteen (13) months of the date such insurance cover was underwritten and accepted, increased or reinstated, as applicable.

When Cover Ceases

Cover for Death only or Death and *TPD* cover will ceases for one of the following reasons, whichever is the first to occur:

- You reach age 70;
- The date a *Terminal Illness* benefit is paid or becomes payable and is equal to your death cover
- In respect of a *TPD* benefit, the date a *TPD* or a *Terminal Illness* benefit is paid or becomes payable;
- The day before you join the armed services of any country or international organisation;
- The day you leave your *employer* and your account balance does not have sufficient funds to meet the insurance premium

- The date the insurance lapses as a result of your account balance not being sufficient to meet the insurance premium;
- The date the Insurer is advised you wish to cancel your insurance cover;
- You cease to be a member of e-Clipse Super;
- You die;
- The policy is terminated by the Trustee or the policy is cancelled by the Insurer (appropriate notice of this change would be given)
- The date any conditions of the insurance cover during a period of overseas leave or leave without pay are no longer being met
- If you are changing your employment category, any benefit formula cover that exceeds the benefit formula cover you are provided under the new category, the date you change your employment category
- The date you permanently depart Australia
- For a *Non-Australian Resident* the first to occur:
 - The expiry date of a valid *Visa*
 - The date you have permanently departed Australia.

Income Protection (IP) Cover

Your *employer* also has the opportunity to establish an insurance benefit design which includes Income Protection that will apply by default to you. On joining e-Clipse Super, if the Trustee and Insurer have agreed to provide IP cover under the Automatic Acceptance arrangements, you will be advised.

Where no IP insurance cover has been agreed to, you will need to apply for insurance cover (see below for details).

Automatic cover for registered employers

e-Clipse Super offers registered *employers* the option to provide their employees with automatic acceptance for group insurance upon commencement of their employment to cover you for *Total Disability* or *Total Partial Disability*.

This means that eligible employees aren't required to apply for insurance cover, complete a Personal Statement of health or undergo further additional assessment for cover up to the Automatic Acceptance Levels. Insurance cover in excess of the Automatic Acceptance Level's, will be subject to individual underwriting assessment requirements (see the Personal Division section).

To arrange for automatic cover, your *employer* must apply and be accepted by the Trustee as a registered *employer* and the Trustee and Insurer must agree to the benefit design or levels proposed by the *employer*. Where the Insurer has agreed to provide automatic cover, the Trustee will advise you in writing.

The Insurer will provide an employer sponsored member the lesser of the benefit formula and the Automatic Acceptance Level (without medical evidence) provided the member:

- Is eligible for cover (see the eligibility criteria below)
- Is *At Work* on the day they first become an eligible person and;
- Does not have an occupation considered by the Insurer as uninsurable.

If an eligible person is *Not At Work* on the date that insurance cover would otherwise have commenced, the insurance cover provided by the Insurer will be for *New Events Cover* only. *New*

Events Cover will apply until you are *At Work* for 10 consecutive working days after that date, after which the Insurer will provide *All Events Cover*.

Automatic Acceptance Levels

Automatic Acceptance Levels will vary based on the type of insurance cover selected by your *employer* and the number of insured members of e-Clipse Super that are part of the registered *employer group*.

Number of insured members of the registered employer group	Benefit period of either 2 or 5 years	Benefit period to age 65 years
Less than 10	Nil	Nil
10 to 19	\$60,000	\$60,000
20 to 29	\$72,000	\$72,000
30 to 49	\$90,000	\$90,000
50 to 99	\$120,000	\$120,000
100 to 199	\$132,000	\$120,000
200 to 499	\$156,000	\$144,000
500 to 999	\$180,000	\$168,000
1000 to 1999	\$210,000	\$192,000
2000+	\$240,000 (negotiable above)	\$204,000 (negotiable above)

Where a member's benefit is in excess of the Automatic Acceptance Levels, their benefit will be restricted to the Automatic Acceptance Level subject to individual underwriting and acceptance by the Insurer for any additional cover.

Eligibility

All members of e-Clipse Super who are at least 15 and less than 65, are an *Australian Resident*, or *Non-Australian Resident* holding a valid *Visa* and are *Gainfully Employed* by their registered *employer* on a *Permanent Basis* are eligible to apply for IP insurance cover.

You will not be provided insurance cover if at the relevant time, you are entitled to the payment of a disability benefit or *Terminal Illness* benefit or are in the waiting period for such a benefit.

When does cover commence?

Automatic insurance cover will generally commence on the date you commence employment with your *employer*, subject to your *employer* providing your personal details and a contribution to cover the premiums to e-Clipse within 130 days of your commencement of employment with your *employer*.

If automatic acceptance does not apply, you will need to apply for cover, in which case if the Insurer accepts your application, cover will commence on the date the Insurer advises in writing.

What benefits are available?

IP cover provides partial income replacement for the selected *Benefit Period* (of either 2 years, 5 years or to age 65), following the expiry of a selected waiting period (of either 30, 60 or 90 days). There are two types of IP benefits provided:

iii. Total Disability Benefit

If you satisfy the definition of *Totally Disabled* at the end of the *Waiting Period*, whilst insured you may be entitled to a Total Disability benefit. The *Total Disability* benefit provides a benefit of the lesser of:

- The *Monthly Benefit* (generally 75% of your *Pre-Disability Earnings*)
- The *Insured Monthly Cover* (generally means your *Salary* multiplied 75% and divided by 12); and
- The maximum benefit limit (see below)

The *Total Disability* benefit is payable after the applicable waiting period, monthly in arrears. If less than one (1) month is payable, 1/30th of the Total Disability Benefit will be paid for each day it is payable.

iv. Partial Disability Benefit

If you satisfy the definition of *Partially Disabled* at the end of the *Waiting Period* whilst insured you may be entitled to a Partial Disability benefit. A Partial Disability benefit is paid where you have been *Total Disabled* for 7 out of 12 consecutive days during the waiting period. The *Partial Disability* benefit will be paid after the later of:

- The end of the waiting period;
- The date you are no longer *Totally Disabled*.

The *Partial Disability* benefit is a proportion of the *Total Disability* benefit, and is designed to pick up some of the earnings shortfall. It is calculated as follows:

$$\frac{A - B}{A}$$

Where:

- A = is the insured person's *Pre-Disability Earnings*; and
- B = is the greater of the insured person's *Disability Earnings* and the amount that the Insurer estimates that the insured person is capable of earning for the month that the *Partial Disability* benefit is payable. The Insurer will estimate B (having regard to medical advice and all other available relevant information) assuming the Insured Person was working.

If during the first three (3) months of a continuous period of *Partial Disability*, B is no more than 20% of A, the *Partial Disability* benefit will be the same as the *Total Disability* benefit for each such month.

The *Partial Disability* benefit is payable monthly in arrears. If less than one (1) month is payable, 1/30th of the *Partial Disability* benefit will be paid for each day it is payable.

Benefit Period

If your *employer* has not made an election for a benefit period and you apply and the Insurer agrees to provide you cover, you will have the choice of the following benefit periods:

- **Short-term:** the benefit is payable for a maximum period of 2 years;
- **Medium term:** the benefit is payable for a maximum period of 5 years ; or
- **Long term:** the benefit is payable for a maximum period to age 65.

For *Non-Australian Residents* or contractors working on a fixed term contract of less than 12 months, 2 years

The longer the benefit period the more expensive the premium becomes.

Superannuation Contribution Benefit

If a Superannuation Contribution Benefit is provided, 1/12 of the amount calculated by multiplying your *Salary* by the Superannuation Contribution Percentage (generally 10%, where you apply for cover you can request a different percentage base) is also payable when a *Total Disability* benefit or *Partial Disability* benefit is payable.

The Superannuation Contribution Benefit will be paid directly to a complying superannuation fund for your benefit and payment of the benefit from that superannuation fund will be subject to any conditions of release applying under superannuation law.

Maximum Benefit Limit

The Insurer will limit the benefit paid to an insured member to a maximum benefit limit of \$60,000 per month for a two (2) year period reverting to \$30,000 per month to the date the benefit ceases. The maximum replacement ratio will be 75% of *Salary* up to \$30,000 per month benefit, 50% of *Salary* up to \$45,000 monthly benefit and 25% of *Salary* up to \$60,000 monthly benefit.

If a Superannuation Contribution Benefit is payable, the *Total Disability* Benefit will be reduced, if necessary, so that, when aggregated with the Superannuation Contribution Benefit, the total amount payable is no more than the maximum benefit limit and the monthly equivalent each month.

Interim Accident Cover (IAC)

If your *employer* has not elected income protection as part of your arrangements you will need to apply for insurance cover. While your application is being assessed by the Insurer you may be covered for IAC. IAC applies where an eligible person suffers an *Accident* after IAC starts and before IAC ceases and *Total Disability* occurs as a result of the *Accident* within 90 days of the *Accident*.

The IAC will be for the lesser of the amount of IP cover applied for or the sum of \$13,000 per month exclusive of any insured monthly cover already provided, subject to the Maximum Benefit Limit (as described above).

IAC starts on the date the Insurer received a completed personal statement or any other form the Insurer requires, from an eligible person.

IAC will cease on the first of the following to occur:

- 90 days after the date IAC commenced
- The date the Insurer accepts or declines an application for insurance cover

- The date you withdraw your application for insurance cover or cease to be eligible for insurance cover
- The date you reach age 65
- The date you die
- The date an IAC benefit is paid or becomes payable
- The date the policy is terminated.

The waiting period, benefit period, maximum benefit limit, *Total Disability* benefit, *Partial Disability* benefit, benefit offsets and end of benefit payment conditions set out apply to the IAC benefit.

Benefit offsets

A *Total Disability* or a *Partial Disability* Benefit will be reduced by any income received by the insured person in relation to the illness or injury causing their disablement by way of:

- Workers compensation or motor accident compensation; and
- Sick leave payments; and
- Statutory compensation payments; and
- Centrelink or similar government payments; and
- Income replacement benefits from any other policies of insurance or superannuation funds.

What is the cost?

The insurance cost depends on the benefit period, the waiting period, your age, sex, whether you smoke, occupational category (see page 26), health status and the amount of cover selected by you and approved by the Insurer. The premium is calculated each month and adjusted when you have a birthday or change your level of cover.

