

Product update 2019

Sunsuper for life for former Kinetic Super members



At Sunsuper, our members are at the heart of everything we do and so the changes detailed in this *Product update* are focused on improving the products we offer you.

This *Product update* contains information about important changes to the insurance provided to *Sunsuper for life for former Kinetic Super members*. Please read this *Product update* in conjunction with the *Important notice - Sunsuper for life for former Kinetic Super members* to familiarise yourself with all of the changes and make sure you understand how they may affect your super.

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The key changes that impact you are:

- Premium changes (refer to your *Important notice* and *Changes to your insurance premiums* on page 2).
- Where your cover is changed to Total & Permanent Disability Assist, you may receive up to six annual support payments over a minimum of five years with rehabilitation support if you become totally and permanently disabled, refer to *Introducing Total & Permanent Disability Assist* on page 2.
- The changes to eligibility requirements to make a total and permanent disability claim, where you must notify us within five years from your Date of Disablement, refer to *Eligibility to make a Total & Permanent Disability claim* on page 2.
- Total & Permanent Disability Assist and Tailored Total & Permanent Disability definitions have changed to "unable ever again to be gainfully employed," refer to these definitions and others on page 4-7.
- Total & Permanent Disability Assist and Tailored Total & Permanent Disability cover stops at age 67 (your current cover stops at age 70).

Refer to the *Insurance market summary* on page 2 for information as to why we are making these changes.

Full details of the insurance that will apply to you from 1 March 2019 can be found in the *Sunsuper for life Product Disclosure Statement (PDS)* and *Sunsuper for life Insurance guide* (which forms part of the *PDS*), available at sunsuper.com.au/pds.

Need some financial advice?

Speak to your adviser, or contact Sunsuper to get the advice you need. Call **13 11 84** to speak to one of our qualified financial advisers¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial adviser². Advice of this nature may incur a fee.

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

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

Important information about insurance changes

Insurance market summary

The past few years have seen increases in insurance premiums within super. The level of disability claims has increased as funds more effectively communicate insurance cover and benefits to members. Regulatory changes have also played a factor. The impact of this is that insurance companies have had to increase premiums. As a profit-for-members fund we act in our members' best interest, to safeguard against high insurance premiums that could erode your retirement savings and to provide a sustainable future for all our members.

The current insurer for *Sunsuper for life for former Kinetic Super members* advised if Sunsuper maintained the same product offering, members would experience a substantial increase in premiums. To ensure we act in our members' best interest we have undertaken a thorough review of the insurance arrangements.

As a result of the review, we have arranged to change insurers and your insurance cover from 1 March 2019 will be provided by AIA Australia ABN 79 004 837 861. While a premium increase for some members was unavoidable, the new insurance arrangements with AIA Australia ensures we continue to offer sustainable and competitive insurance, which provides an appropriate level of default cover and can be tailored to meet your needs.

Changes to your insurance premiums

Your new cover type and the new premiums that will be applicable to you have been outlined in the '*Important notice - Sunsuper for life for former Kinetic Super members*' you would have received. This '*Important notice*' should be read in conjunction with this *Product update*. Refer to the *Sunsuper for life Insurance guide* available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) for full details of the insurance premium rates that will apply from 1 March 2019.

The premium payable is based on your cover type, amount of cover, gender and age. If you had an occupational loading applied based on your occupational category, it will not change.

Introducing Total & Permanent Disability Assist (for members with Total & Permanent Disability Assist)

We recognise the importance of supporting members who are injured or sick and where appropriate, provide assistance to enable them to return to work where they are able to, helping to minimise the impacts of long term injury or sickness that leaves them unable to ever work again.

Members with Automatic Total & Permanent Disability cover will now receive Total & Permanent Disability Assist insurance cover, which provides:

- **Annual support payments or lump sum payment:** If you are assessed as totally and permanently disabled your insured cover may be paid as annual support payments, with up to six annual payments over a minimum of five years, as long as you continue to meet the Total & Permanent Disability Assist definition. Each annual support payment is equal to one sixth of your cover amount as at your Date of Disablement. If you are diagnosed

with a specific long term debilitating injury or sickness (specified Medical Conditions) with no chance of recovery, suffer loss of limbs or loss of Cognitive Function or are unable to undertake specified Activities, or you are aged 62 or older, you may be paid as a single lump sum payment following the initial assessment.

