

Sunsuper for life

Intention and Comprehension statements

Sunsuper for life

Total & Permanent Disability Assist

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

Total & Permanent Disability Assist insurance cover is available to you regardless of your working hours or the basis on which you are employed. Regardless if you are employed on a permanent, contract, or casual basis, you will be provided with cover if you are eligible when joining Sunsuper. This cover is given to you automatically upon Sunsuper receiving a superannuation contribution from your employer.

We believe in supporting you when you are first unable to work due to your injury or illness by offering an early intervention program to assist you back into the workforce. Where you remain unable to return to work we will help you achieve a suitable and safe return to work through occupational rehabilitation, where applicable.

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

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

Once you meet the definition of Total & Permanent Disability Assist, you may receive up to six annual support payments over at least five years where you continue to remain injured or ill. Should you suffer a specified medical condition or you are unable to perform basic activities associated with work ever again, you may receive a single lump sum benefit.

To help keep insurance sustainable and affordable we require you to lodge a claim within five years of the date you were first unable to work due to illness or injury.

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

Sunsuper for life - 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 & permanent disability benefit where you are eligible to access your superannuation balance because of permanent incapacity, or you have received benefits from Centrelink (for example a Disability Support Pension), or workers compensation. You must meet the applicable Total & Permanent Disability 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 & 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.

Lodgment 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.

DEFINITIONS

Total and Permanent Disability Assist means:

Loss of limbs and/or sight

- As a result of an injury or sickness you have suffered, at the **Date of Disablement**, 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; or
- loss of **Cognitive Function** (this has a three consecutive month **Waiting Period**); and
- the insurer, after considering all relevant evidence which is reasonably available, then determines that you will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience; **or**

* Where limb is defined as the whole hand or the whole foot. Sight is defined as blindness, being the total and irrecoverable loss of sight (even with the use of visual aids) to the extent that visual acuity is 6/60 or less or where the field of vision is reduced to 20 degrees or less in diameter, as certified by an ophthalmologist).

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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 occupational 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**

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

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

- a) you have been continuously unable to perform your occupational 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) 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**

* 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 the your treating **Medical Practitioner** addressing the following:

- (i) outlining the reasons you have been advised to cease participating in the **Occupational Rehabilitation Program**; and
- (ii) stipulating the duration of any required period of cessation and the anticipated timeframe for return to the **Occupational Rehabilitation Program**; and
- (iii) whether any variations can be made to the **Occupational Rehabilitation Program** that would enable you to participate; and
- (iv) all medical information relied upon by the treating **Medical Practitioner** in forming their opinion.

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**

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, 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 & Permanent Disability definition may apply to some members and if this applies to your, you will have been informed separately.

Sunsuper for life

Tailored Total & Permanent Disability

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

Tailored Total & Permanent Disability insurance cover is available to you regardless of your working hours or the basis on which you are employed. Whether you are employed on a permanent, part-time, contract or casual basis you may be eligible for cover.

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

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

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

To help keep insurance sustainable and affordable we require you to lodge a claim within five years of the date you were first unable to work due to illness or injury.

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

Sunsuper for life - 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 & permanent disability benefit where you are eligible to access your superannuation balance because of permanent incapacity or you have received benefits from Centrelink (for example a Disability Support Pension) or workers compensation. You must meet the applicable Tailored Total & Permanent Disability definition.

How is your prior education, training and 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 the end of any waiting period (as set out in definition below).

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 receiving a total & permanent disability 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 6 months prior to the date of disablement, you may be considered totally & 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.

Lodgment 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 your illness or injury.

DEFINITIONS

Tailored Total and Permanent Disability means:

Loss of limbs and/or sight

- As a result of an injury or sickness you have suffered, at the **Date of Disablement**, 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; or
- loss of **Cognitive Function** (this has a three consecutive month **Waiting Period**); and
- the insurer, after considering all relevant evidence which is reasonably available, then determines that you will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience; **or**

* Where limb is defined as the whole hand or the whole foot. Sight is defined as blindness, being the total and irrecoverable loss of sight (even with the use of visual aids) to the extent that visual acuity is 6/60 or less or where the field of vision is reduced to 20 degrees or less in diameter, as certified by an ophthalmologist).

Unable to do a suited occupation ever again

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

- you have been continuously unable to perform your occupational duties since the **Date of Disablement** solely due to the injury or sickness; and
- you are under the care of, and following the advice and treatment of a **Medical Practitioner**; and
- 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**

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:

- you have not, as a result of injury or sickness, 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 occurrence of the **Date of Disablement**; and
- you are under the care of, and following the advice and treatment of a **Medical Practitioner**; and
- 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
- 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 & Permanent Disability definition may apply to some members and if this applies to you, you will have been informed separately.

Sunsuper for life

Income Protection

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

If you are employed on a permanent, part-time, contract or casual basis and working at least 15 hours a week, you may be eligible to apply for cover.

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

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

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

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

With Tailored Income Protection cover, we offer various waiting periods and benefit periods in order to offer you flexibility to suit your personal needs and financial situation. The waiting period is the length of time you must be injured or ill before you can claim a benefit. The benefit period is the maximum period you can claim benefits whilst you are totally or partially disabled. With Opt-in Income Protection we offer cover that eligible members can apply for when they join Sunsuper, without the need to fill in complicated forms or provide medical evidence.

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

Sunsuper for life - Income Protection

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

Working more than 15 hours per week - 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 - 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 7 out of the first 10 days of your waiting period to be eligible for a partial disability benefit.

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

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

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

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

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

Totally and permanently disabled - your monthly benefit will not be impacted if you are paid a **Total & Permanent Disability** benefit from Sunsuper or any other superannuation fund.

DEFINITIONS

Total Disability or Totally Disabled

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

- 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
- 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
- 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 working an average of 15 hours or more per week in the 3 months immediately prior to going on **Unpaid Leave**.

Partial Disability or Partially Disabled

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

- have returned to work in your usual or an alternative occupation, and
- are under the care of and complying with the reasonable advice given by a registered **Medical Practitioner**, and
- 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:

- 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
- remain under the regular care, attendance and following the advice of a registered **Medical Practitioner** in relation to that sickness or injury, and
- 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 immediately prior to going on **Unpaid Leave**.