

Group Life Insurance Rates

Super Retirement Fund ('SRF')

Death and Total Permanent Disability (TPD) and Income Protection (IP)
cover – includes TPD definition changes.

Superannuation products and insurance covered in this document:

Death and Total & Permanent Disability (TPD)

1. Select Personal Superannuation
2. Personal Superannuation Portfolio
3. Master Fund Superannuation
4. SuperSelect and Personal Superannuation and Rollover Plan

Income Protection (IP)

5. Select Personal Superannuation – for all members
6. Select Personal Superannuation – for members entitled to Increasing Claim Payment facility and transitioned from Colonial SuperChoice MasterTrust Personal Superannuation on 15 May 2006.

Definition changes

7. Total & Permanent Disability (TPD)

Please refer to your Annual Statement for details on your current level of insurance cover.

Details of premiums paid are noted in the Transaction history section of your Annual Statement.

We've recently made improvements to your policy including reduced premiums.

We would also take this opportunity to remind you to review your insurance cover. Over time our lives change – and that means our insurance needs can too. If you haven't reviewed your insurance cover recently, it might be time to check that your level of cover still suits your needs and lifestyle. You can apply to increase or decrease the level of your cover at any time. While insurance is valuable and can provide some peace of mind, if you're paying for more cover than you need, it could affect the money you have to live on when the time comes to retire.

It's important that you review these changes and your insurance cover. If you require further details, please contact your financial adviser or call us on the number listed for your product below between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Product	Contact Number
Select Personal Superannuation	1800 552 660
Personal Superannuation Portfolio	
Master Fund	
Personal Superannuation and Rollover Plan	13 20 15
SuperSelect	

Things you should know.

This brochure is issued by: Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757, RSE L0001458 (Trustee) of SRF ABN 40 328 908 469.

The insurer of the SRF group insurance policies is AIA Australia Limited ABN 79 004 837 861 AFSL 230043.

The administrator of the SRF superannuation products is Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life).

Any advice in this document is provided by Resolution Life, and is general advice and does not take into account your objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs, as well as the product disclosure statement before making a decision on whether to continue to hold the product.

Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/aia/help-and-support/contact-us or by calling the phone number mentioned above.

Death and Total & Permanent Disability (TPD)

1. SELECT PERSONAL SUPERANNUATION

Rates are guaranteed from 1 July 2023 for three years. Annual premium rates per \$1,000 of insured benefit and any cost of stamp duty will be included in the premium rates.

Non-smoker rates are only applicable to members whose premiums were based on the previous non-smoker rates as at 30 June 2018. Otherwise, standard rates apply to all other members.

Age next birthday	Male			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.82	1.24	0.43	0.55
36	0.86	1.32	0.45	0.59
37	0.90	1.38	0.46	0.62
38	0.97	1.50	0.50	0.65
39	1.03	1.60	0.53	0.70
40	1.08	1.73	0.58	0.78
41	1.15	1.88	0.61	0.84
42	1.26	2.07	0.70	0.98
43	1.38	2.27	0.78	1.13
44	1.51	2.50	0.84	1.24
45	1.64	2.80	1.00	1.34
46	1.82	3.12	1.14	1.48
47	2.02	3.47	1.34	1.66
48	2.26	3.85	1.53	1.91
49	2.52	4.25	1.75	2.22
50	2.82	4.69	2.00	2.66
51	3.16	5.18	2.22	3.07
52	3.58	5.76	2.48	3.49
53	4.05	6.38	2.83	3.93
54	4.68	7.03	3.36	4.46
55	5.45	7.76	3.98	5.00
56	6.36	8.62	4.86	5.95
57	7.31	9.58	5.82	7.02
58	8.30	10.70	6.86	8.28
59	9.33	12.04	8.08	9.62
60	10.46	13.56	9.51	11.17
61	11.68	15.12	11.21	12.97
62	13.17	16.81	13.22	15.06
63	14.92	18.62	15.57	17.50
64	16.97	20.54	18.34	20.32
65	19.30	22.46	21.62	23.59
66	22.11	25.74		
67	25.15	29.27		
68	28.50	33.18		
69	32.21	37.48		
70	36.38	42.34		

Age next birthday	Female			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.63	0.88	0.57	0.63
36	0.65	0.90	0.58	0.70
37	0.68	0.94	0.59	0.78
38	0.70	1.00	0.63	0.81
39	0.75	1.07	0.67	0.87
40	0.80	1.18	0.81	0.94
41	0.82	1.30	0.94	0.98
42	0.87	1.40	1.08	1.08
43	0.94	1.50	1.27	1.27
44	1.03	1.60	1.50	1.50
45	1.14	1.80	1.46	1.67
46	1.28	1.94	1.65	1.93
47	1.43	2.13	1.91	2.22
48	1.58	2.38	2.17	2.54
49	1.77	2.62	2.45	2.90
50	1.97	2.95	2.75	3.23
51	2.25	3.32	3.02	3.54
52	2.54	3.68	3.34	3.96
53	2.90	4.07	3.78	4.50
54	3.28	4.49	4.78	5.13
55	3.72	4.93	5.03	5.78
56	4.15	5.42	5.98	7.15
57	4.60	5.93	7.15	8.66
58	5.10	6.47	8.58	10.22
59	5.63	7.06	10.36	12.00
60	6.24	7.67	12.50	14.08
61	6.93	8.41	15.08	16.51
62	7.69	9.30	18.20	19.36
63	8.55	10.43	21.96	22.73
64	9.52	11.74	26.50	26.66
65	10.58	12.48	31.98	31.98
66	12.11	14.90		
67	13.79	16.92		
68	15.64	19.34		
69	17.66	22.19		
70	19.97	25.44		

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1	1.5
Heavy blue collar	1	2.5

2. PERSONAL SUPERANNUATION PORTFOLIO

Rates are guaranteed from 1 July 2023 for three years. Annual premium rates per \$1,000 of insured benefit and any cost of stamp duty will be included in the premium rates.

