

Sunsuper for life *Insurance update 2020*

This *Insurance Update* contains information about important changes to insurance in your *Sunsuper for life* account.



Need some financial advice?

Speak to your adviser. If you don't have a personal financial adviser and you need advice about your Sunsuper account, Sunsuper also has qualified financial advisers¹ who can help you over the phone with simple advice about your Sunsuper account. This service is included in your membership fee. If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser². Advice of this nature may incur a fee.

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²Sunsuper 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 planners and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

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Updates to insurance terms and conditions

Changes to Total & Permanent Disability Assist support payments

Sunsuper's Total & Permanent Disability Assist is a unique product that offers members a cost-effective default level of insurance to cover them if they become ill or injured, while at the same time ensuring excessive insurance premiums don't erode the balances of members' retirement savings. It has been designed to focus on early intervention, occupational rehabilitation and, where possible, helping members return to wellness.

Since Total & Permanent Disability Assist was introduced at 1 July 2016, we've listened to members and have made some changes to the way Total & Permanent Disability Assist support payments are structured to better support members financially early in their claim life.

From 1 October 2020, for claims approved with a Date of Disablement after this date, Total & Permanent Disability Assist support payments will be structured with the initial support payment equal to 25% of your Total & Permanent Disability Assist cover amount. If you continue to meet the definition of Total & Permanent Disability Assist you may be eligible for up to a maximum of five further support payments (each equal to 15% of your Total & Permanent Disability Assist cover amount on your Date of Disablement). If your Date of Disablement is prior to 1 October 2020, the previous payment structure will continue to apply.

In some limited circumstances, payment of a lump sum benefit will continue to apply.

Changes to total & permanent disability definitions

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

Prior to 1 October 2020, both the Tailored Total & Permanent Disability definition and the Total & Permanent Disability Assist definition included a **Part C - Unable to do basic activities associated with work ever again**, which applied to members who were not Employed¹ immediately prior to the Date of Disablement.

In order to improve and standardise total & permanent disability definitions, Sunsuper is removing this **Part C** of each definition effective from 1 October 2020.

As a result of removing **Part C**, we are extending the following **Part B** definitions to apply to all relevant insured members under age 67, regardless of your employment status:

- For the Tailored Total & Permanent Disability definition, **Part B - Unable to do a suited occupation ever again**; and
- For the Total & Permanent Disability Assist definition, **Part B1 - Unable to do a suited occupation ever again - Date of Lodgement**, and **Part B2 - Unable to do a suited occupation ever again - Date of New Assessment**.

These definitions previously only applied for members who were Employed¹ immediately prior to the Date of Disablement. They generally require members to "be unable ever again to be gainfully employed in his or her usual occupation, or any other occupation for which he or she is reasonably suited by education, training or experience."

A transitional rule applies to members with Tailored Total & Permanent Disability or Total & Permanent Disability Assist who were not Employed¹ at 1 October 2020.

You will only be assessed under the extended **Part B** or **Part B1/B2** definition (as applicable) for any claim where the Date of Disablement is after the date you satisfy a 30 consecutive day **At Work**² test after 1 October 2020.

Until that time, as a general rule, you will continue to be assessed under the definition Unable to do basic activities associated with work ever again. However, the Insurer will assess you under the **Part B** or **Part B1/B2** definition (as applicable) where the Date of Disablement is after 1 October 2020, in circumstances where the injury or illness causing the claim is not related to the reason why you were unable to satisfy the **At Work**² test above.

Some members may have another total & permanent disability definition apply if you were part of a group transfer from another fund. You would have been advised previously if this applies to you.

¹Employed generally means: you are engaged under a contract of employment with an Australian based employer; or self-employed; or unemployed for less than six months; or on unpaid leave less than 24 months; or working for an overseas employer for at least 15 hours per week; or engaged in unpaid domestic duties in your own home.

²At Work generally means you are actively performing or capable of performing all of your normal duties, without limitation due to sickness or injury, and where working you are working normal hours.