The cost of insurance is determined by first calculating the Base Premium. The Base Premium is calculated by multiplying the amount of annual income benefit (as multiples of \$1,000) by the Premium Rate for your age. The premium rate tables applicable to income protection insurance are summarised in the table following.

Appendix 10	IP – for 2 year period
Appendix 11	IP – for 5 year period
Appendix 12	IP – to age 65 benefit period

Once the Base Premium has been calculated, this is multiplied by the Rating factor (see the table below) which will give you your Annual Premium. To calculate the monthly premium, divide the annual premium by 12.

Base Premium = (Amount of annual benefit/\$1,000) x Premium Rate

Annual Premium = Base Premium x Rating factor

Monthly Premium = Annual Premium/12

The Insurer may increase the cost following consideration of the underwriting material you provide.

Rating factors (Income Protection Cover)

The standard premium rates are adjusted for the following occupation loadings:

Occupational Category	Professional	White Collar	Light Blue / Grey	Skilled Blue	Heavy Blue ⁴
Rating factor	100%	100%	175%	225%	275%
Promoter fee [^]	25%	25%	25%	25%	25%
Total Rating Factor	125%	125%	200%	250%	300%

[^] The premiums are loaded by **25%** plus GST to cover the Promoter's and the adviser (if applicable) fees for liaison with the Insurer on behalf of the member. The Occupational Category definitions are set out on page 35.

Are premiums payable while I am receiving an IP benefit?

No premiums for Income Protection are required while a benefit is being paid.

Death Benefit

If you die while a *Total Disability* benefit or *Partial Disability* benefit is being paid, the Insurer will pay a death benefit of three (3) times the insured monthly cover. The death benefit will be reduced by the amount paid for a period after the death of the insured person.

When does the benefit payment cease?

Your benefit payments will cease for one of the following reasons, whichever is the first to occur:

- You are no longer *Totally Disabled* or *Partial Disabled*
- The completion of the benefit period (i.e. 2 or 5 years or age 65)
- You reach age 65 or
- Your death

In addition to the above, for a *Non-Australian Resident*, the first to occur of:

- the expiry date of a valid *Visa*;
- termination of employment with the *employer* (other than termination of employment due to *Total Disability* or *Partial Disability*);
- the date that the person permanently departed Australia; and
- the date at which two years benefit payments have been made.

For benefits being paid while you are overseas, benefit payments will cease after three (3) months benefit payments have been made, unless the Insurer agrees in writing to an extension of this period or you return from overseas.

⁴ For members who are included in the Heavy Blue occupational category the Insurer will not offer a benefit period to age 65 years. For members in this occupational category only 2 & 5 year benefit periods are available.

When does cover cease?

Cover ceases for one of the following reasons, whichever is the first to occur:

- You reach age 65
- Your death
- The date the insurance lapses as a result of your account balance not having sufficient funds to meet the insurance premium
- The day before you join the armed services of any country or international organisation
- The date the Insurer is advised you choose to cancel your insurance cover
- You cease to be a member of e-Clipse Super
- The policy is terminated by the Trustee or the policy is cancelled by the Insurer (appropriate notice of this change would be given)
- The date you cease satisfy the eligibility criteria
- The date you cease to be *Gainfully Employed on a Permanent Basis*
- The date you cease to be employed by your *employer* (except for cover that you have been underwritten and accepted for)
- The date your employment conditions change so that you are no longer employed on a *Permanent Basis* [*think we need the rest of the text here*]
- The date you are no longer *Gainfully Employed on a Permanent Basis*
- The date any conditions of insurance cover during a period overseas or leave without pay are no longer met
- If you are changing employment category, an insurance cover which has not been underwritten and exceeds the new automatic acceptance limit for the category, the date that you change category
- For a *Non-Australian Resident*, the first to occur:
 - The expiry date of a valid *Visa*; or
 - The date you permanently depart Australia.

Cover whilst overseas

Generally, cover will continue indefinitely whilst you are temporarily overseas, subject to continued payment of insurance premiums. In the event of a claim, you may be required to return to Australia for assessment at your own expense.

Cover whilst on paid leave

Subject to the continued payment of the premium cover will continue.

Cover whilst on unpaid leave

Cover may continue for a period of up to 2 years whilst on paid leave, subject to:

- continued payment of the premium ;
- The Salary used to calculate the insured monthly cover is the same Salary applicable to the insured person on their last working day prior to going on leave without pay; and
- Any request for an extension of leave without paid is made to the Insurer in writing at least 7 days prior to the expiry of the previously agreed period of leave without pay. An extension of leave without pay will be subject to the Insurer's agreement.

Exclusions

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

- War; or
- An intentional self-inflicted act; or
- Normal and uncomplicated pregnancy; or
- Criminal activity (which means any crime for which you are convicted where you could receive a custodial sentence, whether or not you do in fact receive a custodial sentence for that crime).

No benefit is paid to an Insured Person who is imprisoned.

What happens if the disability recurs?

If you suffer a recurrence of either a *Total Disability* or a *Partial Disability* within 6 months of payments ceasing, then the relevant waiting period is waived and the successive periods of benefit payments are regarded as a single continuous period. The recurrence must be due to the same or related Illness or Injury.

Are rehabilitation costs covered?

If you are suffering from a *Total Disability* or *Partial Disability* the Insurer may, if it reasonably considered that the program is likely to assist in the member's rehabilitation, pay for the cost of Approved Rehabilitation in addition to the benefits otherwise payable.

Benefit Escalation

If you have medium or long term Income Protection and a benefit has been paid continuously paid to you for twelve (12) months since the commencement or anniversary of the benefit, the Insurer will, from the first payment of the benefit after such anniversary, increase the benefit by the lesser of five per cent (5%) or CPI, but not beyond the maximum benefit limit.

4. Glossary

Accident	means the occurrence of an Injury.
All Events Cover	means for: <ul style="list-style-type: none"> • TPD/Death cover: insurance cover provided for death or <i>TPD</i> arising from an <i>Illness</i> or <i>Injury</i> regardless of the date the <i>Illness</i> first became apparent or the date the <i>Injury</i> occurred. • Income Protection: means insurance cover provided for <i>Total Disablement</i> or <i>Partial Disablement</i> arising from an <i>Illness</i> or <i>Injury</i> regardless of the date the <i>Illness</i> first became apparent or the date the <i>Injury</i> occurred
At Work	means for: <ul style="list-style-type: none"> • non-casuals: the eligible person was actively performing all the duties of his or her occupation with the employer, and was not in receipt of and/or entitled to claim income replacement benefits from any source including workers' compensation, motor accident compensation, statutory compensation, Centrelink or similar government body or any other policies of insurance or superannuation funds.

	<ul style="list-style-type: none"> • a casual employee: the eligible person was available for work and was capable of actively performing all the normal duties of his or her occupation with the employer without restriction due to injury or illness, and was not in receipt of and/or entitled to claim income replacement benefits from any source including workers' compensation, motor accident compensation, statutory compensation, Centrelink or similar government body or any other policies of insurance or superannuation funds. <p>Where an eligible person was on approved leave they must have been capable of performing all the duties of their regular occupation had they not been on approved leave. An eligible person who did not meet these requirements <i>is Not At Work</i>.</p>
Australian Resident	means a citizen or permanent resident of Australia or a citizen or permanent resident of New Zealand living in Australia.
Date of Disablement	means the date from which a <i>Medical Practitioner</i> certifies that the person is no longer able to work because of Illness or Injury.
Disability Earnings	means the <i>Salary</i> earned from personal exertion by the insured person during a period of <i>Partial Disability</i> .
Employer	means a corporation or entity participating in e-clipse Super as an employer for employer-sponsored members of which an employer benefit summary has been agreed with by the Insurer.
Gainfully Employed	means being employed for gain or reward in any business trade, profession, vocation, calling, occupation or employment without restriction due to Illness or Injury.
Illness	means a sickness or disease suffered by the insured person.
Injury	means physical damage to the body caused solely and directly by violent accidental, external and visible means and which is not an Illness.
Lifestyle Event	means: <ul style="list-style-type: none"> Marriage – the date you became legally married Divorce – the date you became legally divorced Mortgage – the date an application for a mortgage or an increase in mortgage is approved by the lender, where the mortgage or increase in the mortgage is at least \$25,000 Dependants – the birth date of the child born to you or your spouse, or the date of adoption where you have adopted a child Dependant child attaining 12 years of age – on the 12th birthday of the dependant child.

Maximum Amount of Cover	<table border="1"> <thead> <tr> <th>Cover type</th> <th>Upon Application</th> <th>Takeover terms</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>Unlimited</td> <td>\$2,000,000</td> </tr> <tr> <td>TPD</td> <td>\$5,000,000</td> <td>\$2,000,000</td> </tr> <tr> <td>Income Protection</td> <td>\$60,000 per month for a maximum two year period, reverting to \$30,000 per month to the date the benefit ceases. Benefits up to \$30,000 per month will be paid as per the benefit design. Thereafter, the maximum replacement ratio will be 50% of salary up to \$45,000 monthly benefit and 25% of salary up to \$60,000 monthly benefit.</td> <td>\$20,000 per month</td> </tr> </tbody> </table>	Cover type	Upon Application	Takeover terms	Death	Unlimited	\$2,000,000	TPD	\$5,000,000	\$2,000,000	Income Protection	\$60,000 per month for a maximum two year period, reverting to \$30,000 per month to the date the benefit ceases. Benefits up to \$30,000 per month will be paid as per the benefit design. Thereafter, the maximum replacement ratio will be 50% of salary up to \$45,000 monthly benefit and 25% of salary up to \$60,000 monthly benefit.	\$20,000 per month
	Cover type	Upon Application	Takeover terms										
	Death	Unlimited	\$2,000,000										
	TPD	\$5,000,000	\$2,000,000										
Income Protection	\$60,000 per month for a maximum two year period, reverting to \$30,000 per month to the date the benefit ceases. Benefits up to \$30,000 per month will be paid as per the benefit design. Thereafter, the maximum replacement ratio will be 50% of salary up to \$45,000 monthly benefit and 25% of salary up to \$60,000 monthly benefit.	\$20,000 per month											
Medical Practitioner	means a medical practitioner who is legally qualified and registered to the equivalent Australian standards (and includes an appropriate specialist) who is not the trustee, is not employed by the Trustee, and is not the insured person, their spouse, relative or a business associate.												
Monthly Benefit	means <i>Pre-Disability Earnings</i> multiplied by the insured percentage												
New Events Cover	<p>means for:</p> <ul style="list-style-type: none"> • Death or TPD insurance cover provided for Death or <i>TPD</i> arising from an <i>Illness</i> which first becomes apparent or an <i>Injury</i> which occurred on or after the commencement date (generally the date you commenced employment with your employer). • Income Protection insurance cover provided for <i>Total Disablement</i> or <i>Partial Disablement</i> arising from an <i>Illness</i> which first becomes apparent or an <i>Injury</i> which occurred on or after the commencement date (generally after you commenced employment with your employer and your employer provided your personal details and a contribution to cover the cost of the premium to e-clipse super). 												
Non-Australian Resident	means a person residing in Australia and holding a supporting <i>Visa</i> .												
Normal Domestic Duties	<p>means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including:</p> <ol style="list-style-type: none"> a. cleaning the home; b. doing the washing; c. shopping for food; d. cooking meals; and e. when applicable, looking after children. 												