- **No Waiting Period:** There is no Waiting Period, with the exception of Part C – Unable to do basic activities associated with work ever again of the definition relating to Activities and Part A – Loss of limbs and/or sight relating to Cognitive Function. If you're employed, assistance within the first three months of your injury or sickness is essential in successful rehabilitation. Not having a Waiting Period also avoids any delays where a specified Medical Condition or loss of limb has occurred.
- **Rehabilitation and retraining:** Provides occupational rehabilitation support and guidance where deemed appropriate, and may be compulsory part of the claims process. Our occupational rehabilitation consultants will collaboratively work with you, your treating health professionals, rehabilitation provider and employer to assist you in returning to work.
- **No premium required while on claim:** You don't have to worry about paying your Death and Total & Permanent Disability Assist premiums, while on Total & Permanent Disability Assist claim.

For a summary of the insurance we offer, watch our video at: [sunsuper.com.au/members/insurance/insurance-through-sunsuper](https://www.sunsuper.com.au/members/insurance/insurance-through-sunsuper)

The above Total & Permanent Disability Assist does not apply to Tailored Total & Permanent Disability cover.

Eligibility to make a total and permanent disability claim

If you become totally and permanently disabled on or after 1 March 2019, you will only be eligible to make a total & permanent disability claim if you notify Sunsuper of your total & permanent disability claim within five years from your Date of Disablement. This applies to Total & Permanent Disability Assist and Tailored Total & Permanent Disability cover.

Warning: If you notify Sunsuper of your total & permanent disability claim outside this period you will be ineligible for an insurance benefit payment under total & permanent disability insurance cover. In order to make a claim you need to be under the care of a Medical Practitioner and suffering from an ongoing and serious injury or sickness that is permanently preventing you from working or from performing specified Activities. Refer to the definitions of Total & Permanent Disability Assist and Tailored Total & Permanent Disability for more information.

Changes to definitions

Under the new insurance arrangements the definitions of various important terms will change (Total & Permanent Disability Assist, Tailored Total & Permanent Disability and Tailored Income Protection). It is important that you understand these definitions and the factors that can impact the payment of a benefit. Refer to *Definitions* on page 4 for the new definitions and statements to assist your understanding of the definitions.

We will also be updating and introducing new defined terms including where they apply. Refer to *Definitions* on page 7 for the list of updated and/or new defined terms.

Changes to when total and permanent disability cover stops

Total & Permanent Disability Assist and Tailored Total & Permanent Disability cover will now stop at age 67, instead of at age 70.

Insurance in Superannuation Voluntary Code of Practice

Sunsuper has adopted the new Insurance in Superannuation Voluntary Code of Practice ("the Code") for *Sunsuper for life*. The overarching objective of the Code is to improve the insurance in superannuation offered to you and the processes by which insurance benefits are provided.

Changes to when insurance cover stops

As a result of the Code, we are making some changes to when insurance cover stops from 1 March 2019.

Automatic cancellation of insurance cover - Where we stop receiving eligible contributions¹ into your superannuation account for a period of 6 months or more, we will write to you to remind you that we have not received any contributions and provide with you options to re-commence contributions. We will also notify you in that letter that your cover may be cancelled after 12 months of no eligible contributions¹, depending on your account balance.

After 9 months or more of no eligible contributions¹, and your account balance is less than \$6,000, we will notify you that your insurance cover will be cancelled after 12 months of no eligible contributions¹ being received.

We understand that everyone has different insurance needs and you may wish to keep your insurance cover. You can contact us at any time and request that automatic cancelling of your insurance cover is not applied to your superannuation account. Visit sunsuper.com.au/contactus

If we automatically cancel your insurance cover, you will have the option of restarting Death and Total & Permanent Disability Assist or Tailored Death and Total & Permanent Disability cover automatically if:

- you contact us and/or we receive an eligible contribution¹ within 60 days of the cancellation date of your cover. We will restart the cover you had (excluding Income Protection) as at the date of the automatic cancellation from the date we receive the request or eligible contribution¹; or
- if you make an eligible contribution¹ more than 60 days after your cover was cancelled. We will provide you with Death and Total & Permanent Disability Assist cover as "Starter" cover at the time we receive the eligible contribution¹, from the date we received the contribution. Where your account balance is above \$6,000, we will automatically provide you with "Booster" cover within 7 days.