Expanded specifically defined Medical Conditions

Total & Permanent Disability Assist definition

The definition for Total & Permanent Disability Assist includes **Part D - Suffering a specifically defined medical condition and permanently unable to work because of it**.

From 1 October 2020, we've relabelled this section to now be **Part C - Suffering a specifically defined medical condition and permanently unable to work because of it**. We've also updated the definitions for some of the existing specified Medical Conditions and added the following new specified Medical Conditions - cardiomyopathy, paraplegia, quadriplegia, tetraplegia, and hemiplegia. These changes will only apply to claims with a Date of Disablement after 1 October 2020.

Tailored Total & Permanent Disability definition

Prior to 1 October 2020, the Tailored Total & Permanent Disability definition did not include this **Part D** specified Medical Conditions. In order to improve and standardise the total & permanent disability definitions, from 1 October 2020 Sunsuper is including the **Suffering a specifically defined medical condition and permanently unable to work because of it** part into the Tailored Total & Permanent Disability definition. This new part of the definition has been labelled **Part C - Suffering a specifically defined medical condition and permanently unable to work because of it**.

Specifically defined Medical Conditions definition

Members who are approved for a total & permanent disability benefit under the definition below may be paid a single lump sum with no waiting period.

Part C - Suffering a specifically defined medical condition and permanently unable to work because of that medical condition

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, Cardiomyopathy, or Paraplegia (including Quadriplegia, Hemiplegia and Tetraplegia), 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.

Change to claim lodgement timeframes

We previously told you that if your Date of Disablement is after 1 July 2016 a Total & Permanent Disability Assist benefit or Tailored Total & Permanent Disability benefit would not be paid where you notify Sunsuper more than five years after the Date of Disablement.

With effect from **1 October 2020**, this restriction has been removed.

Annual Tailored Income Protection indexation

If you have Tailored Income Protection, your amount of cover may be indexed annually. Indexation is based on the annual trend adjusted increase of the Full Time Adult Average Weekly Ordinary Time Earnings Index, published by the Australian Bureau of Statistics, as at the previous November.

At 1 July 2020, the indexation amount was 3.3%.

You can elect to not have your cover indexed by completing an *Insurance variation* form available at [sunsuper.com.au/forms](https://www.sunsuper.com.au/forms). To submit your form or contact us visit [sunsuper.com.au/contact-us](https://www.sunsuper.com.au/contact-us)

Changes to when insurance cover stops

From 1 October 2020, for members employed under the terms of a work visa, any insurance cover you hold will continue even if the term of your work visa expires or you permanently depart Australia.

The full definition of Employed, At Work, Date of Disablement, Medical Practitioner, and other important terms and conditions that apply to the provision of any insurance cover are published in the *Sunsuper for life Insurance guide* available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Introducing Tailored Total & Permanent Disability Assist

Total & Permanent Disability Assist cover was designed by Sunsuper with the aim of striking a balance between providing protection and keeping premiums low.

From **1 October 2020**, to help keep insurance sustainable, Total & Permanent Disability Assist has now been added to Tailored cover as an alternative offer to Tailored Total & Permanent Disability cover at a reduced premium (refer to Premium table 3 of the *Sunsuper for life Insurance guide* at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) for rates effective **1 October 2020**. For premium rates from 1 January 2021, review the relevant table in the Insurance premium rates from 1 January 2021 section of this document).

If you think that cover that provides a lump sum benefit when you become totally and permanently disabled would better suit your needs, you can still apply for Tailored Total & Permanent Disability cover with a lump sum benefit.

How to apply

You can apply for Tailored Total & Permanent Disability Assist in *Member Online*, or get a quote using the online calculator at [sunsuper.com.au/insurance](https://www.sunsuper.com.au/insurance) or call **13 11 84**.

Insurance premium rates from 1 January 2021

Death and Total & Permanent Disability Assist

Use the tables below to determine the cover and premium applicable for Standard cover, White collar cover, Life and Age Event options cover, and White Collar Life and Age event options cover from 1 January 2021.