Non-smoker rates are only applicable to members whose premiums were based on the previous non-smoker rates as at 30 June 2018. Otherwise, standard rates apply to all other members.

Age next birthday	Male			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.73	1.46	0.25	0.50
36	0.78	1.58	0.27	0.55
37	0.82	1.68	0.32	0.63
38	0.87	1.82	0.34	0.72
39	0.97	2.01	0.40	0.83
40	1.04	2.20	0.46	0.98
41	1.14	2.41	0.54	1.14
42	1.22	2.63	0.60	1.30
43	1.34	2.91	0.70	1.50
44	1.44	3.18	0.79	1.73
45	1.57	3.43	0.90	1.97
46	1.68	3.70	1.02	2.25
47	1.82	4.01	1.17	2.55
48	2.02	4.39	1.37	2.96
49	2.22	4.80	1.58	3.42
50	2.46	5.30	1.80	3.88
51	2.73	5.83	2.03	4.38
52	3.00	6.36	2.31	4.89
53	3.33	6.96	2.62	5.48
54	3.69	7.54	2.98	6.10
55	4.08	8.14	3.40	6.78
56	4.54	8.82	3.86	7.49
57	5.03	9.50	4.48	8.43
58	5.60	10.21	5.18	9.46
59	6.17	10.91	5.85	10.33
60	6.83	11.77	6.42	11.04
61	7.58	12.74	7.04	11.86
62	8.44	13.86	7.78	12.77
63	9.34	15.03	8.53	13.70
64	10.50	16.54	9.69	15.26
65	11.86	18.30	6.64	10.26
66	13.31	20.14		
67	14.96	22.14		
68	16.88	24.44		
69	18.96	26.99		
70	21.29	29.80		

Age next birthday	Female			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.50	0.82	0.21	0.38
36	0.53	0.86	0.25	0.42
37	0.54	0.94	0.27	0.47
38	0.58	1.01	0.32	0.54
39	0.63	1.13	0.35	0.62
40	0.70	1.22	0.41	0.73
41	0.77	1.35	0.47	0.84
42	0.83	1.46	0.54	0.97
43	0.92	1.63	0.62	1.13
44	0.98	1.75	0.72	1.28
45	1.06	1.93	0.80	1.46
46	1.15	2.08	0.93	1.67
47	1.24	2.25	1.05	1.90
48	1.38	2.48	1.22	2.18
49	1.51	2.70	1.42	2.52
50	1.68	3.00	1.61	2.86
51	1.88	3.29	1.85	3.22
52	2.10	3.62	2.08	3.61
53	2.32	4.01	2.37	4.07
54	2.58	4.39	2.70	4.58
55	2.88	4.81	3.05	5.10
56	3.22	5.30	3.48	5.71
57	3.58	5.76	4.02	6.50
58	3.96	6.27	4.66	7.36
59	4.36	6.71	5.26	8.10
60	4.82	7.26	5.78	8.70
61	5.33	7.88	6.35	9.38
62	5.93	8.58	7.01	10.16
63	6.54	9.30	7.67	10.91
64	7.38	10.29	8.73	12.17
65	8.34	11.42	5.98	8.18
66	9.39	12.61		
67	10.58	14.01		
68	11.97	15.64		
69	13.48	17.36		
70	15.18	19.27		

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1.2	1.25
Heavy blue collar	1.45	1.85

3. MASTER FUND SUPERANNUATION

Rates are guaranteed from 1 July 2023 for three years. Annual premium rates per \$1,000 of insured benefit and any cost of stamp duty will be included in the premium rates.

Non-smoker rates are only applicable to members whose premiums were based on the previous non-smoker rates as at 30 June 2018. Otherwise, standard rates apply to all other members.

Age next birthday	Male			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.73	1.46	0.25	0.50
36	0.78	1.58	0.27	0.55
37	0.82	1.68	0.32	0.63
38	0.87	1.82	0.34	0.72
39	0.97	2.01	0.40	0.83
40	1.04	2.20	0.46	0.98
41	1.14	2.41	0.54	1.14
42	1.22	2.63	0.60	1.30
43	1.34	2.91	0.70	1.50
44	1.44	3.18	0.79	1.73
45	1.57	3.43	0.90	1.97
46	1.68	3.70	1.02	2.25
47	1.82	4.01	1.17	2.55
48	2.02	4.39	1.37	2.96
49	2.22	4.80	1.58	3.42
50	2.46	5.30	1.80	3.88
51	2.73	5.83	2.03	4.38
52	3.00	6.36	2.31	4.89
53	3.33	6.96	2.62	5.48
54	3.69	7.54	2.98	6.10
55	4.08	8.14	3.40	6.78
56	4.54	8.82	3.86	7.49
57	5.03	9.50	4.48	8.43
58	5.60	10.21	5.18	9.46
59	6.17	10.91	5.85	10.33
60	6.83	11.77	6.42	11.04
61	7.58	12.74	7.04	11.86
62	8.44	13.86	7.78	12.77
63	9.34	15.03	8.53	13.70
64	10.50	16.54	9.69	15.26
65	11.86	18.30	6.64	10.26
66	13.31	20.14		
67	14.96	22.14		
68	16.88	24.44		
69	18.96	26.99		
70	21.29	29.80		