Not At Work	means a person who does not satisfy the definition of <i>At Work</i> .
Permanent Basis	means the eligible person is engaged and performing all of the income producing duties of their usual occupation (in the case of Employer-Sponsored Members , with their registered <i>employer</i>) and satisfies one of the following conditions: <ul style="list-style-type: none"> a. the Eligible Person is employed on a permanent full time or permanent part-time (in the case of an employer sponsored members with their registered <i>employer</i>) b. the eligible person has been employed as a casual for a minimum period of 1 year (in the case of an employer sponsored members with their <i>employer</i>) c. the eligible person is a contractor working on a fixed term contract of at least 6 months duration, from which they derive a <i>Salary</i> (in the case of an employer sponsored member with their registered <i>employer</i>) whose <i>Salary</i> is paid directly by the employing entity under the contract and is in receipt of superannuation guarantee contributions paid by the employing entity
Partial Disability/ Partially Disabled	means an insured person who, as a result of <i>Illness</i> or <i>Injury</i> , was previously <i>Totally Disabled</i> , is no longer <i>Totally Disabled</i> and: <ul style="list-style-type: none"> a. is performing, or able to perform, one or more of the important income producing duties of their occupation, or is otherwise working; b. is under the regular care, and following the advice of a <i>Medical Practitioner</i>; and c. is earning less than their <i>Pre-Disability Earnings</i> as a result of the <i>Illness</i> or <i>Injury</i> causing <i>Partial Disability</i>
Pre-disability Earnings	means an insured person's monthly rate of <i>Salary</i> immediately before the start of the waiting period.
Salary	means for <ul style="list-style-type: none"> • Employer-Sponsored members, the <i>Salary</i> advised at the annual review date preceding the date that the insured person is determined to be <i>Totally Disabled</i> unless otherwise specified in the employer benefit summary. <i>Salary</i> will comprise base salary unless otherwise specified in the employer benefit summary. Where <i>Salary</i> includes commission and bonuses, the <i>employer</i> must include, when advising <i>Salary</i> on the commencement date and at each annual review date, a three (3) year rolling average of any paid commission or bonuses; and <ul style="list-style-type: none"> ○ Where the Employer-Sponsored Member has not been eligible for commission or bonuses for a period of three (3) years, then the average must be calculated over the shorter period ○ For casuals, an average over twelve (12) months will be used. ○ Benefits paid will be based on the <i>Salary</i> at the last annual review date, unless otherwise specified in the employer benefit summary. • Personal Members, <i>Salary</i> will be determined from the highest average monthly earnings from employment over any consecutive twelve (12) months in the period of three (3) years before the date that the insured Person is determined to be <i>Totally Disabled</i>. <p>Where the period of their employment is less than twelve (12) months, <i>Salary for IP benefit purposes</i> will be determined from the average monthly earnings over their shorter period of employment.</p>

Terminal Illness/ Terminally Ill	means in the opinion of up to two specialist <i>Medical Practitioners</i> , one of which must be approved by the Insurer, the insured person's life expectancy is, due to <i>Illness</i> and regardless of any available treatment, not longer than twelve (12) months.
Totally Disabled Total Disability	means the insured Person, as a result of <i>Illness</i> or <i>Injury</i> : <ul style="list-style-type: none"> a. is unable to perform one or more of the important income producing duties of their occupation; and b. is not working, whether or not for reward; and c. has consulted and is under the regular care, and following the advice, of a <i>Medical Practitioner</i>.
Total and Permanent Disablement / Totally and Permanently Disabled/ TPD	means one of the following: <p>a. Total and Permanent Disablement (Specific Loss) The insured person suffers total and permanent loss of use of:</p> <ul style="list-style-type: none"> i. two (2) limbs; or ii. sight of both eyes; or iii. one (1) limb and sight of one (1) eye. <p>Where "limb" is defined as whole hand or whole foot, and "loss of sight" is defined as:</p> <ul style="list-style-type: none"> i. visual acuity less than 6/60 in both eyes after correction; or ii. a field of vision constricted to 20 degrees or less of arc; or iii. a combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above. <p>b. Total and Permanent Disablement (Occupational) The insured person was less than 65 years of age, working for a minimum of 15 hours per week averaged over the last three (3) months and employed on a <i>Permanent Basis</i> at the <i>Date of Disablement</i>; and</p> <ul style="list-style-type: none"> i. as a result of <i>Illness</i> or <i>Injury</i>, has been absent from and totally unable to engage in such employment for a period of six (6) consecutive months from the <i>Date of Disablement</i>; and ii. in the Insurer's opinion, after consideration of medical and other evidence, the Insurer considers that on the date which is six (6) months after the <i>Date of Disablement</i>, the insured person is unlikely to be able to ever engage in any occupation for which they are reasonably suited by education, training or experience. <p>c. Total and Permanent Disablement (Activities of Daily Living or Cognitive Loss) In the Insurer's opinion, after consideration of medical and other evidence, the insured person is constantly and permanently unable to perform at least two (2) of the following activities without the physical assistance of another person (if they are able to perform that activity on their own by using special equipment the Insurer will not consider them being unable to perform that activity):</p> <ul style="list-style-type: none"> i. Bathing and showering; ii. Dressing and undressing; iii. Eating and drinking; iv. Maintaining of continence with a reasonable level of personal hygiene; v. Getting in and out of bed, a chair or wheelchair, or moving from place to

	<p>place by walking, wheelchair or walking aids.</p> <p>In the Insurer's opinion, the insured person suffers total and permanent deterioration or loss of intellectual capacity that has required the insured person to be under continuous care and supervision by another adult person for at least six (6) consecutive months and that, at the end of that six (6) month period, is likely to require the insured person to be under permanent ongoing continuous care and supervision by another adult person.</p> <p>d. Total and Permanent Disablement (Home Duties)</p> <p>The insured person has been engaged full-time in <i>Normal Domestic Duties</i> in their own residence for more than 6 consecutive months prior to the <i>Date of Disablement</i>; and</p> <ul style="list-style-type: none"> i. has suffered an <i>Illness or Injury</i>; and ii. is unable to engage in all of the <i>Normal Domestic Duties</i> because of that <i>Illness or Injury</i> for a continuous period of at least six (6) consecutive months (this means that, if the insured person is able to perform any <i>Normal Domestic Duty</i>, the insured person does not meet this requirement); and iii. is unable to leave home unaided; and iv. in the Insurer's opinion, after consideration of medical and any other evidence, is incapacitated to such an extent that they are unlikely ever to be able to perform any <i>Normal Domestic Duty</i>, nor able to engage in any occupation for which the insured person is reasonably suited by education, training or experience; and v. is under the regular treatment and following the advice of a <i>Medical Practitioner</i> for the <i>Illness or Injury</i> that prevents the Insured Person from performing <i>Normal Domestic Duties</i>.
Pre-Disability Earnings	means an insured person's monthly rate of <i>Salary</i> immediately before the start of the waiting period
Uninsurable occupation	means an occupation that the Insurer consider to be an unacceptable risk and for which the Insurer will not provide insurance cover for an eligible person.
VISA	means a current and valid Visa issued in accordance with the Migration Act 1958 (Cth) or any amending or replacing Act. It can be a: <ul style="list-style-type: none"> a. Subclass 457 working Visa; or b. Subclass 457 working Visa (with a 8107 condition); or c. Spouse Visa (Spouse of a permanent Australian Resident on a two year temporary stay Visa) without a 'no work' condition.

5. Premiums

Premiums for your insurance cover will be deducted from your e-Clipse Super account monthly in advance. You are responsible for ensuring that you have sufficient money in your account to pay for any required costs for insurance cover before those costs are due to be paid. Where you have insufficient money in your account to pay the full amount of any premium or costs due, your cover may lapse and you risk losing all benefits of that insurance cover.

Where you have received taxable contributions into your e-Clipse Super account, you will generally receive the benefit of any tax deduction for those insurance premiums or costs that the Trustee is able to claim when they complete the taxation return for the fund for that financial year.

Premiums calculations are based on the following factors:

- your age next birthday
- type of cover selected, being Death, Death and TPD, or Income Protection
- any waiting or benefit periods (Income Protection cover only)
- whether you have been accepted on an individual basis or automatically (different premium tables apply)
- gender
- smoking status
- amount of cover
- occupation, and
- any loadings, restrictions or other amount as assessed and advised by the Insurer.

Premiums are calculated at the commencement date of your cover, and then recalculated every 1 July of each subsequent year based on your age next birthday at that date. To calculate the annual premium you need to:

- refer to the relevant premium table in this Guide for the cover type you have selected, your smoking status and whether you were individually assessed or automatically accepted
- look up the premium applicable per \$1,000 of cover for your gender and age next birthday (and if Income Protection cover, the relevant waiting and benefit periods)
- multiply this by the relevant total loading [the loading must include the promoter fee too, so is not just occupational]
- multiply this result by the amount of cover you have selected (in the case of Income Protection the amount of annual benefit), and
- divide this result by \$1,000 to equal the annual premium

Premium rates include a loading payable to the Promoter and your licensed financial adviser to cover the additional costs associated with providing and placing Insurance.

Premium savings are generally available to non-smokers. Where required, you must declare your smoking status in the Personal Statement when applying for cover.