Standard cover (Premium table 1)

Your age	Amount of cover (\$)		Premium (\$) per week			
	Death	TPD Assist ² (Maximum Benefit) ³	Death only		Death and TPD Assist ²	
			Male	Female	Male	Female
15 to 21	62,500	125,000	0.96	0.56	2.40	1.40
22 to 29	125,000	175,000	1.92	1.08	4.16	2.68
30 to 33	250,000		3.84	2.16	7.44	4.84
34	246,000					
35	240,000					
36	230,000					
37	219,000					
38	209,000					
39	197,000					
40	186,000					
41	176,000					
42	163,000					
43	152,000					
44	142,000		4.12	2.36	8.92	6.84
45	132,000					
46	122,000					
47	113,000					
48	103,000					
49	93,000					
50	83,000					
51	75,000					
52	66,000					
53	57,000					
54	48,000					
55	42,000					
56	36,000					
57	32,000					
58	29,000					
59	27,000					
60	25,000					
61	23,000					

Your age	Amount of cover (\$)		Premium (\$) per week			
	Death	TPD Assist ² (Maximum Benefit) ³	Death only		Death and TPD Assist ²	
			Male	Female	Male	Female
62	21,000		4.12	2.36	8.92	6.84
63	19,000					
64	17,000					
65 to 66	16,000					
67 to 69 ¹	16,000	n/a	4.12	2.36	n/a	n/a

White collar cover (Premium table 1)

Your age	Amount of cover (\$)		Premium (\$) per week			
	Death	TPD Assist ² (Maximum Benefit) ³	Death only		Death and TPD Assist ²	
			Male	Female	Male	Female
15 to 21			0.96	0.56	2.40	1.40
22 to 29			1.92	1.08	4.16	2.68
30 to 35	White Collar cover is 50% more cover than Standard cover, for the same premium. ⁴		3.84	2.16	7.44	4.84
36 to 66			4.12	2.36	8.92	6.84
67 to 69 ¹			4.12	2.36	n/a	n/a

Life and Age Event options cover (Premium table 2)

Life and Age Event options cover and premiums are in addition to Standard cover and premiums.

Your age	Amount of cover (\$)		Premium (\$) per week			
	Death	TPD Assist ² (Maximum Benefit) ³	Death only		Death and TPD Assist ²	
			Male	Female	Male	Female
15 to 21			0.24	0.14	0.60	0.35
22 to 29			0.48	0.27	1.04	0.67
30 to 35	Life and age event options cover is an additional 25% more cover than Standard cover. ⁴		0.96	0.54	1.86	1.21
36 to 66			1.03	0.59	2.23	1.71
67 to 69 ¹			1.03	0.59	n/a	n/a

White Collar Life and Age Event options cover (Premium table 2)

White Collar Life and Age Event options cover and premiums are in addition to White Collar cover and premiums.

Your age	Amount of cover (\$)		Premium (\$) per week			
	Death	TPD Assist ² (Maximum Benefit) ³	Death only		Death and TPD Assist ²	
			Male	Female	Male	Female
15 to 21			0.24	0.14	0.60	0.35
22 to 29			0.48	0.27	1.04	0.67
30 to 35	White Collar Life and Age Event options cover is an additional 25% more cover than White Collar cover. ⁴		0.96	0.54	1.86	1.21
36 to 66			1.03	0.59	2.23	1.71
67 to 69 ¹			1.03	0.59	n/a	n/a

¹Cover from age 67 is Death only. ²TPD Assist mean Total & Permanent Disability Assist. If you are approved for a Total & Permanent Disability Assist benefit you may be paid up to six support payments over a minimum of five years (where you continue to meet the **Total & Permanent Disability Assist** definition). The initial support payment is calculated as 25% of your maximum benefit amount at the Date of Disablement. The subsequent support payments (up to a maximum of five payments) are each calculated as 15% of your maximum benefit amount at the **Date of Disablement**. The maximum benefit shown is the sum of the initial support payment and all 5 subsequent support payments. ³Refer to the Support payments and maximum benefit section in the *Sunsuper for life Insurance guide* to see the initial and subsequent support payments included in the maximum benefit that may apply for Total & Permanent Disability Assist cover. ⁴The amount of cover currently provided for each age will remain the same at 1 January 2021. Refer to the *Sunsuper for life Insurance guide* for full details on cover amounts.