Age next birthday	Female			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	0.50	0.82	0.21	0.38
36	0.53	0.86	0.25	0.42
37	0.54	0.94	0.27	0.47
38	0.58	1.01	0.32	0.54
39	0.63	1.13	0.35	0.62
40	0.70	1.22	0.41	0.73
41	0.77	1.35	0.47	0.84
42	0.83	1.46	0.54	0.97
43	0.92	1.63	0.62	1.13
44	0.98	1.75	0.72	1.28
45	1.06	1.93	0.80	1.46
46	1.15	2.08	0.93	1.67
47	1.24	2.25	1.05	1.90
48	1.38	2.48	1.22	2.18
49	1.51	2.70	1.42	2.52
50	1.68	3.00	1.61	2.86
51	1.88	3.29	1.85	3.22
52	2.10	3.62	2.08	3.61
53	2.32	4.01	2.37	4.07
54	2.58	4.39	2.70	4.58
55	2.88	4.81	3.05	5.10
56	3.22	5.30	3.48	5.71
57	3.58	5.76	4.02	6.50
58	3.96	6.27	4.66	7.36
59	4.36	6.71	5.26	8.10
60	4.82	7.26	5.78	8.70
61	5.33	7.88	6.35	9.38
62	5.93	8.58	7.01	10.16
63	6.54	9.30	7.67	10.91
64	7.38	10.29	8.73	12.17
65	8.34	11.42	5.98	8.18
66	9.39	12.61		
67	10.58	14.01		
68	11.97	15.64		
69	13.48	17.36		
70	15.18	19.27		

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1	1.5
Heavy blue collar	1	2.5

4. SUPERSELECT AND PERSONAL SUPERANNUATION & ROLLOVER PLAN

Rates are guaranteed from 1 July 2023 for three years. Annual variable premium rates per \$1,000 of insured benefit and any cost of stamp duty will be included in the premium rates.

Age next birthday	Male			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	1.20	2.28	0.72	1.08
36	1.20	2.28	0.72	1.08
37	1.20	2.28	0.72	1.08
38	1.20	2.52	0.72	1.08
39	1.20	2.88	0.72	1.20
40	1.44	3.00	0.96	1.20
41	1.56	3.12	0.96	1.20
42	1.80	3.36	1.08	1.44
43	1.92	3.72	1.08	1.56
44	2.04	3.96	1.20	1.80
45	2.28	4.44	1.20	1.92
46	2.52	4.92	1.44	2.04
47	2.64	5.28	1.56	2.28
48	2.88	5.88	1.80	2.88
49	3.00	6.48	2.04	3.36
50	3.36	7.08	2.28	3.72
51	3.72	7.92	2.64	4.20
52	4.20	8.52	3.12	5.04
53	4.92	9.36	3.72	5.88
54	5.52	10.44	4.08	6.72
55	6.36	11.88	4.80	7.44
56	7.08	13.20	5.28	8.28
57	7.92	14.28	6.12	9.48
58	8.88	15.84	7.08	10.80
59	10.08	17.52	8.16	12.12
60	11.16	19.56	9.48	13.80
61	12.36	21.60		
62	14.16	24.00		
63	15.84	26.76		
64	17.76	29.28		
65	20.16	32.64		
66	22.68	36.12		
67	25.44	39.72		
68	28.20	43.56		
69	31.20	47.40		
70	34.44	51.48		

Age next birthday	Female			
	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard
35	1.08	1.56	0.72	1.08
36	1.08	1.80	0.72	1.08
37	1.08	1.80	0.72	1.08
38	1.08	1.92	0.72	1.08
39	1.20	1.92	0.72	1.20
40	1.20	2.04	0.96	1.20
41	1.20	2.28	0.96	1.20
42	1.44	2.28	1.08	1.44
43	1.44	2.52	1.08	1.56
44	1.56	2.64	1.20	1.80
45	1.80	3.00	1.44	1.92
46	1.92	3.12	1.56	2.04
47	2.04	3.36	1.92	2.52
48	2.28	3.72	2.28	3.00
49	2.28	4.08	2.28	3.48
50	2.52	4.56	2.64	3.96
51	2.88	5.04	3.00	4.44
52	3.00	5.64	3.72	5.16
53	3.36	6.48	4.20	6.00
54	3.72	7.08	4.92	6.72
55	4.08	7.56	5.52	7.80
56	4.56	8.04	6.36	8.64
57	5.04	8.64	7.20	9.72
58	5.52	9.12	8.28	11.04
59	6.12	10.08	9.60	12.48
60	6.84	11.16	11.04	14.04
61	7.80	13.08		
62	8.52	14.28		
63	9.60	15.72		
64	11.04	17.64		
65	12.84	20.16		
66	14.76	22.56		
67	16.92	25.08		
68	19.08	27.72		
69	21.48	30.48		
70	24.00	33.48		

Sum insured	Discount per \$1,000 sum insured
\$250,000 - \$500,000	0.12
\$500,000 - \$1M	0.24
\$1M and above	0.36

Premiums paid annually pay 11/12 of monthly base rates.