Stamp duty on Income Protection premiums

The stamp duty rate to be added to all Income Protection premium rates is based on where you live, as follows:

State or Territory	Stamp duty rate
New South Wales	5.0%
Queensland	7.5%
Tasmania	8.0%
Australian Capital Territory, Northern Territory, Victoria and Western Australia	10.0%
South Australia	11.0%

What are the occupational categories?

There are five occupational categories for calculating premiums (see below). The occupational categories listed below are to be used as a guide only. The final determination is at the Insurer's discretion. The Insurer determines your occupational classification from the information you provide on your application for cover. If you change occupations or believe your current occupational classification is incorrect, it is your responsibility to contact us immediately.

Professional

University qualified white collar professionals using their qualification, for which membership of a professional or government body is necessary as a requisite for practising in the occupation. For example, a lawyer, an accountant, etc. It also includes persons working in a strictly clerical and business environment where the work is of a sedentary nature, who've held the position in a well-established business or organisation for at least two years and their net earned income exceeds \$100,000 per annum.

It doesn't include persons who perform manual work, supervise manual workers or need to get out and about on a regular basis as these are generally customer facing occupations requiring regular direct customer contact.

White Collar

Workers where the work is of wholly a sedentary nature, in an office environment and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualifications and involve light physical work.

Light Blue/Grey

Includes most occupations which don't involve manual work and aren't included in Professional or White Collar categories. This includes people who aren't limited to an office environment involving purely desk type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally "customer-facing occupations", for example salespersons, some shopkeepers and field surveyors.

Skilled Blue Collar

Includes occupations involving light manual work performed by skilled craftspeople or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing, for example qualified mechanics or auto electricians. Unskilled or semi-skilled workers involved even in light manual work aren't included in this occupation category.

Heavy Blue Collar

Includes occupations involved in heavy manual work performed by semi-skilled or unskilled workers. It also includes light manual work performed by semi-skilled workers.

Appendix 1- Personal Division (Non Smoker) rates for \$1,000 cover

ANB	Death Only		ANB	TPD Only	
	Male	Female		Male	Female
16	0.4850	0.2910	16	0.0162	0.0376
17	0.5821	0.3449	17	0.0194	0.0445
18	0.6209	0.3794	18	0.0388	0.0445
19	0.6791	0.4139	19	0.0776	0.0501
20	0.6881	0.4204	20	0.0724	0.0626
21	0.6726	0.3622	21	0.0841	0.1168
22	0.6364	0.3363	22	0.0931	0.1085
23	0.5833	0.3083	23	0.0996	0.1085
24	0.5568	0.2964	24	0.1086	0.0869
25	0.5303	0.2479	25	0.1193	0.1280
26	0.4915	0.2727	26	0.1423	0.0912
27	0.4915	0.2608	27	0.1164	0.0826
28	0.4786	0.2587	28	0.1293	0.0946
29	0.4753	0.2587	29	0.1423	0.1078
30	0.4618	0.2622	30	0.1552	0.1335
31	0.4618	0.2823	31	0.1475	0.1460
32	0.4482	0.2823	32	0.1597	0.1752
33	0.4695	0.2921	33	0.1720	0.1627
34	0.4695	0.3192	34	0.1894	0.1836
35	0.5057	0.3380	35	0.2024	0.2079
36	0.5057	0.3755	36	0.2212	0.2295
37	0.5432	0.4131	37	0.2561	0.2601
38	0.5982	0.4172	38	0.2910	0.2976
39	0.6144	0.4520	39	0.3376	0.3359
40	0.6629	0.5042	40	0.3842	0.3797
41	0.6952	0.5389	41	0.4068	0.4235
42	0.7437	0.5911	42	0.4508	0.4965
43	0.7887	0.6512	43	0.5046	0.5551
44	0.8555	0.6980	44	0.5603	0.6283
45	0.9467	0.7736	45	0.6588	0.7160
46	1.0566	0.8564	46	0.7041	0.8037
47	1.1591	0.9398	47	0.7861	0.8827
48	1.2452	1.0184	48	0.9511	1.0030
49	1.4165	1.1210	49	1.0634	1.1627
50	1.6287	1.2580	50	1.2529	1.3595
51	1.8472	1.4300	51	1.4227	1.6002
52	2.1087	1.6149	52	1.6100	1.8225
53	2.3478	1.7861	53	1.9147	2.1624
54	2.6262	1.9744	54	2.2972	2.5190
55	2.8689	2.1697	55	2.7920	2.9160
56	3.0907	2.3407	56	3.3806	3.3529
57	3.5830	2.6657	57	4.0522	3.8415
58	3.9325	2.9290	58	4.7795	4.3562
59	4.3801	3.1565	59	5.6653	4.9775
60	4.8802	3.4968	60	6.7088	5.7441
61	5.5353	3.9101	61	8.0149	6.7243
62	6.1851	4.2795	62	8.8975	7.6166
63	7.0016	4.7465	63	10.0202	8.7309
64	7.6071	5.1456	64	11.1082	9.8568
65	8.5907	5.6927	65	12.4775	10.9025
66	9.7383	6.3296	66	14.4514	12.0298
67	11.0335	7.0050	67	16.7100	12.9955
68	12.4926	7.7383	68	19.2921	14.1948
69	14.0993	8.5488	69	22.2381	15.9766
70	15.9190	9.3979	70	25.5774	17.9178

Appendix 2- Personal Division (Smoker) rates for \$1,000 cover

ANB	Death Only		ANB	TPD only	
	Male	Female		Male	Female
16	0.6469	0.3752	16	0.0235	0.0545
17	0.7762	0.4447	17	0.0282	0.0646
18	0.9002	0.5066	18	0.0570	0.0654
19	1.0401	0.6032	19	0.1134	0.0732
20	1.0726	0.6044	20	0.1018	0.0879
21	1.0644	0.5281	21	0.1175	0.1633
22	1.0350	0.5080	22	0.1247	0.1453
23	0.9548	0.4596	23	0.1325	0.1443
24	0.9253	0.4630	24	0.1431	0.1145
25	0.8991	0.3721	25	0.1551	0.1663
26	0.8527	0.4370	26	0.1895	0.1214
27	0.8581	0.4180	27	0.1555	0.1104
28	0.8700	0.4151	28	0.1804	0.1319
29	0.9049	0.4324	29	0.2035	0.1542
30	0.9294	0.4465	30	0.2126	0.1829
31	0.9983	0.5017	31	0.2178	0.2157
32	0.9765	0.5126	32	0.2378	0.2609
33	1.0380	0.5331	33	0.2528	0.2392
34	1.0420	0.6084	34	0.2794	0.2709
35	1.1131	0.6334	35	0.2951	0.3032
36	1.0915	0.6881	36	0.3077	0.3257
37	1.1437	0.7655	37	0.3427	0.3519
38	1.2915	0.8289	38	0.3926	0.4415
39	1.3253	0.9176	39	0.4493	0.5369
40	1.4481	1.0092	40	0.5125	0.6080
41	1.5265	1.0702	41	0.5381	0.6728
42	1.6307	1.1721	42	0.5920	0.7821
43	1.7569	1.2878	43	0.6668	0.8804
44	1.9253	1.3779	44	0.7423	0.9991
45	2.1555	1.5570	45	0.8715	1.1362
46	2.4079	1.7498	46	0.9326	1.2766
47	2.6334	1.8962	47	1.0394	1.3998
48	2.9019	2.0528	48	1.2861	1.5602
49	3.2944	2.2299	49	1.4387	1.8088
50	3.8504	2.4657	50	1.7281	2.0626
51	4.3224	2.7571	51	1.9483	2.3660
52	4.9427	3.0778	52	2.2349	2.7070
53	5.4072	3.3841	53	2.6511	3.1434
54	5.8890	3.7506	54	3.1595	3.5690
55	6.2137	4.2125	55	3.7987	4.0474
56	6.5021	4.4302	56	4.6014	4.6094
57	7.4483	4.8179	57	5.6201	5.3279
58	8.0266	5.0772	58	6.7600	6.1614
59	8.6962	5.3389	59	8.0680	7.0885
60	9.3951	5.7540	60	9.5499	8.1767
61	10.3544	6.3178	61	11.3775	9.5454
62	11.2293	6.7684	62	12.5943	10.7812
63	12.3830	7.3698	63	14.1252	12.3077
64	13.1111	7.8309	64	15.6075	13.8491
65	14.4213	8.4675	65	17.3566	15.1658
66	16.3478	9.4147	66	20.1023	16.7339
67	18.5220	10.4194	67	23.2441	18.0772
68	20.9714	11.5101	68	26.8359	19.7455
69	23.6685	12.7156	69	30.9340	22.2240
70	26.7234	13.9786	70	35.5790	24.9243