Note: Different cover and premium arrangements may exist; for some members, you will have been informed separately if this applies.

Opt-in Income Protection

Use the table below to determine the cover and premium applicable for Opt-in Income Protection and White Collar Income Protection covers from 1 January 2021.

90 day Waiting Period, 2 Year Benefit period (Premium table 4)

Weekly Premiums for each \$500 monthly benefit

Your age	Income protection premium (\$) per week			
	Opt-in Income Protection		White collar Income Protection	
	Male	Female	Male	Female
15 to 39	0.34	0.48	0.23	0.32
40 to 49	0.76	1.21	0.51	0.81
50 to 64	1.89	2.42	1.26	1.61

The following notes apply to Premium table 4

- These premiums include stamp duty
- Rounding variations may occur when calculation premiums.

Tailored insurance cover

More information about how to calculate Tailored insurance cover is available in the *Sunsuper for life Insurance guide*.

Tailored Death; Tailored Total & Permanent Disability cover; Tailored Total & Permanent Disability Assist cover (Premium table 3)

Annual premiums (\$) for each \$1,000 insured benefit for White occupational category.

Your age	Male			Female		
	Death	TPD ¹	TPD ¹ Assist	Death	TPD ¹	TPD ¹ Assist
15	0.37	0.05	0.05	0.12	0.03	0.03
16	0.37	0.05	0.05	0.12	0.03	0.03
17	0.40	0.05	0.05	0.12	0.03	0.03
18	0.43	0.12	0.10	0.14	0.03	0.03
19	0.47	0.11	0.09	0.14	0.03	0.03
20	0.47	0.14	0.12	0.14	0.05	0.05
21	0.50	0.17	0.14	0.14	0.05	0.05
22	0.51	0.19	0.16	0.12	0.03	0.03
23	0.51	0.21	0.18	0.12	0.03	0.03
24	0.51	0.25	0.21	0.12	0.08	0.07
25	0.51	0.27	0.23	0.12	0.05	0.04
26	0.51	0.24	0.20	0.12	0.05	0.04
27	0.49	0.27	0.23	0.14	0.08	0.07
28	0.48	0.28	0.24	0.14	0.09	0.08
29	0.48	0.32	0.27	0.15	0.11	0.10
30	0.49	0.32	0.27	0.17	0.13	0.11
31	0.48	0.33	0.28	0.17	0.16	0.13
32	0.49	0.33	0.28	0.18	0.16	0.13
33	0.50	0.33	0.28	0.21	0.19	0.16
34	0.52	0.37	0.32	0.22	0.23	0.19
35	0.53	0.44	0.37	0.24	0.25	0.21
36	0.55	0.52	0.44	0.27	0.29	0.25

Your age	Male			Female		
	Death	TPD ¹	TPD ¹ Assist	Death	TPD ¹	TPD ¹ Assist
37	0.58	0.58	0.49	0.28	0.34	0.29
38	0.61	0.63	0.54	0.31	0.40	0.34
39	0.64	0.72	0.61	0.35	0.43	0.37
40	0.67	0.80	0.68	0.40	0.50	0.42
41	0.69	0.89	0.76	0.43	0.56	0.47
42	0.72	0.99	0.84	0.47	0.65	0.55
43	0.75	1.10	0.94	0.51	0.72	0.61
44	0.80	1.25	1.06	0.55	0.83	0.70
45	0.85	1.42	1.21	0.59	0.93	0.79
46	0.89	1.58	1.34	0.63	1.02	0.87
47	0.96	1.70	1.44	0.68	1.14	0.97
48	1.04	1.81	1.54	0.73	1.26	1.07
49	1.14	1.97	1.67	0.79	1.42	1.20
50	1.25	2.16	1.83	0.84	1.56	1.33
51	1.38	2.63	2.23	0.90	1.75	1.48
52	1.54	3.07	2.61	0.99	1.90	1.62
53	1.73	3.49	2.96	1.07	2.13	1.81
54	1.93	3.87	3.29	1.17	2.37	2.01
55	2.16	4.31	3.66	1.29	2.68	2.27
56	2.42	4.80	4.07	1.42	3.05	2.59
57	2.65	5.53	4.70	1.59	3.45	2.93
58	2.95	6.38	5.42	1.78	3.96	3.36
59	3.27	7.09	6.02	1.97	4.52	3.84
60	3.64	7.96	6.76	2.21	5.17	4.39
61	3.99	8.66	7.36	2.46	5.90	5.01
62	4.44	8.87	7.53	2.76	6.75	5.73
63	5.29	10.89	9.24	3.07	7.53	6.39
64	6.33	12.69	10.77	3.44	8.41	7.14
65	7.16	19.24	16.33	3.84	13.21	11.22
66	7.96	21.99	18.67	4.26	15.40	13.08
67	8.74	n/a	n/a	4.70	n/a	n/a
68	10.13			5.19		
69	11.55			5.66		