Income Protection

5. SELECT PERSONAL SUPERANNUATION

Two year payment period.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		60 days		90 days	
Payment period:	2 years					
Age next birthday	Female	Male	Female	Male	Female	Male
35	13.41	9.55	12.47	8.90	9.39	6.69
36	13.96	9.76	12.99	9.08	9.77	6.83
37	14.38	10.07	13.38	9.37	10.06	7.05
38	14.86	10.38	13.82	9.65	10.41	7.26
39	15.23	10.69	14.17	9.94	10.66	7.48
40	15.65	11.10	14.55	10.32	10.96	7.77
41	16.50	11.50	15.34	10.70	11.54	8.05
42	17.27	12.02	16.06	11.19	12.09	8.42
43	18.14	12.64	16.88	11.76	12.70	8.85
44	19.01	13.26	17.68	12.34	13.30	9.28
45	19.89	13.98	18.50	13.00	13.92	9.79
46	21.54	14.90	20.03	13.86	15.08	10.42
47	23.26	15.82	21.64	14.73	16.29	11.07
48	25.15	16.96	23.38	15.78	17.61	11.87
49	27.22	18.19	25.31	16.93	19.06	12.74
50	29.49	19.62	27.42	18.26	20.64	13.74
51	31.54	21.37	29.34	19.87	22.08	14.95
52	33.81	23.34	31.44	21.70	23.66	16.33
53	36.30	25.66	33.75	23.86	25.41	17.97
54	39.20	28.22	36.46	26.25	27.44	19.76
55	42.46	31.06	39.50	28.89	29.72	21.74
56	46.17	33.95	42.94	31.58	32.31	23.77
57	50.45	37.30	46.91	34.69	35.31	26.10
58	55.55	40.94	51.66	38.07	38.89	28.67
59	61.69	44.92	57.37	41.78	43.18	31.44
60	68.90	49.43	64.07	45.98	48.22	34.60
61	76.85	54.49	71.46	50.68	53.79	38.14
62	86.20	60.09	80.18	55.87	60.34	42.06
63	79.32	53.95	73.77	50.17	55.53	37.77
64	47.41	30.42	44.10	28.30	33.18	21.30
65	25.60	16.42	23.81	15.28	10.62	6.82

Occupation loadings	Occupation factor
White collar	1
Blue collar	1.9
Heavy blue collar	3.1

Five year payment period.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		90 days	
Payment period:	5 years			
Age next birthday	Female	Male	Female	Male
35	15.47	10.79	10.84	7.55
36	16.19	11.10	11.34	7.77
37	16.95	11.50	11.86	8.05
38	17.71	11.92	12.40	8.34
39	18.47	12.54	12.93	8.78
40	19.15	13.06	13.41	9.14
41	20.45	13.78	14.31	9.63
42	21.83	14.59	15.29	10.22
43	23.15	15.41	16.21	10.78
44	24.58	16.54	17.20	11.58
45	26.00	17.68	18.19	12.37
46	28.19	19.02	19.74	13.30
47	30.66	20.66	21.46	14.46
48	33.30	22.41	23.32	15.68
49	36.15	24.37	25.31	17.06
50	39.38	26.62	27.57	18.63
51	43.33	29.22	30.33	20.45
52	47.86	32.23	33.50	22.57
53	53.02	35.56	37.11	24.89
54	58.95	39.30	41.26	27.50
55	66.06	43.54	46.24	30.49
56	71.40	48.59	49.98	34.02
57	77.86	54.45	54.50	38.11
58	85.41	61.03	59.78	42.73
59	94.43	68.35	66.10	47.85
60	103.50	75.57	72.46	52.89
61	101.26	72.76	70.88	50.94
62	94.14	65.98	65.91	46.19
63	79.32	53.95	55.53	37.77
64	47.41	30.42	33.18	21.30
65	25.60	16.42	10.62	6.82

Occupation loadings	Occupation factor
White collar	1
Blue collar	1.9
Heavy blue collar	3.1