Appendix 3- Personal Division (Smoker) IP - 2 year benefit period

ANB	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
17	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
18	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
19	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
20	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
21	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
22	3.5508	5.3262	2.7810	4.1715	1.3054	1.8929
23	3.6315	5.4876	2.7810	4.2709	1.3054	1.8929
24	3.7122	5.5683	2.8804	4.2709	1.3054	1.9582
25	3.7929	5.6490	2.8804	4.3702	1.3054	1.8929
26	3.7777	5.6665	2.7290	4.1441	1.3529	2.0650
27	3.7596	5.6812	2.7764	4.1131	1.4656	2.1599
28	3.9087	5.7781	2.7191	4.0786	1.4953	2.2430
29	3.9742	5.9613	2.7647	4.1470	1.6021	2.4032
30	4.1275	6.1474	2.8102	4.2154	1.7089	2.5634
31	4.1945	6.2471	2.8558	4.2837	1.7849	2.6773
32	4.2614	6.4374	2.9014	4.3521	1.8134	2.7200
33	4.4204	6.6307	3.0603	4.6471	1.8418	2.7628
34	4.5823	6.9202	3.2227	4.8341	1.9638	2.8990
35	4.7470	7.1205	3.3887	5.0246	1.9938	2.9432
36	4.9369	7.4054	3.5055	5.2583	2.0887	3.0381
37	5.1268	7.6902	3.7392	5.4920	2.0887	3.1330
38	5.2217	7.8801	3.8561	5.7257	2.1836	3.2280
39	5.4116	8.1649	4.0898	6.0762	2.2786	3.4179
40	5.6015	8.4497	4.2066	6.4268	2.3735	3.5128
41	5.9813	8.9244	4.5572	6.7773	2.4685	3.7976
42	6.2661	9.4941	4.7909	7.2447	2.6583	3.9875
43	6.6458	9.9688	5.1414	7.7121	2.8482	4.2723
44	7.0256	10.5384	5.4920	8.1795	3.0381	4.5572
45	7.5003	11.2030	5.8425	8.7638	3.3229	4.9369
46	7.8801	11.8676	6.3099	9.4649	3.5128	5.3167
47	8.3548	12.6271	6.7773	10.0491	3.8926	5.7914
48	8.9244	13.3866	7.2447	10.8671	4.1774	6.2661
49	9.4941	14.2411	7.8290	11.6850	4.5572	6.8357
50	10.1586	15.2854	8.4132	12.6198	5.0319	7.5003
51	11.1081	16.6146	9.2312	13.9052	5.6015	8.3548
52	12.0575	18.1337	10.1660	15.3074	6.2661	9.3991
53	13.1967	19.8426	11.3345	16.9433	7.0256	10.5384
54	14.4310	21.6465	12.5030	18.8129	7.8801	11.8676
55	15.8551	23.7352	13.9052	20.9162	8.9244	13.3866
56	17.3741	26.1087	15.5411	23.3700	10.0637	15.0956
57	19.0831	28.6721	17.1748	25.8049	11.2979	16.9944
58	20.9819	31.5203	18.8837	28.3683	12.8170	19.1780
59	23.1655	34.7483	20.8490	31.2734	14.4310	21.6465
60	25.5390	38.2611	22.9851	34.4350	16.3298	24.4947
61	27.7227	41.5840	24.9504	37.4256	18.1337	27.1530
62	30.0962	45.1917	27.0866	40.6726	20.1274	30.0962
63	32.5646	48.8944	29.3082	44.0050	22.1212	33.2292
64	22.5959	33.7989	20.3363	30.4190	12.2473	18.4185
65	11.0946	16.5953	9.9851	14.9357	3.8916	5.8525

Appendix 4- Personal Division (Smoker) IP - 5 year benefit period

ANB	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.3585	6.0283	3.0931	4.5887	1.8277	2.0822
17	4.4392	6.1256	3.1468	4.5887	1.8545	2.0822
18	4.5219	6.2250	3.2019	4.5887	1.8819	2.0822
19	4.6066	6.3266	3.2582	4.5887	1.9099	2.1069
20	4.6934	6.4304	3.3159	4.5887	1.9384	2.1376
21	4.7824	6.5365	3.3749	4.5887	1.9675	2.1690
22	4.6896	6.6450	3.2671	4.5887	2.0292	2.2009
23	4.6108	6.7559	3.1736	4.6980	1.9969	2.2335
24	4.5461	6.8692	3.1684	4.6980	1.8883	2.2213
25	4.4956	6.9850	3.1684	4.8072	1.7949	2.2084
26	4.4595	7.1034	3.0019	4.7192	1.7907	2.2715
27	4.4988	7.3217	3.0540	4.9027	1.7514	2.3843
28	4.5774	7.6077	3.0102	5.1084	1.7316	2.5047
29	4.6944	7.9599	3.0682	5.3392	1.7623	2.6435
30	4.8486	8.3769	3.1521	5.5983	1.8798	2.8197
31	5.0392	8.8575	3.2616	5.8888	1.9634	2.9451
32	5.2656	9.4003	3.3962	6.2138	1.9947	2.9921
33	5.5274	10.0043	3.5559	6.5765	2.0260	3.0390
34	5.8247	10.6686	3.7410	6.9800	2.1602	3.1889
35	6.0343	11.1645	3.9126	7.2790	2.1931	3.3242
36	6.2653	11.6879	4.1063	7.6053	2.2976	3.5227
37	6.5163	12.2351	4.3228	7.9592	2.2976	3.7225
38	6.7864	12.8025	4.5629	8.3406	2.4020	4.0052
39	7.0749	13.3868	4.8277	8.7493	2.5064	4.3401
40	7.5491	14.3031	5.1735	9.3934	2.6109	4.7328
41	7.8849	14.9345	5.4972	9.8705	2.7362	5.1888
42	8.4312	15.9387	5.9152	10.6153	3.0046	5.7129
43	9.0239	16.9998	6.3771	11.4224	3.3138	6.3098
44	9.6672	18.1206	6.8877	12.2949	3.6693	6.9839
45	10.3658	19.3042	7.4526	13.2364	4.0773	7.7389
46	11.3781	21.0219	8.1638	14.5743	4.5446	8.5782
47	12.2236	22.3744	8.8638	15.6894	5.0788	9.5046
48	13.4373	24.3353	9.7412	17.2618	5.6883	10.5206
49	14.7801	26.4503	10.7212	18.9778	6.3821	11.6277
50	16.2677	28.7338	11.8167	20.8480	7.1702	12.8271
51	17.9178	31.2028	13.0416	22.8838	8.0632	14.1190
52	19.7508	33.8765	14.4117	25.0978	9.0727	15.5031
53	21.3624	36.0562	15.7867	26.9639	10.2111	16.9781
54	23.1352	38.3952	17.3135	28.9565	11.4918	18.7370
55	25.0885	40.9125	19.0087	31.0832	12.9288	20.6164
56	27.2440	43.6300	20.8906	33.3531	14.5372	22.6146
57	29.6264	46.5729	22.9796	35.7757	16.3329	24.7286
58	32.2637	49.7702	25.2981	38.3622	18.3326	26.9543
59	35.1883	53.2551	27.8710	41.1253	20.5536	29.7205
60	38.4369	57.0661	30.7256	44.0795	23.0144	32.6475
61	39.1305	56.7923	32.1424	46.8158	24.4461	34.3892
62	36.7408	54.6752	31.6529	46.4450	24.0632	34.6435
63	32.5646	48.8944	29.3082	44.0050	22.1212	33.2292
64	22.5959	33.7989	20.3363	30.4190	12.2473	18.4185
65	11.0946	16.5953	9.9851	14.9357	3.8916	5.8525

Appendix 5- Personal Division (Smoker) IP - to age 65

ANB	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	5.2555	7.4391	3.9340	5.8846	3.2794	3.9885
17	5.5607	8.0100	4.1597	6.3447	3.4633	4.3133
18	5.7624	8.2787	4.3119	6.5587	3.5920	4.4604
19	5.9797	8.5600	4.4717	6.7726	3.7207	4.5923
20	6.2021	8.8454	4.6366	6.9981	3.8556	4.7446
21	6.4401	9.1351	4.7842	7.2258	4.0277	4.8968
22	6.2867	9.4374	4.6890	7.4605	3.8909	5.0490
23	6.4503	9.8925	4.6144	7.8878	3.7766	5.2013
24	6.6200	10.2085	4.5457	8.1468	3.6986	5.3572
25	6.6698	10.6886	4.5044	8.6038	3.6128	5.7200
26	6.7520	11.0530	4.5077	8.7110	3.7591	5.7138
27	6.9515	11.5962	4.7628	9.4843	3.8056	6.3856
28	7.3601	12.4062	4.8935	10.0436	3.9026	6.8146
29	7.6738	13.1142	5.0383	10.6247	4.0109	7.1944
30	8.2163	14.1547	5.2194	11.2472	4.1590	7.5320
31	8.6418	15.1031	5.4473	12.2716	4.3193	7.8642
32	8.9161	16.3891	5.7219	12.6559	4.5339	8.2018
33	9.6677	17.5100	6.0090	14.1467	4.7814	8.5816
34	10.2273	18.9919	6.5847	15.0119	5.3314	9.3091
35	11.1198	20.3085	6.9452	15.9521	5.6786	9.8214
36	12.0537	21.9503	7.3560	16.9124	6.2501	10.3567
37	12.7709	24.0378	8.0499	18.4246	6.2287	11.4132
38	13.5880	25.5735	8.5456	19.5822	6.8852	12.1995
39	14.7160	27.4859	9.3495	21.2374	7.2349	13.4835
40	15.6127	29.4878	9.9434	23.0210	7.7311	14.5668
41	17.0986	31.4103	10.8384	24.9198	8.2421	16.1342
42	18.0695	33.7281	11.5218	26.8400	9.1337	17.4539
43	19.3833	35.3402	12.5643	28.3393	9.7257	19.3640
44	20.7520	37.3276	13.3206	30.4642	10.7043	21.7455
45	22.1324	39.6751	14.6815	32.5831	11.7356	23.9886
46	23.3081	41.6193	16.0929	34.6853	12.5288	26.3996
47	24.8398	43.5058	17.2628	36.9358	13.7128	28.8317
48	26.8055	46.6521	18.6721	39.0579	15.1077	30.8258
49	28.8942	50.2253	20.2570	41.7106	16.7193	33.3873
50	31.3905	53.7603	22.0018	43.7643	18.0680	36.4395
51	33.8243	57.5480	23.6866	46.0280	19.5617	39.0503
52	36.0443	60.8614	25.3641	48.1570	21.1845	42.0187
53	38.5925	64.8124	27.4181	50.0382	23.0739	44.8328
54	41.1725	67.9411	29.1589	52.0651	24.7250	47.8308
55	44.2697	71.9187	31.1857	53.7761	26.6525	50.4449
56	47.3905	75.9583	34.1308	56.6584	28.7046	52.6369
57	50.4232	79.6175	36.9332	59.1739	30.8411	54.3158
58	53.1504	81.7959	39.4733	61.0966	33.2895	55.5628
59	55.9346	83.2681	42.0579	62.3732	34.7744	55.8336
60	57.6825	83.5022	43.8579	62.5812	36.1891	55.4437
61	58.4508	82.3037	44.8592	61.5595	36.5741	53.5470
62	57.5240	79.0945	44.4656	58.8666	35.9243	49.9047
63	53.9760	72.6809	41.9042	53.6386	33.2629	44.2312
64	22.5959	33.7989	20.3363	30.4190	12.2473	18.4185
65	11.0946	16.5953	9.9851	14.9357	3.8916	5.8525