Tailored Income Protection cover - 2 year Benefit Period (Premium table 5)

Annual premiums (\$) for each \$1,000 insurance benefit for White occupational category.

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	2.24	1.57	1.05	0.76	2.91	1.96	1.10	0.79
16	2.26	1.59	1.07	0.76	2.92	1.98	1.12	0.80
17	2.26	1.62	1.07	0.76	2.94	2.01	1.12	0.80
18	2.30	1.62	1.07	0.76	2.97	2.04	1.12	0.79
19	2.32	1.64	1.07	0.76	2.99	2.04	1.16	0.81
20	2.36	1.65	1.07	0.76	3.03	2.06	1.16	0.82
21	2.28	1.59	1.00	0.70	3.05	2.07	1.17	0.82
22	2.24	1.55	0.94	0.68	3.07	2.09	1.17	0.85
23	2.16	1.50	0.88	0.65	3.13	2.11	1.17	0.85
24	2.13	1.44	0.84	0.60	3.15	2.14	1.21	0.88
25	2.08	1.44	0.80	0.59	3.17	2.14	1.21	0.88
26	2.08	1.42	0.77	0.55	3.26	2.23	1.28	0.93
27	2.13	1.44	0.76	0.55	3.35	2.29	1.32	0.98
28	2.14	1.44	0.76	0.55	3.48	2.39	1.38	1.03
29	2.21	1.46	0.76	0.55	3.62	2.48	1.42	1.06
30	2.26	1.51	0.76	0.57	3.81	2.58	1.47	1.10
31	2.36	1.56	0.80	0.60	4.00	2.73	1.50	1.12
32	2.45	1.64	0.80	0.60	4.24	2.89	1.55	1.16
33	2.56	1.71	0.84	0.65	4.50	3.01	1.62	1.23
34	2.69	1.79	0.88	0.67	4.77	3.19	1.68	1.31
35	2.83	1.89	0.94	0.72	5.07	3.35	1.77	1.38
36	3.00	1.99	0.97	0.76	5.39	3.53	1.89	1.45
37	3.18	2.09	1.07	0.82	5.72	3.77	2.04	1.59
38	3.35	2.24	1.13	0.89	6.08	4.00	2.18	1.71
39	3.55	2.38	1.21	0.96	6.48	4.31	2.36	1.89
40	3.79	2.53	1.33	1.07	6.88	4.61	2.58	2.06
41	4.02	2.71	1.44	1.16	7.30	4.98	2.82	2.27
42	4.30	2.91	1.59	1.27	7.76	5.33	3.10	2.50
43	4.56	3.11	1.74	1.41	8.22	5.68	3.44	2.78
44	4.85	3.34	1.95	1.56	8.72	6.08	3.79	3.07
45	5.20	3.58	2.14	1.76	9.25	6.50	4.18	3.43
46	5.57	3.88	2.40	1.99	9.80	6.93	4.60	3.79
47	5.95	4.17	2.69	2.24	10.38	7.42	5.07	4.22
48	6.38	4.50	2.98	2.49	11.00	7.92	5.60	4.66
49	6.84	4.86	3.31	2.80	11.64	8.46	6.14	5.16
50	7.37	5.30	3.74	3.13	12.35	9.02	6.75	5.67
51	7.91	5.75	4.19	3.55	13.07	9.64	7.35	6.26