Limited Cover will apply until you are At Work for 30 consecutive days.

Should you wish to restart Tailored Income Protection cover, you will be required to complete an application that will be subject to health and employment assessment, and acceptance by the insurer. You will also be required to ensure your account has sufficient funds to pay future premiums.

If we automatically cancelled your insurance cover due to your *Super-savings account* balance being below \$6,000 and inactive or you have cancelled your cover or your cover lapsed due to your account balance reducing to \$0 and premiums being in arrears, your cover will not automatically restart upon receipt of an eligible contribution¹.

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

Automatic lapsing of Insurance cover - From 1 March 2019, where your account balance reduces to \$0, we will notify you that your insurance cover will be lapsed (cancelled) unless you make an eligible contribution¹ within 4 months and have an account balance sufficient to cover any unpaid insurance premiums. If your cover lapses after 1 March 2019, we will not automatically restart your cover upon receipt of an eligible contribution¹. Should you wish to restart cover that has lapsed, you will be required to complete an application that will be subject to health and employment assessment, and acceptance by the insurer. You will also be required to ensure your account has sufficient funds to pay future premiums.

¹ Eligible contributions include Superannuation Guarantee, additional Employer contributions, personal contributions (including Voluntary contributions made by a spouse) and rollovers.

Changes to recommencing insurance cover (for members who have had cover stopped prior to 1 March 2019)

Where insurance cover stopped because:

- there was insufficient money in your *Super-savings account* to pay premiums and/or,
- the balance was below \$6,000 and no eligible contributions¹ had been received 10 months or more.

The receipt of a Superannuation Guarantee contribution will automatically restart "Starter" Death and Total & Permanent Disability Assist cover from the date of the receipt of the contribution, even if your cover was *Personalised Cover* before the recommencement.

"Starter" cover provides a minimum level of Death and Total & Permanent Disability Assist cover, based on your age. The cost of "Starter" cover depends on the amount of cover, your gender and age. Once your balance reaches \$6,000 your "Starter" Death and Total & Permanent Disability Assist cover and premiums will automatically be doubled to become "Booster" Death and Total & Permanent Disability Assist cover.

Full terms, conditions, cover levels and premium rates are detailed in the *Sunsuper for life Insurance guide* available at sunsuper.com.au/pds.

¹ Eligible contributions include Superannuation Guarantee, additional Employer contributions, personal contributions (including Voluntary contributions made by a spouse) and rollovers.

Changes to Life Event options (for members with Total & Permanent Disability Assist)

From 1 March 2019 you will no longer have the option to increase your cover on the Life Event of a child commencing primary or secondary school, however you can now increase your cover with Age Event options.

When your life changes your Life and Age Event options give you the opportunity to increase your Death and Total & Permanent Disability Assist cover at the times in your life when it matters most.

The Life and Age Event¹ options are as follows:

- you get married²,
- you have or adopt a child,
- you take out mortgage³ to buy or build your home or you increase your current mortgage³ by \$100,000 or more,
- you get divorced,
- the death of your spouse, or
- you turn 30, 40 or 50.

For full terms, conditions and how to apply for a Life or Age Event, please refer to the *Sunsuper for life Insurance guide* available at sunsuper.com.au/pds

¹ You can only apply for Life Event options up to age 67.

² Marriage as defined by the *Marriage Act 1961 (Cth)*.

³ The mortgage must be with a financial institution and for your principal place of residence.

Starter and Booster cover (for members with Total & Permanent Disability Assist)

The new arrangements offer two levels of automatic Death and Total & Permanent Disability Assist, Starter and Booster cover, refer to the *Sunsuper for life Insurance guide* for more information and the levels of cover provided under Booster cover. Starter cover provides an introductory level of cover, and once your *Super-savings account* balance grows to \$6,000 or more the Starter cover and premiums are automatically doubled, to Booster cover.

If your current cover is less than the Booster cover levels provided under the new arrangement, once your *Super-savings account* balance grows to \$6,000 or more, your cover will change to Booster cover.

Concerns and complaints changes

A new body, the Australian Financial Complaints Authority (AFCA), commenced receiving superannuation complaints from 1 November 2018.