Appendix 6- Personal Division (Non Smoker) IP - 2 year benefit period

ANB	30 day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
17	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
18	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
19	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
20	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
21	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
22	2.8406	4.2609	2.2248	3.3372	1.0443	1.5143
23	2.9052	4.3901	2.2248	3.4167	1.0443	1.5143
24	2.9697	4.4546	2.3043	3.4167	1.0443	1.5665
25	3.0343	4.5192	2.3043	3.4962	1.0443	1.5143
26	3.0221	4.5332	2.1832	3.3153	1.0823	1.6520
27	3.0077	4.5450	2.2211	3.2905	1.1725	1.7279
28	3.1270	4.6225	2.1753	3.2629	1.1963	1.7944
29	3.1794	4.7691	2.2117	3.3176	1.2817	1.9225
30	3.3020	4.9179	2.2482	3.3723	1.3671	2.0507
31	3.3556	4.9977	2.2847	3.4270	1.4279	2.1419
32	3.4091	5.1500	2.3211	3.4817	1.4507	2.1760
33	3.5363	5.3045	2.4482	3.7177	1.4735	2.2102
34	3.6658	5.5362	2.5782	3.8673	1.5711	2.3192
35	3.7976	5.6964	2.7109	4.0196	1.5950	2.3545
36	3.9495	5.9243	2.8044	4.2066	1.6710	2.4305
37	4.1014	6.1522	2.9914	4.3936	1.6710	2.5064
38	4.1774	6.3041	3.0848	4.5805	1.7469	2.5824
39	4.3293	6.5319	3.2718	4.8610	1.8229	2.7343
40	4.4812	6.7598	3.3653	5.1414	1.8988	2.8102
41	4.7850	7.1395	3.6457	5.4218	1.9748	3.0381
42	5.0129	7.5953	3.8327	5.7958	2.1267	3.1900
43	5.3167	7.9750	4.1131	6.1697	2.2786	3.4179
44	5.6205	8.4307	4.3936	6.5436	2.4305	3.6457
45	6.0002	8.9624	4.6740	7.0110	2.6583	3.9495
46	6.3041	9.4941	5.0479	7.5719	2.8102	4.2533
47	6.6838	10.1017	5.4218	8.0393	3.1141	4.6331
48	7.1395	10.7093	5.7958	8.6936	3.3419	5.0129
49	7.5953	11.3929	6.2632	9.3480	3.6457	5.4686
50	8.1269	12.2284	6.7306	10.0958	4.0255	6.0002
51	8.8864	13.2917	7.3849	11.1241	4.4812	6.6838
52	9.6460	14.5069	8.1328	12.2459	5.0129	7.5193
53	10.5574	15.8741	9.0676	13.5546	5.6205	8.4307
54	11.5448	17.3172	10.0024	15.0503	6.3041	9.4941
55	12.6841	18.9881	11.1241	16.7329	7.1395	10.7093
56	13.8993	20.8869	12.4328	18.6960	8.0510	12.0764
57	15.2665	22.9377	13.7398	20.6439	9.0383	13.5955
58	16.7855	25.2162	15.1070	22.6946	10.2536	15.3424
59	18.5324	27.7986	16.6792	25.0188	11.5448	17.3172
60	20.4312	30.6089	18.3881	27.5480	13.0638	19.5957
61	22.1781	33.2672	19.9603	29.9405	14.5069	21.7224
62	24.0769	36.1534	21.6692	32.5381	16.1019	24.0769
63	26.0517	39.1155	23.4465	35.2040	17.6969	26.5834
64	18.0767	27.0391	16.2690	24.3352	9.7979	14.7348
65	8.8757	13.2762	7.9881	11.9486	3.1133	4.6820

Appendix 7- Personal Division (Non Smoker) IP - 5 year benefit period

ANB	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	3.4868	4.8226	2.4744	3.6710	1.4621	1.6657
17	3.5513	4.9005	2.5175	3.6710	1.4836	1.6657
18	3.6175	4.9800	2.5615	3.6710	1.5055	1.6657
19	3.6853	5.0613	2.6066	3.6710	1.5279	1.6855
20	3.7547	5.1443	2.6527	3.6710	1.5507	1.7101
21	3.8259	5.2292	2.6999	3.6710	1.5740	1.7352
22	3.7517	5.3160	2.6137	3.6710	1.6233	1.7607
23	3.6886	5.4047	2.5389	3.7584	1.5975	1.7868
24	3.6368	5.4953	2.5347	3.7584	1.5106	1.7771
25	3.5965	5.5880	2.5347	3.8458	1.4359	1.7668
26	3.5676	5.6827	2.4015	3.7753	1.4326	1.8172
27	3.5990	5.8574	2.4432	3.9222	1.4011	1.9075
28	3.6620	6.0862	2.4082	4.0867	1.3853	2.0037
29	3.7555	6.3679	2.4545	4.2714	1.4099	2.1148
30	3.8789	6.7016	2.5217	4.4786	1.5039	2.2558
31	4.0313	7.0860	2.6093	4.7110	1.5707	2.3560
32	4.2125	7.5202	2.7169	4.9710	1.5958	2.3936
33	4.4220	8.0034	2.8447	5.2612	1.6208	2.4312
34	4.6597	8.5349	2.9928	5.5840	1.7282	2.5511
35	4.8274	8.9316	3.1301	5.8232	1.7545	2.6593
36	5.0122	9.3504	3.2851	6.0842	1.8381	2.8181
37	5.2131	9.7881	3.4583	6.3674	1.8381	2.9780
38	5.4291	10.2420	3.6503	6.6725	1.9216	3.2042
39	5.6599	10.7095	3.8622	6.9994	2.0051	3.4721
40	6.0393	11.4424	4.1388	7.5147	2.0887	3.7863
41	6.3079	11.9476	4.3978	7.8964	2.1890	4.1510
42	6.7450	12.7510	4.7322	8.4922	2.4037	4.5703
43	7.2191	13.5999	5.1017	9.1379	2.6511	5.0478
44	7.7337	14.4965	5.5102	9.8359	2.9354	5.5871
45	8.2926	15.4434	5.9621	10.5891	3.2618	6.1911
46	9.1025	16.8175	6.5310	11.6594	3.6357	6.8625
47	9.7789	17.8995	7.0910	12.5515	4.0631	7.6037
48	10.7498	19.4683	7.7929	13.8095	4.5506	8.4165
49	11.8241	21.1602	8.5770	15.1822	5.1057	9.3022
50	13.0141	22.9871	9.4533	16.6784	5.7361	10.2616
51	14.3343	24.9622	10.4333	18.3070	6.4505	11.2952
52	15.8006	27.1012	11.5294	20.0782	7.2581	12.4025
53	17.0899	28.8449	12.6294	21.5711	8.1689	13.5825
54	18.5082	30.7161	13.8508	23.1652	9.1934	14.9896
55	20.0708	32.7300	15.2069	24.8666	10.3430	16.4931
56	21.7952	34.9040	16.7125	26.6824	11.6298	18.0916
57	23.7011	37.2584	18.3837	28.6205	13.0663	19.7829
58	25.8110	39.8162	20.2385	30.6898	14.6660	21.5634
59	28.1506	42.6041	22.2968	32.9003	16.4429	23.7764
60	30.7495	45.6529	24.5805	35.2636	18.4115	26.1180
61	31.3044	45.4339	25.7140	37.4527	19.5569	27.5114
62	29.3926	43.7401	25.3223	37.1560	19.2506	27.7148
63	26.0517	39.1155	23.4465	35.2040	17.6969	26.5834
64	18.0767	27.0391	16.2690	24.3352	9.7979	14.7348
65	8.8757	13.2762	7.9881	11.9486	3.1133	4.6820

Appendix 8- Personal Division (Non Smoker) IP – to age 65

Age Next	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.8972	6.9882	3.6530	5.6044	3.1232	3.7312
17	5.1816	7.5246	3.8626	6.0426	3.2984	4.0350
18	5.3695	7.7770	4.0039	6.2464	3.4210	4.1726
19	5.5720	8.0412	4.1523	6.4501	3.5436	4.2961
20	5.7793	8.3093	4.3054	6.6648	3.6720	4.4385
21	6.0010	8.5815	4.4425	6.8817	3.8359	4.5809
22	6.0010	8.8654	4.3540	7.1052	3.7056	4.7233
23	6.0203	9.1651	4.2848	7.3374	3.5968	4.8657
24	6.0444	9.4688	4.2322	7.5785	3.5225	5.0224
25	6.1022	9.7725	4.1938	7.8216	3.4407	5.1838
26	6.1649	10.0919	4.1738	8.0736	3.4011	5.3452
27	6.3336	10.5730	4.2336	8.5359	3.4432	5.7676
28	6.5601	11.1291	4.3289	9.0135	3.5124	6.1332
29	6.8397	11.7837	4.4569	9.5350	3.6098	6.4750
30	7.1674	12.5370	4.6172	10.0936	3.7431	6.7788
31	7.5386	13.3770	4.8187	10.6983	3.8874	7.0778
32	7.9676	14.3116	5.0617	11.3578	4.0805	7.3816
33	8.4592	15.3212	5.3414	12.0764	4.3032	7.7234
34	8.9750	16.4255	5.6440	12.8674	4.5697	8.1079
35	9.5630	17.6007	5.9873	13.7262	4.8674	8.5542
36	10.1993	18.8548	6.3752	14.6574	5.1138	9.0621
37	10.8789	20.1798	6.7921	15.6805	5.3794	9.6839
38	11.6115	21.5680	7.2508	16.7848	5.6878	10.4055
39	12.3924	23.0114	7.7468	17.9701	6.0291	11.2362
40	13.2311	24.5179	8.2861	19.2540	6.4941	12.2046
41	14.1131	26.0638	8.8930	20.6233	6.9741	13.3107
42	15.0579	27.6571	9.5547	22.0781	7.5027	14.5449
43	16.0604	29.2819	10.2799	23.6161	8.1047	15.9215
44	17.1064	30.9382	11.0533	25.2418	9.0317	18.1212
45	18.2102	32.6143	12.0388	26.9354	9.7237	19.8367
46	19.3767	34.2943	13.1127	28.6903	10.4971	21.6854
47	20.6058	35.9822	14.2864	30.4935	11.3715	23.6325
48	22.2429	38.7113	15.3593	32.3382	12.7042	25.6882
49	23.9822	41.5196	16.6289	34.2027	13.9328	27.8227
50	25.8165	44.4107	18.0292	36.0650	14.9999	29.9819
51	27.7533	47.3538	19.4889	37.9054	16.2462	32.3940
52	29.8004	50.3461	20.9910	39.7020	17.6538	34.8034
53	31.9291	53.3384	22.6128	41.4109	19.0203	37.1587
54	34.1298	56.3196	24.2537	43.0103	20.5545	39.4126
55	36.5821	59.5487	25.9444	44.4629	22.1159	41.5007
56	39.1036	62.7001	28.2285	46.7432	23.8302	43.3675
57	41.6430	65.6449	30.5020	48.7891	25.6577	44.9092
58	44.0114	67.5063	32.6861	50.4231	27.3713	45.9356
59	46.0773	68.7076	34.6461	51.4664	28.8261	46.2831
60	47.6041	68.9981	36.1950	51.7110	29.8771	45.7732
61	48.2419	68.0227	37.0242	50.8780	30.2550	44.1857
62	47.5435	65.3028	36.7508	48.6020	29.6545	41.2462
63	44.6915	59.9794	34.6962	44.2648	27.5525	36.5223
64	18.0767	27.0391	16.2690	24.3352	9.7979	14.7348
65	8.8757	13.2762	7.9881	11.9486	3.1133	4.6820