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
52	8.54	6.24	4.68	4.01	13.85	10.28	8.03	6.84
53	9.18	6.78	5.24	4.49	14.69	10.96	8.77	7.52
54	9.92	7.42	5.87	5.06	15.59	11.71	9.51	8.18
55	10.73	8.06	6.61	5.72	16.55	12.47	10.27	8.89
56	11.60	8.81	7.42	6.47	17.59	13.30	11.09	9.67
57	12.57	9.62	8.27	7.24	18.70	14.19	11.92	10.44
58	13.66	10.55	9.24	8.12	19.91	15.14	12.77	11.25
59	14.84	11.55	10.33	9.12	21.20	16.17	13.66	12.08
60	16.14	12.64	11.52	10.21	22.65	17.25	14.58	12.94
61	17.60	13.87	12.82	11.41	24.21	18.42	15.50	13.80
62	19.23	15.22	14.29	11.49	25.92	19.68	16.45	13.21
63	16.59	14.06	12.25	9.88	25.02	20.94	17.38	13.99
64	10.66	8.40	6.69	5.47	16.07	12.68	10.10	8.27

Tailored Income Protection cover - 5 year Benefit Period (Premium table 6)

Annual premiums (\$) for each \$1,000 insurance benefit for White occupational category.

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	3.94	2.89	1.90	1.47	5.12	3.64	2.04	1.55
16	4.03	2.97	1.93	1.48	5.19	3.70	2.07	1.58
17	4.09	2.99	1.98	1.49	5.25	3.72	2.11	1.58
18	4.16	3.04	2.00	1.52	5.33	3.80	2.12	1.59
19	4.22	3.08	2.01	1.53	5.42	3.83	2.12	1.59
20	4.28	3.17	2.03	1.56	5.51	3.92	2.15	1.68
21	4.17	3.04	1.93	1.49	5.57	3.96	2.22	1.71
22	4.09	2.97	1.79	1.37	5.67	4.03	2.24	1.75
23	4.04	2.89	1.71	1.33	5.77	4.07	2.28	1.78
24	4.01	2.84	1.63	1.27	5.87	4.15	2.30	1.86
25	3.91	2.78	1.56	1.23	5.91	4.20	2.34	1.86
26	4.01	2.78	1.52	1.23	6.12	4.36	2.50	2.01
27	4.04	2.83	1.49	1.22	6.33	4.53	2.63	2.12
28	4.13	2.89	1.49	1.22	6.64	4.75	2.73	2.23
29	4.23	2.97	1.52	1.23	6.96	4.97	2.83	2.30
30	4.41	3.04	1.56	1.27	7.37	5.22	2.93	2.41
31	4.60	3.20	1.59	1.29	7.80	5.52	3.04	2.51
32	4.83	3.31	1.63	1.33	8.28	5.84	3.18	2.63
33	5.09	3.50	1.74	1.47	8.83	6.22	3.33	2.77
34	5.35	3.69	1.79	1.49	9.44	6.60	3.48	2.93
35	5.69	3.91	1.93	1.63	10.08	7.07	3.70	3.14
36	6.06	4.17	2.09	1.76	10.77	7.51	3.97	3.38
37	6.40	4.46	2.19	1.90	11.52	8.06	4.27	3.65
38	6.83	4.73	2.38	2.03	12.31	8.65	4.63	3.97
39	7.30	5.09	2.57	2.22	13.18	9.26	5.04	4.35
40	7.81	5.46	2.84	2.51	14.06	9.97	5.55	4.80
41	8.35	5.84	3.12	2.74	15.04	10.70	6.11	5.33
42	8.96	6.31	3.43	3.01	16.04	11.50	6.71	5.89
43	9.58	6.77	3.82	3.37	17.11	12.34	7.46	6.57
44	10.29	7.32	4.23	3.75	18.25	13.27	8.28	7.32
45	11.03	7.96	4.73	4.22	19.47	14.27	9.21	8.19
46	11.89	8.63	5.30	4.73	20.73	15.35	10.20	9.09
47	12.79	9.35	5.94	5.34	22.09	16.47	11.31	10.15
48	13.79	10.14	6.65	6.04	23.55	17.69	12.52	11.29
49	14.86	11.07	7.50	6.77	25.07	18.98	13.80	12.48
50	16.08	12.04	8.43	7.66	26.68	20.40	15.22	13.80
51	17.39	13.18	9.54	8.69	28.43	21.90	16.74	15.25