If you are unhappy with our service or super fund, we offer a complaint resolution process at no additional cost to you. Contact us to discuss your complaint.

If your claim is declined by the insurer your claim will be referred to the Sunsuper Trustee for review and consideration. If the Sunsuper Trustee declines your claim and you disagree with this decision you can either:

- lodge a complaint in writing, with Sunsuper. Your complaint will be investigated, and if the decision to decline your claim is confirmed by the Fund, you can refer your complaint to the AFCA, or
- lodge a complaint directly with the AFCA, however the AFCA may refer your complaint back to Sunsuper.

There are time limits on when you can make a complaint to the AFCA about a total and permanent disability claim, contact the AFCA for more information about these limits.

The AFCA's contact details are as follows:

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Call: 1800 931 678

Email: info@afca.org.au

Web: www.afca.org.au

Definitions

The following are the new definitions and statements to assist your understanding of the definitions. Refer to Definitions on pages 46-55 of the *Sunsuper for life Insurance guide* available at sunsuper.com.au/pds for the definitions that apply and will be applicable to you from 1 March 2019. You can compare these definitions with those that currently apply, which are listed on pages 30-32 of the *Sunsuper for life Insurance guide for former Kinetic Super members* available at sunsuper.com.au/kinetic-super

Statements for Total & Permanent Disability Assist

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

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

How is your prior education, training or experience taken into account? - If applicable to you, your claim will be assessed based on your capacity to perform any reasonably suitable occupation based on all your education, training or experience and not just your own occupation. It will not be limited to the occupation or job you were doing immediately prior to your disablement.

The time period over which your education, training or experience is considered depends on which part of the **Total & Permanent Disability Assist** definition applies to you. The insurer will consider all your education, training or experience up to the time you lodge your claim and at each instance your claim is assessed for a Total & Permanent Disability Assist benefit.

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

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

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

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

Occupational Rehabilitation - if the insurer identifies you for an **Occupational Rehabilitation Program**, you must participate.

How will your benefit be paid - if you are eligible for a Total & Permanent Disability Assist benefit, you may receive up to six equal annual support payments over at least five years or a single lump sum payment. This will be determined by which part of the definition applies to you, and your accepted Date of Disablement. Sunsuper's insurer will determine this based on your claim.

Lodgement of claim - if you need to lodge a claim you must do this within five years of the date you were first unable to work due to illness or injury.

Total & Permanent Disability Assist definition

Total & Permanent Disability Assist means:

Part A - Loss of limbs and/or sight

(a) As a result of an injury or sickness you have suffered, at the **Date of Disablement**, the total and irrecoverable loss of:

- the use of two limbs, or
- the use of the sight of both eyes, or
- the use of one limb and the sight of one eye

(where a limb means the whole hand or the whole foot)

(b) loss of **Cognitive Function** (this has a three consecutive month **Waiting Period**), and

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

Part B1 - Unable to do a suited occupation ever again - Date of Lodgement

Where you were **Employed** immediately prior to the **Date of Disablement** and, solely by reason of an injury or sickness:

(a) you have been continuously unable to perform your occupation duties since the **Date of Disablement** and remain so at the **Date of Lodgement** solely due to the injury or sickness, and

(b) you are under the care of, and following the advice and treatment of a **Medical Practitioner**, and

(c) the insurer determines in its opinion that you, as at the **Date of Lodgement**, will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience.

The determination made by the Insurer under paragraph (c) is to be made after considering all relevant evidence which is reasonably available to the insurer as at the **Date of Lodgement**, including any education, training or experience acquired by you up to the **Date of Lodgement, or**

Part B2 - Unable to do a suited occupation ever again - Date of New Assessment

Where you were **Employed** immediately prior to the **Date of Disablement** and solely by reason of an injury or sickness:

(a) you have been continuously unable to perform your occupation duties since the **Date of Disablement** and remain so at the **New Assessment Date** solely due to the injury or sickness, and

(b) you are under the care of, and following the advice and treatment of a **Medical Practitioner**, and

(c) either:

(i) you have not been required by the insurer to participate in an **Occupational Rehabilitation Program**, or

(ii) you have been required by the insurer to participate in an **Occupational Rehabilitation Program** and are fully participating in the **Occupational Rehabilitation Program** to the satisfaction of the insurer*, and

(d) the insurer determines in its opinion that you, as at the **New Assessment Date**, will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience.