Up to age 65 payment period.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		90 days	
Payment period:	Up to age 65			
Age next birthday	Female	Male	Female	Male
35	19.33	13.23	13.53	9.26
36	20.65	13.81	14.46	9.66
37	21.99	14.47	15.38	10.12
38	23.34	15.22	16.33	10.66
39	24.66	16.08	17.25	11.25
40	25.98	17.02	18.18	11.92
41	28.08	18.06	19.66	12.64
42	30.21	19.30	21.14	13.50
43	32.36	20.70	22.65	14.50
44	34.53	22.32	24.16	15.62
45	36.71	24.02	25.70	16.82
46	40.07	26.01	28.05	18.20
47	43.58	28.28	30.50	19.79
48	47.22	30.73	33.06	21.51
49	51.18	33.48	35.82	23.43
50	55.26	36.50	38.70	25.56
51	60.25	40.43	42.17	28.30
52	65.62	44.77	45.93	31.34
53	71.30	49.54	49.91	34.68
54	77.53	54.56	54.26	38.20
55	84.10	59.74	58.86	41.82
56	89.01	64.40	62.31	45.07
57	93.90	68.72	65.74	48.10
58	98.33	72.44	68.82	50.71
59	101.86	74.96	71.30	52.47
60	103.50	75.57	72.46	52.89
61	101.26	72.76	70.88	50.94
62	94.14	65.98	65.91	46.19
63	79.32	53.95	55.53	37.77
64	47.41	30.42	33.18	21.30
65	25.60	16.42	10.62	6.82

Occupation loadings**Occupation factor**

White collar

1

Blue collar

1.9

Heavy blue collar

3.1

6. SELECT PERSONAL SUPERANNUATION

Two year payment period.

These rates only apply to members who were entitled to the benefit of the Increasing Claim Payment facility under previously migrated product 'Colonial SuperChoice MasterTrust Personal Superannuation'.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		90 days	
Payment period:	2 years			
Age next birthday	Female	Male	Female	Male
35	14.08	10.03	9.86	7.02
36	14.66	10.24	10.26	7.17
37	15.09	10.58	10.57	7.39
38	15.60	10.90	10.92	7.62
39	15.98	11.22	11.19	7.86
40	16.42	11.65	11.49	8.16
41	17.32	12.08	12.13	8.46
42	18.13	12.62	12.69	8.82
43	19.05	13.26	13.34	9.28
44	19.95	13.92	13.96	9.75
45	20.87	14.68	14.61	10.27
46	22.61	15.64	15.82	10.94
47	24.42	16.60	17.10	11.63
48	26.40	17.80	18.48	12.46
49	28.58	19.10	20.00	13.38
50	30.96	20.61	21.67	14.43
51	33.12	22.42	23.18	15.70
52	35.50	24.50	24.84	17.15
53	38.11	26.94	26.67	18.86
54	41.16	29.63	28.82	20.74
55	44.58	32.62	31.21	22.82
56	48.47	35.65	33.93	24.95
57	52.97	39.15	37.08	27.42
58	58.32	42.98	40.82	30.10
59	64.77	47.17	45.34	33.02
60	72.33	51.90	50.63	36.33
61	80.69	57.21	56.48	40.05
62	90.50	63.09	63.34	44.16
63	83.29	56.64	58.30	39.65
64	49.78	31.94	34.85	22.35
65	25.60	16.42	10.62	6.82

Occupation loadings	Occupation factor
White collar	1
Blue collar	1.9
Heavy blue collar	3.1

Five year payment period.

The below rates only apply to members who were entitled to the benefit of the Increasing Claim Payment facility under previously migrated product 'Colonial SuperChoice MasterTrust Personal Superannuation'.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		90 days	
Payment period:	5 years			
Age next birthday	Female	Male	Female	Male
35	15.93	11.00	11.14	7.70
36	16.71	11.41	11.70	7.98
37	17.45	11.82	12.21	8.26
38	18.22	12.34	12.75	8.63
39	19.12	12.85	13.38	8.99
40	19.94	13.57	13.95	9.50
41	21.22	14.29	14.86	9.99
42	22.63	15.11	15.84	10.58
43	24.03	16.14	16.82	11.29
44	25.53	17.16	17.88	12.01
45	27.13	18.50	18.99	12.95
46	29.52	19.94	20.66	13.95
47	32.13	21.59	22.50	15.11
48	34.91	23.44	24.44	16.41
49	37.98	25.70	26.58	17.98
50	41.44	28.17	29.02	19.71
51	45.68	30.86	31.98	21.60
52	50.50	34.10	35.34	23.87
53	56.06	37.72	39.23	26.40
54	62.52	41.77	43.76	29.24
55	70.09	46.22	49.06	32.36
56	75.96	51.82	53.18	36.28
57	82.93	58.12	58.06	40.69
58	91.10	65.26	63.76	45.68
59	100.94	73.26	70.66	51.28
60	109.74	80.18	76.82	56.13
61	105.45	75.89	73.82	53.12
62	96.42	67.61	67.49	47.34
63	83.29	56.64	58.30	39.65
64	49.78	31.94	34.85	22.35
65	25.60	16.42	10.62	6.82

Occupation loadings	Occupation factor
White collar	1
Blue collar	1.9
Heavy blue collar	3.1

Up to age 65 payment period.

The below rates only apply to members who were entitled to the benefit of the Increasing Claim Payment facility under previously migrated product 'Colonial SuperChoice MasterTrust Personal Superannuation'.

Rates are guaranteed from 1 July 2023 for three years.

Annual premium rates per \$100 of monthly benefit (includes stamp duty).