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
52	18.80	14.38	10.70	9.80	30.30	23.53	18.37	16.81
53	20.42	15.75	12.08	11.08	32.33	25.25	20.08	18.40
54	22.15	17.27	13.63	12.51	34.47	27.06	21.90	20.14
55	24.08	18.93	15.34	14.11	36.78	29.06	23.84	21.92
56	26.19	20.76	17.27	15.94	39.30	31.13	25.85	23.85
57	28.53	22.81	19.38	17.95	42.01	33.38	27.91	25.85
58	31.10	25.06	21.77	20.21	44.94	35.78	30.06	27.90
59	34.00	27.60	24.42	21.52	48.15	38.36	32.33	28.48
60	37.18	30.38	27.37	23.45	51.67	41.13	34.58	29.63
61	36.69	30.13	27.41	22.29	49.59	39.33	32.75	26.64
62	34.92	28.72	26.31	21.15	46.00	36.26	29.71	23.84
63	23.11	19.60	17.08	13.77	34.10	28.53	23.70	19.05
64	14.86	11.71	9.32	7.62	21.89	17.28	13.77	11.27

Tailored Income Protection cover - Benefit Period to Age 65 (Premium table 7)
Annual premiums (\$) for each \$1,000 insurance benefit for White occupational category.

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	6.25	4.81	3.35	2.89	9.68	7.02	4.36	3.75
16	6.62	5.06	3.51	3.01	10.42	7.58	4.70	4.08
17	6.87	5.26	3.68	3.17	10.79	7.80	4.86	4.17
18	7.11	5.45	3.78	3.27	11.13	8.06	5.01	4.31
19	7.38	5.66	3.92	3.36	11.52	8.36	5.17	4.43
20	7.66	5.87	4.05	3.51	11.89	8.62	5.37	4.63
21	7.66	5.75	3.87	3.38	12.30	8.88	5.50	4.81
22	7.69	5.73	3.70	3.24	12.70	9.21	5.67	4.96
23	7.73	5.66	3.62	3.17	13.10	9.48	5.88	5.17
24	7.79	5.64	3.46	3.08	13.54	9.78	6.02	5.40
25	7.86	5.64	3.38	3.01	13.98	10.09	6.24	5.57
26	8.05	5.73	3.38	3.01	14.66	10.68	6.73	6.01
27	8.36	5.89	3.42	3.04	15.41	11.29	7.15	6.43
28	8.71	6.11	3.46	3.13	16.30	11.94	7.54	6.79
29	9.15	6.34	3.55	3.23	17.35	12.62	7.90	7.15
30	9.61	6.64	3.68	3.30	18.53	13.37	8.25	7.49
31	10.20	6.98	3.80	3.46	19.82	14.23	8.60	7.84
32	10.80	7.41	4.00	3.64	21.22	15.10	9.00	8.22
33	11.45	7.83	4.21	3.83	22.74	16.10	9.44	8.63
34	12.20	8.31	4.47	4.11	24.39	17.18	9.97	9.13
35	12.99	8.88	4.79	4.41	26.13	18.34	10.57	9.71
36	13.85	9.49	5.09	4.68	27.95	19.63	11.29	10.42
37	14.83	10.20	5.48	5.09	29.89	20.99	12.11	11.18
38	15.81	10.89	5.93	5.48	31.86	22.48	13.08	12.13
39	16.87	11.66	6.46	5.99	33.94	24.07	14.23	13.19
40	17.99	12.52	7.04	6.52	36.10	25.80	15.50	14.36
41	19.20	13.46	7.71	7.13	38.31	27.61	16.95	15.75
42	20.48	14.49	8.46	7.90	40.56	29.53	18.53	17.24
43	21.83	15.55	9.29	8.66	42.84	31.58	20.31	18.87
44	23.22	16.74	10.27	9.56	45.16	33.69	22.25	20.70
45	24.66	17.99	11.31	10.55	47.51	35.88	24.32	22.67
46	26.26	19.37	12.51	11.66	49.83	38.14	26.50	24.67
47	27.88	20.82	13.79	12.87	52.16	40.45	28.81	26.88
48	29.59	22.40	15.24	14.18	54.42	42.76	31.21	29.10
49	31.36	24.05	16.80	15.66	56.70	45.10	33.61	31.32
50	33.18	25.80	18.49	17.20	58.85	47.40	36.05	33.58
51	35.07	27.69	20.31	18.85	60.95	49.63	38.45	35.77