The determination by the insurer under paragraph (d) is to be made after considering all relevant evidence which is reasonably available to the insurer, as at the **New Assessment Date**, or subsequently given to the insurer and relevant to the assessment of you as at the relevant **New Assessment Date** including any **Occupational Rehabilitation Program** and any education, training or experience acquired by you up to the relevant **New Assessment Date**, or

Part C - Unable to do basic activities associated with work ever again

Where you were not **Employed** immediately prior to the **Date of Disablement** and, solely by reason of an injury or sickness:

(a) you have not been able to perform at least three of the following **Activities**, Mobility, Hearing, Communicating through speech, Seeing, Lifting and Carrying and Manual dexterity, for a period of three consecutive months after the **Date of Disablement**, and

(b) you are under the care of, and following the advice and treatment of a **Medical Practitioner**, and

(c) the insurer, after considering all relevant evidence which is reasonably available, then determines that it is likely, due to injury or sickness, that you are totally and permanently unable to perform (with **Aids and adaptations**) at least three (3) **Activities** in paragraph (a) above, and

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

Part D - Suffering a specifically defined medical condition and permanently unable to work because of it

Where you were **Employed** immediately prior to the **Date of Disablement** and are absent from all work and have been certified by a **Medical Practitioner** as being unable to perform your occupational duties since the **Date of Disablement**.

(a) solely as a result of suffering one or more of the following: Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Dementia and Alzheimer's Disease, Parkinson's Disease or Chronic Lung Disease, and

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

Note: A different total and permanent disability definition may apply to some members and if this applies to you, you will be informed separately.

*Where you cease participating in a required Occupational Rehabilitation Program on the advice of your treating Medical Practitioner, the insurer will consider whether they should vary the Occupational Rehabilitation Program or withdraw its requirement that you participate in the Occupational Rehabilitation Program and in doing so will consider any independent evidence in its consideration as well as any written documentation from your treating Medical Practitioner addressing the following:

¹ outlining the reasons you have been advised to cease participating in the Occupational Rehabilitation Program, and

² stipulating the duration of any required period of cessation and the anticipated timeframe for return to the Occupational Rehabilitation Program, and

³ whether any variations can be made to the Occupational Rehabilitation Program that would enable you to participate, and

⁴ all medical information relied upon by the treating Medical Practitioner in forming their opinion.

Statements for Tailored Total & Permanent Disability

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

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

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

The time period over which your education, training or experience is considered depends on which part of the **Tailored Total & Permanent Disability** definition applies to you. The insurer will consider all your education, training or experience up to the end of any **Waiting Period** (as set out in the definition).

Working on a part-time basis - your ability to participate in part-time work, regular casual work or lower paid work after you become injured or ill may disqualify you from a total and permanent benefit payment even if you were working full time prior to your disablement.

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

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

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

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

Lodgement of claim - if you need to lodge a claim you must do this within five years of the date you were first unable to work due to illness or injury.

Tailored Total & Permanent Disability definition

Tailored Total & Permanent Disability means:

Part A - Loss of limbs and/or sight

(a) As a result of an injury or sickness you have suffered, at the **Date of Disablement**, the total and irrecoverable loss of:

- the use of two limbs, or
- the use of the sight of both eyes, or
- the use of one limb and the sight of one eye

(where a limb means the whole hand or the whole foot), or

(b) loss of **Cognitive Function** (this has a three consecutive month **Waiting Period**), and

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

Part B - Unable to do a suited occupation ever again

Where you were **Employed** immediately prior to the **Date of Disablement** and, solely due to the injury or sickness:

(a) you are unable to perform your occupational duties for a period of three consecutive months since the **Date of Disablement** solely due to injury or sickness, and

(b) you are under the care of, and following the advice and treatment of a **Medical Practitioner**, and

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

Part C - Unable to do basic activities associated with work ever again

Where you were not **Employed** immediately prior to the **Date of Disablement** and, solely by reason of an injury or sickness:

(a) you have not been able to perform at least three of the following **Activities** Mobility, Hearing, Communicating through speech, Seeing, Lifting and Carrying and Manual dexterity, for a period of three consecutive months after the **Date of Disablement**, and

(b) you are under the care of, and following the advice and treatment of a **Medical Practitioner**, and

(c) the insurer, after considering all relevant evidence which is reasonably available, then determines that it is likely, due to injury or sickness, that you are totally and permanently unable to perform (with **Aids and adaptations**) as least three (3) **Activities** in paragraph (a) above, and

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

Note: A different total and permanent disability definition may apply to some members and if this applies to you, you will be informed separately.