Waiting period:	30 days		90 days	
Payment period:	Up to age 65			
Age next birthday	Female	Male	Female	Male
35	23.58	15.80	16.50	11.06
36	25.38	16.54	17.76	11.58
37	27.14	17.40	18.99	12.18
38	28.90	18.34	20.22	12.84
39	30.69	19.39	21.48	13.58
40	32.38	20.62	22.66	14.43
41	34.96	21.94	24.46	15.37
42	37.63	23.45	26.34	16.42
43	40.26	25.06	28.18	17.54
44	42.91	26.95	30.04	18.86
45	45.52	29.13	31.86	20.39
46	49.42	31.50	34.59	22.04
47	53.46	34.04	37.42	23.83
48	57.64	36.89	40.35	25.82
49	61.99	40.00	43.40	28.00
50	66.50	43.32	46.54	30.32
51	71.81	47.75	50.27	33.43
52	77.51	52.50	54.26	36.76
53	83.42	57.53	58.40	40.26
54	89.67	62.77	62.76	43.94
55	96.13	67.99	67.29	47.59
56	100.32	72.52	70.23	50.76
57	104.37	76.38	73.06	53.46
58	107.74	79.43	75.42	55.60
59	109.74	80.92	76.82	56.64
60	109.74	80.18	76.82	56.13
61	105.45	75.89	73.82	53.12
62	96.42	67.61	67.49	47.34
63	83.29	56.64	58.30	39.65
64	49.78	31.94	34.85	22.35
65	25.60	16.42	10.62	6.82

Occupation loadings	Occupation factor
White collar	1
Blue collar	1.9
Heavy blue collar	3.1

Definition changes

7. Total & Permanent Disability (TPD) definition changes

We have recently made improvements to your insurance policy which are detailed in this update.

Effective 1 July 2023 some terms and conditions will change. The key benefits of the new terms are:

- Removal of the domestic duties definition and therefore all members have access to the standard TPD definition.
- Amended the standard TPD definition to ensure members don't need to cease work to access the definition.
- Added a permanent incapacity limb to the 'loss of use' definition.
- Transition terms will be included to ensure there is no anti-selection. This introduces a 30 day Active Employment test for members to access the revised definition if they would only be assessed under Activity of daily living (ADL) or Domestic Duties otherwise.
- We have included a proposed limited cover and active employment definition to supplement the TPD transition terms.

The below table provides the old terms and new terms for comparison.

Product	Terms	Current terms	New terms
Select Personal	Total & permanent disability	<p>Disablement where we are satisfied on medical or other evidence that an <i>insured member</i>:</p> <p>(a) Total and permanent disability – prevented from doing a suited occupation ever again</p> <p>(i) has been absent from employment for three consecutive months because of <i>sickness or injury</i>; and</p> <p>(ii) is so disabled that the <i>insured member</i> is prevented from ever engaging in his or her own occupation or any occupation for which he or she is reasonably suited by education, training or experience; or</p> <p>(b) Total and permanent disability – loss of limbs and/or sight suffers:</p> <p>(i) the permanent loss of use of two limbs; or</p> <p>(ii) blindness in both eyes; or</p> <p>(iii) the permanent loss of use of one limb and blindness in one eye;</p> <p>where a “limb” includes an entire hand or an entire foot, and “blindness” means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter.</p> <p>OR</p> <p>if the <i>insured member</i> is an <i>automatic insured member</i> or applied for <i>total and permanent disablement</i> cover on or after 12 April 2002 then, despite the above, <i>total and permanent disablement/totally and permanently disabled</i> means disablement where we are satisfied on medical or other evidence that as a result of <i>sickness or injury</i>:</p>	<p>Disablement where we are satisfied on medical or other evidence that an <i>insured member</i>:</p> <p>(a) Total and permanent disability – prevented from doing a suited occupation ever again</p> <p>(i) has been absent from employment for three consecutive months because of <i>sickness or injury</i>; and</p> <p>(ii) is so disabled that the <i>insured member</i> is prevented from ever engaging in his or her own occupation or any occupation for which he or she is reasonably suited by education, training or experience; or</p> <p>(b) Total and permanent disability – loss of limbs and/or sight suffers:</p> <p>(i) the permanent loss of use of two limbs; or</p> <p>(ii) blindness in both eyes; or</p> <p>(iii) the permanent loss of use of one limb and blindness in one eye;</p> <p>where a “limb” includes an entire hand or an entire foot, and “blindness” means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter.</p> <p>OR</p> <p><u>Automatic Insured Member Or Total And Permanent Disability Applicants on Or after 12 April 2002</u></p> <p>if the <i>insured member</i> is an <i>automatic insured member</i> or applied for <i>total and permanent disablement</i> cover on or after 12 April 2002 then, despite the above, <i>total and permanent disablement/totally and permanently disabled</i> means disablement where we are satisfied on medical or other evidence that as a result of <i>sickness or injury</i>:</p>