Your age	Male				Female			
	Waiting period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
52	37.01	29.59	22.27	20.66	62.97	51.78	40.74	37.81
53	38.95	31.60	24.31	22.50	64.81	53.78	42.90	39.75
54	40.95	33.64	26.45	24.43	66.50	55.60	44.88	41.41
55	42.91	35.72	28.61	26.29	67.97	57.17	46.54	42.76
56	44.87	37.78	30.83	28.19	69.14	58.41	47.88	43.71
57	46.54	39.62	32.89	29.81	69.79	59.09	48.61	44.04
58	47.85	41.14	34.61	31.00	69.75	59.09	48.65	43.60
59	48.55	42.12	35.86	31.60	68.79	58.20	47.77	42.08
60	37.18	30.38	27.36	23.45	51.66	41.13	34.59	29.63
61	36.69	30.13	27.41	22.30	49.59	39.33	32.75	26.64
62	34.92	28.72	26.31	21.15	46.00	36.27	29.71	23.85
63	23.11	19.59	17.08	13.76	34.10	28.53	23.69	19.06
64	14.86	11.72	9.32	7.63	21.89	17.29	13.77	11.27

Occupational Categories

Occupational Category	Death	TPD1 / TPD1 Assist	Income Protection
Professional	0.85	0.85	0.85
White	1.00	1.00	1.00
Light Blue	1.20	1.60	1.40
Medium Blue	1.30	2.10	1.70
Heavy Blue	1.40	2.50	2.50
Hazardous	4.20	15.80	10.00

¹TPD means Total & Permanent Disability.

Notes:

- You can only hold one type of disability cover, being either Total & Permanent Disability or Total & Permanent Disability Assist.
- Total & Permanent Disability cover and Total & Permanent Disability Assist cover ends when you turn 67 and Death cover ends when you turn 70. Income Protection cover ends when you turn 65.
- Death, Total & Permanent Disability, and Total & Permanent Disability Assist cover are available on a Fixed Premium or Fixed Cover basis. Rounding variations may occur when calculating premiums.
- Different cover and premium arrangements may exist; you will have been informed.

The following notes apply to Premium table 5,6, 7:

- Occupational categories are applied to each of the Benefit Period and Waiting Period options available (refer to Premium tables 5-7)
- These premiums include stamp duty
- Rounding variations may occur when calculation premiums.
- These premiums include a 5% insurance fee to offset Sunsuper's cost or providing the cover



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Important information

Please read this *Insurance Update* and familiarise yourself with all of the changes and make sure you understand how they may affect your insurance in your Sunsuper account.

Product Disclosure Statements (PDS) and important *PDS* updates for *Sunsuper for life* members are available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

The changes outlined in this *Insurance Update* are reflected in the *PDS* and *Insurance guide* effective 1 October 2020 and 1 January 2021.

This information was prepared on 16 October 2020 and 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 *Insurance update* is available on request at no additional cost.

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