Appendix 9- Employer Supported – Death & TPD Rates

	Death Only			TPD Only	
ANB	Male	Female	ANB	Male	Female
16	0.4850	0.1878	16	0.0162	0.0188
17	0.5821	0.2225	17	0.0194	0.0223
18	0.6209	0.2448	18	0.0388	0.0223
19	0.6791	0.2670	19	0.0776	0.0223
20	0.6881	0.2712	20	0.0724	0.0209
21	0.6726	0.2337	21	0.0841	0.0389
22	0.6364	0.2170	22	0.0931	0.0362
23	0.5833	0.1989	23	0.0996	0.0362
24	0.5568	0.1912	24	0.1086	0.0348
25	0.5303	0.1599	25	0.1193	0.0640
26	0.4915	0.1759	26	0.1423	0.0480
27	0.4915	0.1683	27	0.1164	0.0459
28	0.4786	0.1669	28	0.1293	0.0556
29	0.4527	0.1669	29	0.1423	0.0695
30	0.4398	0.1808	30	0.1552	0.0834
31	0.4398	0.1947	31	0.1552	0.0974
32	0.4268	0.1947	32	0.1681	0.1252
33	0.4268	0.2086	33	0.1811	0.1252
34	0.4268	0.2364	34	0.1993	0.1530
35	0.4398	0.2503	35	0.2130	0.1808
36	0.4398	0.2782	36	0.2458	0.2086
37	0.4527	0.3060	37	0.2846	0.2364
38	0.4786	0.3338	38	0.3234	0.2782
39	0.4915	0.3616	39	0.3751	0.3199
40	0.5303	0.4033	40	0.4268	0.3616
41	0.5562	0.4312	41	0.4786	0.4033
42	0.5950	0.4729	42	0.5303	0.4729
43	0.6465	0.5338	43	0.5937	0.5338
44	0.7129	0.5816	44	0.6591	0.6100
45	0.7889	0.6446	45	0.7750	0.7019
46	0.8661	0.7019	46	0.8801	0.7879
47	0.9273	0.7519	47	0.9826	0.8654
48	0.9962	0.8147	48	1.1190	0.9552
49	1.0896	0.8623	49	1.2510	1.0570
50	1.2065	0.9318	50	1.3921	1.1822
51	1.3194	1.0214	51	1.5807	1.3335
52	1.4543	1.1138	52	1.7889	1.5188
53	1.5972	1.2150	53	2.0155	1.6634
54	1.7508	1.3163	54	2.2972	1.8659
55	1.9126	1.4464	55	2.5381	2.0829
56	2.0605	1.5605	56	2.8171	2.3124
57	2.2394	1.6660	57	3.1171	2.5610
58	2.3833	1.7969	58	3.4139	2.7747
59	2.5766	1.8901	59	3.7769	3.0167
60	2.7887	2.0449	60	4.1930	3.3396
61	3.0752	2.2343	61	4.7146	3.7357
62	3.3433	2.4178	62	5.2338	4.1171
63	3.6850	2.6370	63	5.8943	4.5952
64	4.0037	2.8272	64	6.5343	5.0547
65	4.4055	3.0772	65	7.3397	5.5910
66	4.9940	3.4214	66	8.5008	6.1691
67	5.6582	3.7865	67	9.8294	6.6643
68	6.4065	4.1829	68	11.3483	7.2793
69	7.2304	4.6210	69	13.0813	8.1931
70	8.1636	5.0799	70	15.0455	9.1885

Appendix 10- Employer Supported - 2 year Benefit Period (IP)

Age Next	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	2.1948	3.2922	1.4133	2.1199	0.5883	0.8825
17	2.1948	3.2922	1.4133	2.1199	0.5883	0.8825
18	2.1948	3.2922	1.4606	2.1909	0.6018	0.9027
19	2.1948	3.2922	1.4741	2.2112	0.6086	0.9129
20	2.1520	3.2280	1.4944	2.2417	0.6154	0.9230
21	2.2072	3.3108	1.5147	2.2721	0.6221	0.9332
22	2.2072	3.3108	1.5012	2.2518	0.6018	0.9027
23	2.2692	3.4039	1.4944	2.2417	0.5815	0.8723
24	2.2899	3.4349	1.4877	2.2315	0.5613	0.8419
25	2.3244	3.4866	1.4809	2.2214	0.5545	0.8317
26	2.2692	3.4039	1.4809	2.2214	0.5410	0.8115
27	2.2072	3.3108	1.5012	2.2518	0.5477	0.8216
28	2.2072	3.3108	1.5350	2.3025	0.5613	0.8419
29	2.2072	3.3108	1.5891	2.3837	0.5748	0.8622
30	2.2692	3.4039	1.6567	2.4851	0.5815	0.8723
31	2.2899	3.4349	1.7311	2.5967	0.6018	0.9027
32	2.3520	3.5280	1.8123	2.7184	0.6154	0.9230
33	2.4279	3.6418	1.9137	2.8705	0.6424	0.9636
34	2.5451	3.8177	2.0151	3.0227	0.6627	0.9940
35	2.6643	3.9964	2.1368	3.2053	0.6965	1.0448
36	2.8333	4.2500	2.2653	3.3980	0.7668	1.1502
37	3.0092	4.5137	2.4073	3.6110	0.8307	1.2461
38	3.1985	4.7977	2.5561	3.8341	0.8875	1.3313
39	3.3946	5.0919	2.7184	4.0776	0.9514	1.4272
40	3.6178	5.4266	2.8942	4.3413	1.0366	1.5550
41	3.6697	5.5045	3.0835	4.6253	1.1360	1.7041
42	3.9892	5.9837	3.2796	4.9195	1.2354	1.8532
43	4.2903	6.4355	3.4893	5.2339	1.3704	2.0555
44	4.6650	6.9975	3.7124	5.5686	1.5124	2.2685
45	5.0466	7.5700	3.9626	5.9439	1.6757	2.5135
46	5.4612	8.1917	4.2061	6.3091	1.8532	2.7798
47	5.8822	8.8233	4.4833	6.7250	2.0591	3.0886
48	6.3393	9.5089	4.7808	7.1713	2.2863	3.4294
49	6.7685	10.1528	5.1054	7.6581	2.5490	3.8235
50	7.2326	10.8489	5.4435	8.1653	2.8259	4.2389
51	7.7353	11.6030	5.8087	8.7130	2.9821	4.4732
52	8.2808	12.4212	6.2077	9.3115	3.3135	4.9702
53	8.8737	13.3105	6.6472	9.9708	3.6718	5.5078
54	9.5194	14.2790	7.1205	10.6808	4.0641	6.0961
55	10.2237	15.3356	7.6345	11.4517	4.4968	6.7452
56	10.9936	16.4904	8.2025	12.3037	4.9567	7.4350
57	11.8365	17.7547	8.8246	13.2369	5.4706	8.2059
58	12.7611	19.1416	9.4369	14.1554	6.0251	9.0376
59	13.7772	20.6658	10.1453	15.2179	6.6201	9.9302
60	14.8960	22.3440	10.8519	16.2779	7.2693	10.9040
61	16.1303	24.1954	11.7601	17.6401	7.9658	11.9487
62	17.4946	26.2419	12.7832	19.1748	8.7299	13.0949
63	18.8961	28.3442	14.1897	21.2846	9.5346	14.3020
64	17.0608	25.5912	11.9149	17.8724	7.8103	11.7154
65	8.3769	12.5653	6.5728	9.8592	2.4817	3.7226

Appendix 11- Employer Supported – 5 year Benefit Period (IP)

Age Next	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	2.9056	4.0189	2.0620	2.6821	1.2184	1.3453
17	2.9595	4.0837	2.0979	2.7242	1.2363	1.3647
18	3.0146	4.1500	2.1346	2.7672	1.2546	1.3844
19	3.0711	4.2177	2.1722	2.8112	1.2732	1.4046
20	3.1289	4.2870	2.2106	2.8560	1.2923	1.4251
21	3.1882	4.3577	2.2499	2.9018	1.3116	1.4460
22	3.1264	4.4300	2.1781	2.9486	1.2298	1.4673
23	3.0738	4.5039	2.1157	2.9964	1.1576	1.4890
24	3.0307	4.5795	2.0627	3.0453	1.0946	1.5111
25	2.9221	4.6567	1.9683	3.0952	1.0145	1.5183
26	2.8987	4.7356	1.9343	3.1461	0.9700	1.5255
27	2.9242	4.8812	1.9364	3.2685	0.9487	1.6061
28	2.9753	5.0718	1.9566	3.4056	0.9379	1.6698
29	3.0514	5.2005	1.9943	3.4883	0.9372	1.7217
30	3.1516	5.3612	2.0489	3.5829	0.9462	1.7670
31	3.2755	5.5507	2.1200	3.6903	0.9646	1.8105
32	3.4226	5.7655	2.2075	3.8111	0.9924	1.8567
33	3.5928	6.0026	2.3113	3.9459	1.0298	1.9102
34	3.7860	6.4011	2.4317	4.1880	1.0773	1.9748
35	4.0023	6.8354	2.5689	4.4565	1.1354	2.0776
36	4.2421	7.3050	2.7236	4.7533	1.2051	2.2017
37	4.5060	7.8097	2.8967	5.0803	1.2875	2.3510
38	4.7948	8.3495	3.0894	5.4395	1.3841	2.5296
39	5.1097	8.9246	3.3032	5.8328	1.4967	2.7411
40	5.4521	9.5354	3.5398	6.2623	1.6274	2.9892
41	5.8240	10.1826	3.8013	6.7299	1.7785	3.2771
42	6.2276	10.8673	4.0903	7.2377	1.9530	3.6081
43	6.6654	11.5908	4.4097	7.7880	2.1540	3.9851
44	7.1405	12.3549	4.7628	8.3829	2.3850	4.4109
45	7.6565	13.1620	5.1534	9.0248	2.6502	4.8877
46	8.4282	14.0146	5.7290	9.7162	3.0297	5.4178
47	9.0545	14.9163	6.2202	10.4596	3.3859	6.0029
48	9.7372	15.8709	6.7647	11.2577	3.7922	6.6446
49	10.4823	16.8832	7.3685	12.1135	4.2547	7.3438
50	11.2970	18.3577	8.0386	13.3195	4.7801	8.5514
51	12.1890	19.9528	8.7822	14.6332	5.3754	9.6604
52	13.2989	21.4551	9.6078	15.8952	6.0484	10.8794
53	14.5264	22.8356	10.5245	17.0771	6.8074	12.2123
54	15.8862	24.9569	11.5423	18.3391	7.6612	13.3371
55	17.3947	26.5931	12.6724	20.2041	8.8347	14.5236
56	19.0708	29.0867	13.9271	22.2354	10.1760	15.7686
57	20.7385	31.8248	15.3198	24.4467	11.4330	17.0686
58	22.5846	34.8391	16.8654	26.2142	13.1383	18.5086
59	24.6318	38.1662	18.5806	28.7877	14.7301	20.1036
60	26.9058	41.8485	20.4837	30.8556	16.8772	21.7650
61	27.3914	43.5408	20.8042	31.7885	17.0735	22.3281
62	25.7185	41.6573	19.5388	30.1762	16.0421	21.3191
63	22.6843	37.4950	17.1363	25.6722	13.9354	18.3141
64	17.0608	25.5912	11.9149	17.8724	7.8103	11.7154
65	8.3769	12.5653	6.5728	9.8592	2.4817	3.7226