Statements for Tailored Income Protection

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

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

Unemployed or working less than 15 hours per week - a **Limited Total Disability** assessment will be based on your inability to perform any suitable occupation based on all of your education, training and experience, not just your occupation (or prior occupation where you are unemployed), at the time you become injured or ill.

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

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

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

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

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

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

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

Tailored Income Protection definition

Total Disability or Totally Disabled

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

(a) continuously and completely unable to perform at least one of the major duties of your usual occupation based on the work performed at the time of injury or sickness, and

(b) under the regular care of and complying with the reasonable advice given by a registered **Medical Practitioner** in respect of that injury or sickness, and

(c) not in any occupation for which a person would normally expect to receive remuneration or profit.

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

For those on **Unpaid Leave**, the above definition applies for up to 24 months while you are on **Unpaid Leave** if you were a permanent employee working an average of 15 hours or more per week in the three months immediately prior to going on **Unpaid Leave**.

Partial Disability or Partially Disabled

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

(a) have returned to work in your usual or an alternative occupation, and

(b) are under the care of and complying with the reasonable advice given by a registered **Medical Practitioner**, and

(c) as a result of the disability, you have suffered and continue to suffer loss of **Income** as a direct result of the injury or sickness.

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

Limited Total Disability

Limited Total Disability means as a result of sickness or injury you:

(a) have been incapacitated to such an extent as to render yourself unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience, and

(b) remain under the regular care, attendance and following the advice of a registered **Medical Practitioner** in relation to that sickness or injury, and

(c) are not engaged in any occupation (whether paid or unpaid).

The above definition applies for up to 24 months while you are on **Unpaid Leave** if you were working on average less than 15 hours per week in the three months or were a casual employee, immediately prior to going on **Unpaid Leave**. Refer to the *Sunsuper for life Insurance guide for Other important eligibility and conditions* on page 7 that apply to these definitions.

The following is a list of the updated and/or new defined terms, please refer to *Definitions* on pages 46-55 of the *Sunsuper for life Insurance guide* available at sunsuper.com.au/pds for the definitions that apply and will be applicable to you from 1 March 2019. You can compare these definitions with those that currently apply, which are listed on pages 25-29 of the *Sunsuper for life Insurance guide for former Kinetic Super members* available at sunsuper.com.au/kinetic-super

- Activities
- Aids and adaptations
- Approved Leave
- At Work
- Cognitive Function
- Date of Disablement (Income Protection)
- Date of Disablement (Total & Permanent Disability Assist)
- Date of Disablement (Tailored Total & Permanent Disability)
- Date of Lodgement
- Domestic Duties
- Eligible Contributions
- Employed
- Fixed Cover
- Fixed Premium
- Income (Income Protection)
- Limited Cover
- Limited Total Disability (Income Protection)
- Medical Conditions
- Medical Practitioner
- New Assessment Date
- Occupational Categories
- Occupational Rehabilitation Program
- Partial Disability or Partially Disabled (Income Protection)
- Pre-Disability Income (Income Protection)
- Self-Employed Person
- Terminal Illness
- Unpaid Leave
- Waiting Period






Important information

This *Product update* contains important information. This information was current when this document was prepared. We make every effort to ensure the information shown is correct. Sunsuper reserves the right to make adjustments for any errors, misprints or omissions. A printed copy of the *Product update* is available on request at no additional charge.

This *Product update* contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. You should consider the *Product Disclosure Statement (PDS)* in deciding whether to acquire, or to continue to hold the product. A copy of the *PDS* can be obtained by visiting [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or by contacting us. To contact us visit [sunsuper.com.au/contactus](https://www.sunsuper.com.au/contactus) or call **13 11 84**.

Prepared on 14 December 2018 by Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, MySuper Authorisation 98 503 137 921 996, USI 98 503 137 921 001

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Call our translation service on **13 14 50** and say one of the following languages at the prompt: Italian, Chinese, Vietnamese, Korean, or Arabic.