Product	Terms	Current terms	New terms
Select Personal (continued)	Total & permanent disability (continued)	<p>(c) Total and permanent disability – unable to do a suited occupation ever again</p> <p>(i) the <i>insured member</i> has been absent from employment for a period of three consecutive months; and</p> <p>(ii) the <i>insured member</i> has throughout that time been unable to engage in (whether or not for reward) any occupation for which he or she is reasonably suited by education, training or experience; and</p> <p>(iii) the <i>insured member</i> is under the regular treatment and following the advice of a registered <i>medical practitioner</i> (other than the <i>insured member</i> or an immediate family member or business partner of the <i>insured member</i>) in respect of the disability; and</p> <p>(iv) the insured member will be so disabled for life; or</p> <p>(d) Total and permanent disability – loss of limbs and/or sight</p> <p>the <i>insured member</i> has suffered:</p> <p>(i) the permanent loss of use of two limbs; or</p> <p>(ii) blindness in both eyes; or</p> <p>(iii) the permanent loss of use of one limb and blindness in one eye;</p> <p>where a “limb” includes an entire hand or an entire foot, and “blindness” means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter.</p> <p>OR</p> <p>(e) Total and permanent disability – inability to look after yourself ever again</p> <p>if the <i>insured member</i> is an <i>automatic insured member</i> and he or she has:</p> <ul style="list-style-type: none"> • not been employed for a continuous period of three months or more; or • been on leave without pay for a continuous period of 24 months or more <p>prior to the <i>sickness</i> or <i>injury</i> causing the disablement, then, despite the above, <i>total and permanent disablement/totally and permanently disabled</i> means disablement where we are satisfied on medical or other evidence that as a result of <i>sickness</i> or <i>injury</i> the <i>insured member</i> has, for a period of three consecutive months, been unable to perform without the physical assistance of another person any two of the following activities of daily living:</p> <ul style="list-style-type: none"> • bathing and showering; • dressing; 	<p>(c) Total and permanent disability – unable to do a suited occupation ever again</p> <p>The <i>insured member</i>:</p> <p>(i) has been unable to engage in any occupation (whether or not for reward) due to sickness or injury for a period of three consecutive months; and</p> <p>(ii) is under the regular treatment and following the advice of a registered <i>medical practitioner</i> (other than the <i>insured member</i> or an immediate family member or business partner of the <i>insured member</i>) in respect of the disability; and</p> <p>(iii) unable, because of sickness or injury, to ever again engage in gainful employment for which they are reasonably suited by education, training or experience; or</p> <p>(d) Total and permanent disability – loss of limbs and/or sight</p> <p>the insured member has suffered:</p> <p>the permanent loss of use of two limbs; or</p> <p>blindness in both eyes; or</p> <p>the permanent loss of use of one limb and blindness in one eye;</p> <p>and is unable, because of sickness or injury, to ever again engage in gainful employment for which they are reasonably suited by education, training or experience;</p> <p>where a “limb” includes an entire hand at or above the wrist or an entire foot at or above the ankle, and “blindness” means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees of arc as certified by an Ophthalmologist.</p>

Product	Terms	Current terms	New terms
Select Personal (continued)	Total & permanent disability (continued)	<ul style="list-style-type: none"> • moving from place to place by walking, moving in and out of bed and moving in and out of a chair; • eating and drinking; • using the toilet; <p>and there is permanent and irreversible inability to do so for life.</p> <p>For the purposes of this definition, “employed” means employed for any income, including bonuses, commissions, fees, gratuities, salaries or wages or income from a business run by the <i>insured member</i> either alone or in partnership.</p> <p>OR</p> <p>if the <i>insured member</i> applied for total and permanent disablement cover on or after 12 April 2002 and he or she has been engaged in full-time domestic duties or child rearing at the time of the <i>sickness or injury</i> causing the disablement, then, despite the above, <i>total and permanent disablement/totally and permanently disabled</i> means disablement where we are satisfied on medical or other evidence that as a result of <i>sickness or injury</i> the <i>insured member</i>:</p> <p>(f) Total and permanent disability – unable to do domestic duties ever again</p> <ul style="list-style-type: none"> (i) has been unable to perform domestic duties or child rearing and has been confined to the home for a period of three consecutive months; and (ii) is under the regular treatment and following the advice of a registered medical practitioner (other than the <i>insured member</i> or an immediate family member or business partner of the <i>insured member</i>) in respect of the disability; and (iii) continues to be so incapacitated to the extent that they are unable to engage in (whether or not for reward) any occupation for which they are reasonably suited by education, training or experience; and (iv) will be so disabled for life; or <p>(g) Total and permanent disability – loss of limbs and/or sight if the <i>insured member</i> has suffered:</p> <ul style="list-style-type: none"> (i) the permanent loss of the use of two limbs; or (ii) blindness in both eyes; or (iii) the permanent loss of the use of one limb and blindness in one eye; <p>where a “limb” includes an entire hand or an entire foot, and “blindness” means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter.</p>	