Appendix 12- Employer Supported - to age 65 Benefit Period (IP)

Age Next	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.4520	7.7647	3.3981	5.6044	1.8885	2.4874
17	4.7105	8.3606	3.5931	6.0426	1.9944	2.6900
18	4.8814	8.6411	3.7246	6.2464	2.0685	2.7818
19	5.0654	8.9346	3.8626	6.4501	2.1426	2.8640
20	5.2539	9.2326	4.0050	6.6648	2.2203	2.9590
21	5.4554	9.5350	4.1518	6.8817	2.2944	3.0539
22	5.4554	9.8505	4.0883	7.1052	2.1920	3.1489
23	5.4730	10.1835	4.0423	7.3374	2.1038	3.2438
24	5.4949	10.5209	4.0116	7.5785	2.0367	3.3482
25	5.5475	10.8583	3.9941	7.8216	1.9661	3.4558
26	5.6044	11.2132	3.9941	8.0736	1.9202	3.5634
27	5.7578	11.7478	4.0708	8.5359	1.9202	3.8451
28	5.9637	12.3657	4.1825	9.0135	1.9344	4.0888
29	6.2179	13.0930	4.3271	9.5350	1.9626	4.3166
30	6.5158	13.9300	4.5046	10.0936	2.0085	4.5192
31	6.8533	14.8633	4.7127	10.6983	2.0720	4.7185
32	7.2432	15.9018	4.9625	11.3578	2.1603	4.9211
33	7.6902	17.0236	5.2495	12.0764	2.2626	5.1489
34	8.1591	18.2505	5.5606	12.8674	2.3862	5.4053
35	8.6936	19.5563	5.9133	13.7262	2.5238	5.7028
36	9.2720	20.9497	6.3121	14.6574	2.7003	6.0414
37	9.8899	22.4221	6.7415	15.6805	2.8945	6.4560
38	10.5559	23.9645	7.2148	16.7848	3.1204	6.9370
39	11.2658	25.5682	7.7274	17.9701	3.3745	7.4908
40	12.0282	27.2421	8.2861	19.2540	3.7109	8.1364
41	12.8301	28.9598	8.8930	20.6233	4.1024	8.8738
42	13.6890	30.7301	9.5547	22.0781	4.5471	9.6966
43	14.6004	32.5354	10.2799	23.6161	5.0654	10.6144
44	15.5513	34.3758	11.0533	25.2418	5.6448	12.0808
45	16.5547	36.2381	11.8902	26.9354	6.3024	13.2245
46	17.6151	38.1048	12.7929	28.6903	7.0407	14.4569
47	18.7325	39.9802	13.7700	30.4935	7.8779	15.7550
48	20.2208	42.5399	14.8042	32.3382	8.8011	17.1255
49	21.8020	45.1300	15.9128	34.2027	9.8329	18.5485
50	23.4695	47.7535	17.0893	36.0650	10.8411	19.9879
51	25.2303	50.3764	18.3425	37.9054	11.9457	21.5960
52	27.0913	52.9959	19.6637	39.7020	13.1266	23.2022
53	29.0264	55.5609	21.0352	41.4109	14.3758	24.7725
54	31.0271	58.0615	22.4571	43.0103	15.7014	26.2751
55	33.2565	60.7639	23.9119	44.4629	17.0711	27.6672
56	35.5488	63.3335	25.9573	46.7432	18.4890	28.9117
57	37.8573	65.6449	28.0478	48.7891	19.9069	29.9395
58	40.0104	67.5063	30.0562	50.4231	21.2364	30.6237
59	41.8884	68.7076	31.8585	51.4664	22.3651	30.8554
60	43.2765	68.9981	33.2828	51.7110	23.1805	30.5155
61	43.8563	68.0227	34.0453	50.8780	23.4737	29.4571
62	43.2214	65.3028	33.7938	48.6020	23.0078	27.4974
63	40.6286	59.9794	31.9045	44.2648	21.3770	24.3482
64	17.0608	25.5912	11.9149	17.8724	7.8103	11.7154
65	8.3769	12.5653	6.5728	9.8592	2.4817	3.7226

Appendix 13 - Default Death Cover and Premiums for Employer Sponsored Members

ANB	Sum Insured	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
		Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
21	\$50,000	42.88	14.90	42.88	14.90	53.60	18.63	75.03	26.07	85.76	29.80
22	\$50,000	40.57	13.83	40.57	13.83	50.72	17.29	71.00	24.21	81.14	27.67
23	\$50,000	37.19	12.69	37.19	12.69	46.49	15.85	65.08	22.19	74.37	25.36
24	\$50,000	35.50	12.19	35.50	12.19	44.37	15.24	62.12	21.33	70.99	24.38
25	\$50,000	33.81	10.20	33.81	10.20	42.25	12.74	59.16	17.84	67.61	20.39
26	\$50,000	31.34	11.22	31.34	11.22	39.17	14.01	54.84	19.62	62.67	22.43
27	\$50,000	31.34	10.74	31.34	10.74	39.17	13.41	54.84	18.78	62.67	21.46
28	\$50,000	30.51	10.65	30.51	10.65	38.14	13.30	53.40	18.62	61.02	21.28
29	\$50,000	28.87	10.65	28.87	10.65	36.07	13.30	50.50	18.62	57.72	21.28
30	\$50,000	28.04	11.53	28.04	11.53	35.05	14.41	49.06	20.17	56.07	23.05
31	\$50,000	28.04	12.42	28.04	12.42	35.05	15.52	49.06	21.73	56.07	24.82
32	\$50,000	27.21	12.42	27.21	12.42	34.02	15.52	47.62	21.73	54.42	24.82
33	\$50,000	27.21	13.30	27.21	13.30	34.02	16.63	47.62	23.27	54.42	26.60
34	\$50,000	27.21	15.07	27.21	15.07	34.02	18.84	47.62	26.38	54.42	30.14
35	\$50,000	28.04	15.96	28.04	15.96	35.05	19.94	49.06	27.92	56.07	31.91
36	\$35,000	19.62	12.42	19.62	12.42	24.53	15.52	34.35	21.73	39.26	24.82
37	\$35,000	20.20	13.66	20.20	13.66	25.26	17.07	35.36	23.89	40.40	27.31
38	\$35,000	21.36	14.89	21.36	14.89	26.70	18.62	37.37	26.07	42.71	29.80
39	\$35,000	21.93	16.14	21.93	16.14	27.41	20.17	38.38	28.24	43.87	32.27
40	\$35,000	23.66	18.00	23.66	18.00	29.58	22.49	41.41	31.49	47.33	35.99
41	\$20,000	14.18	10.99	14.18	10.99	17.74	13.74	24.82	19.24	28.37	21.99
42	\$20,000	15.17	12.06	15.17	12.06	18.97	15.07	26.56	21.10	30.35	24.12
43	\$20,000	16.49	13.62	16.49	13.62	20.60	17.02	28.85	23.82	32.97	27.22
44	\$20,000	18.18	14.83	18.18	14.83	22.72	18.54	31.81	25.96	36.36	29.66
45	\$20,000	20.12	16.43	20.12	16.43	25.14	20.55	35.20	28.76	40.24	32.87
46	\$14,000	15.47	12.53	15.47	12.53	19.33	15.66	27.06	21.93	30.92	25.05
47	\$14,000	16.55	13.43	16.55	13.43	20.69	16.78	28.97	23.49	33.10	26.84
48	\$14,000	17.79	14.55	17.79	14.55	22.22	18.18	31.12	25.45	35.56	29.08
49	\$14,000	19.44	15.39	19.44	15.39	24.31	19.24	34.04	26.94	38.90	30.78
50	\$14,000	21.53	16.64	21.53	16.64	26.92	20.80	37.69	29.11	43.07	33.26
51	\$7,000	11.78	9.12	11.78	9.12	14.71	11.40	20.60	15.95	23.55	18.23
52	\$7,000	12.98	9.95	12.98	9.95	16.23	12.43	22.72	17.39	25.96	19.88
53	\$7,000	14.25	10.85	14.25	10.85	17.82	13.55	24.95	18.97	28.51	21.69
54	\$7,000	15.63	11.74	15.63	11.74	19.53	14.69	27.35	20.55	31.25	23.50
55	\$7,000	17.07	12.90	17.07	12.90	21.34	16.14	29.87	22.59	34.14	25.82
56	\$7,000	18.39	13.92	18.39	13.92	22.99	17.40	32.18	24.38	36.78	27.86

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