Product	Terms	Current terms	New terms
Personal Superannuation and Rollover Plan and SuperSelect	Total & permanent disability	<p>Total and permanent disability – prevented from ever doing a suited occupation ever again</p> <p>Means that the <i>Life Insured</i> has suffered an <i>Injury</i> or <i>Illness</i> that causes them to be absent from their work for 6 consecutive months from the <i>Declaration Date</i> applicable to that <i>Injury</i> or <i>Illness</i> AND which, in our opinion, prevents them from ever returning to the duties they were performing or duties for which they are suited by education, training or experience.</p> <p>OR</p> <p>Total and permanent disability – loss of limbs and/or sight</p> <p>Means that the <i>Life Insured</i> has suffered:</p> <ul style="list-style-type: none"> • the Loss of two Limbs; or • the total and permanent loss of sign in both eyes; or • the Loss of one Limb and the total and permanent loss of sight in one eye. <p>For the purpose of this definition and the definition of '<i>Declaration Date</i>', Limb means the whole hand or whole foot and 'Loss' means permanent loss of use or severance.</p> <p>OR</p> <p>Total and permanent disability – unable to do domestic duties ever again</p> <p>For a <i>Life Insured</i> who performs fulltime unpaid domestic duties, 'Total and Permanent Disablement' means that they have suffered an <i>Injury</i> or <i>Illness</i> that prevents them from performing ANY normal physical domestic duties for 6 consecutive months from the <i>Declaration Date</i> applicable to that <i>Injury</i> or <i>Illness</i> AND which, in our opinion, prevents them from ever performing those duties again.</p>	<p>Total and permanent disability – prevented from ever doing a suited occupation ever again</p> <p>Means that the <i>Life Insured</i> has suffered an <i>Injury</i> or <i>Illness</i> that:</p> <ul style="list-style-type: none"> • causes them to be unable to engage in any occupation (whether or not for reward) for 6 consecutive months from the <i>Declaration Date</i> applicable to that <i>Injury</i> or <i>Illness</i>; and • in our opinion, prevents them from ever returning to the duties they were performing or duties for which they are reasonably suited by education, training or experience. <p>OR</p> <p>Total and permanent disability – loss of limbs and/or sight</p> <p>Means that the <i>Life Insured</i> has suffered:</p> <ul style="list-style-type: none"> (i) the permanent loss of use of two limbs; or (ii) blindness in both eyes; or (iii) the permanent loss of use of one limb and blindness in one eye; <p>and in our opinion, prevents them from ever returning to the duties they were performing or duties for which they are reasonably suited by education, training or experience.</p> <p>For the purpose of this definition and the definition of '<i>Declaration Date</i>', "limb" includes an entire hand at or above the wrist or an entire foot at or above the ankle, and "blindness" means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees of arc as certified by an Ophthalmologist.</p>
All	Definition of Declaration Date	<p>Means, with respect to a <i>Life Insured</i>, the date occurring on or after their <i>Commencement date</i> that a registered medical practitioner certifies that the <i>Life Insured</i> is unfit for work or normal physical domestic duties (as applicable). For <i>Total and Permanent Disablement</i>, caused by the loss of sight or Loss of Limb(s) or both, 'Declaration Date' means, with respect of a <i>Life Insured</i>, the date occurring on or after their <i>Commencement Date</i> that a registered medical practitioner certifies that the relevant loss of sight or Loss of Limb(s) occurred.</p>	<p>Means, with respect to a <i>Life Insured</i>, the date occurring on or after their <i>Commencement date</i> that a registered medical practitioner certifies that the <i>Life Insured</i> is unfit for work but not before the member is first unable to work. For <i>Total and Permanent Disablement</i>, caused by the loss of sight or Loss of Limb(s) or both, 'Declaration Date' means, with respect of a <i>Life Insured</i>, the date occurring on or after their <i>Commencement Date</i> that a registered medical practitioner certifies that the relevant loss of sight or Loss of Limb(s) occurred.</p>

Product	Terms	Current terms	New terms
All	TPD Transition Terms	N/A	<p>Despite any condition in this policy, an <i>insured member</i> who, immediately prior to effective date:</p> <p>(a) held <i>total and permanent disablement</i> cover; and</p> <p>(b) would otherwise have only been assessed under the ADL or Domestic Duties <i>total and permanent disablement</i> definitions that applied at the time will have <i>limited cover</i> apply insofar as it relates to the 'any occupation' <i>total and permanent disability</i> definition if they have not been in <i>active employment</i> for 30 consecutive days immediately prior to the <i>effective date</i>. <i>Limited cover</i> will continue until the person is in <i>active employment</i> for 30 consecutive days any time after effective date.</p> <p>Limited Cover means: means the <i>Insured Member</i> is only covered for claims arising from a sickness which first manifests itself or an injury which occurred on or after the effective date and was not related to the condition that occurred before effective date.</p> <p>Active Employment means:</p> <p>(a) actively performing or capable of performing all of his or her normal duties, without limitation or restriction due to injury or sickness, and where working is working normal hours; and</p> <p>(b) in <i>Our</i> opinion, not restricted by sickness or injury from being capable of actively performing their full and normal duties on a full-time basis (for at least thirty (30) hours per week) even though actual employment may be on a full-time, parttime, casual or contract basis; and</p> <p>(c) not in receipt of, or entitled to claim, any income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits (including government support benefits).</p> <p>A <i>member</i> will be considered to be in active employment on the applicable date, as the context requires, if he or she is on approved leave for reasons other than injury or sickness, and is otherwise able to meet the active employment definition.</p> <p>A member who is not gainfully employed and is actively engaged in full-time Domestic Duties will meet this active employment requirement if they are able to actively perform their normal full-time Domestic Duties without limitation or restriction due to injury or sickness.</p>

Product	Terms	Current terms	New terms
All (continued)	TPD Transition Terms (continued)	N/A	For the purposes of this definition, 'Domestic Duties' means the <i>insured member</i> has chosen to remain at home and perform unpaid home duties as their primary occupation. The choice to remain at home should not be due to unemployment or as a result of a sickness or injury.

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