

16 November 2020

## SIGNIFICANT EVENT NOTICE

Dear Member,

Please be advised that this notice includes important information about insurance changes that could affect you.

We are pleased to announce that AIA Australia (AIA) ABN 79 004 837 861, AFSL 230043 has been appointed as the Fund's group life insurer from 1 January 2021.

This Significant Event Notice details information about the amendments to the insurance benefit design. Also included are important details about the transition arrangements to AIA, which includes a suspension of transactions.

### Why are we changing insurers?

After a comprehensive review and tender process, the appointment of AIA enables a number of improvements to the insurance cover we offer to members including increased flexibility in insurance arrangements, a digital claims process, e-underwriting and access to comprehensive health and wellbeing programs including AIA Vitality.

Additionally, we believe that the Fund and AIA have a strong cultural alignment and together we will be able to develop a strategic partnership to provide improved insurance products and services to continue to meet our members' needs.

### Who is AIA?

AIA is a wholly owned subsidiary of AIA Group, with a presence in 18 markets across Asia Pacific and is the largest insurer in the world. AIA has over 47 years' experience in Australia and is the second largest group insurer in Australia. AIA brings with them an extensive range of evidence-based wellbeing programs that will assist you in returning to wellness, should you need to claim.

### What are the key insurance changes?

The following is a summary of the key insurance benefit design changes being implemented from 1 January 2021, as a result of the review of our insurance arrangements and the change to AIA:

- The cost of unitised Death and Total and Permanent Disablement (TPD) insurance cover is changing to age based premiums.
- TPD definition updated.

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- Different amounts of default Death and TPD cover for members under age 25.
- Providing members with greater choice by allowing TPD only insurance cover.
- To provide Income protection (IP) that is more in line with a member's salary, we have changed the value of the IP units to cover a salary of up to \$1,000 per unit.
- Default IP cover will not be provided automatically to employer members who work on a casual basis.

## Will a change in insurer affect my insurance cover?

The changes may affect your insurance cover and details of all the changes are outlined in the following pages.

## What happens if I am currently on claim or wish to submit a claim?

If your claim is currently being assessed or you are being paid an IP benefit by our current insurer (OnePath) there will be no change to the process.

If you wish to submit a new claim on or after 1 January 2021, the date you stop working due to an injury or illness will determine which insurer assesses the claim. For example, if you finished work due to an injury or illness on or after 1 January 2021, the claim will generally be assessed by AIA.

## Is there a transition period?

On 1 January 2021, AIA will be the Fund's group life insurer. There will be a transition period to allow the conversion from the old to the new insurer.

### Suspension of transactions

There will be a suspension of superannuation fund transactions while we transition to the new insurance arrangements. The transition period is planned from 5:30pm (AEDT) 30 December 2020 to 5:30pm (AEDT) 6 January 2021. Please see our website for any changes to these dates and times.

The member portal will not be accessible during the transition period, please call us on 1300 658 776 or email [fundoffice@catholicsuper.com.au](mailto:fundoffice@catholicsuper.com.au) if you have any queries.

It is important that you complete any transaction requests prior to the transition period. Any transaction requests not received by 5:30pm (AEDT) on 30 December 2020, will not be processed until 7 January 2021.

Please note that transactions on pension accounts will continue. Should you wish to have a lump sum cash withdrawal made from your account please contact us.

### Underwriting

There will be a suspension of online underwriting applications from 5:30pm (AEDT) on 24 December 2020 5:30pm (AEDT) until 6 January 2021.

Additionally, changes in insurance arrangements that are received between 25 December 2020 and 31 December 2020 and any underwriting applications that have not been finalised by OnePath on 31 December 2020 will be provided to AIA to finalise. We will contact you if this occurs.

## More information

If you're unsure whether these changes affect you or if you wish to speak with one of our financial advice team at no additional cost, please contact the Fund on 1300 658 776 or visit our website: [catholicsuper.com.au/insurance](http://catholicsuper.com.au/insurance)

Yours sincerely,



Greg Cantor  
Chief Executive Officer

# INSURANCE CHANGES

## What are the insurance changes for all members?

### Total and Permanent Disablement (TPD) definition

The TPD definition consists of six parts (A-F) and changes have been made to Parts A, B and D. The full definition of TPD is on page 8.

- Part A - Total and permanent disability – unlikely to do a suited occupation ever again; and Part B - Total and permanent disability – significant impairment to your whole body.

Members who have been in gainful employment within 12 months prior to the date of injury or illness can now be assessed under parts A & B of the definition. Previously members had to be in gainful employment within 6 months of the date of injury or illness.

- Part D of the definition has been changed from “Activities of Daily Living” to “Total and permanent disability - unlikely to do basic activities associated with work ever again”. The updated definition provides a greater range of impairments that can be satisfied to be assessed under this part of the definition.

In addition, the titles of Parts (A - F) have been renamed to comply with the Insurance in Superannuation Voluntary Code of Practice.

Note: If you had not been in gainful employment for more than 6 months as at 31 December 2020 and you were not “At Work” for 30 consecutive days immediately prior to 1 January 2021, assessment under Parts A and B of the TPD definition will be restricted to “Limited Cover” until you are “At Work” for 30 consecutive days at any time after the 1 January 2021.

### Amount of TPD cover

Under the new insurance benefit design, you will be able to select a higher amount of TPD cover than Death cover. This means you can elect to have TPD only insurance cover.

### TPD cover ceasing at age 65

The age TPD cover ceases is changing from 70 to 65.

Members with TPD cover to age 70, will have the opportunity to retain their TPD cover to age 70, by completing the enclosed special offer form and returning the form to the Fund Office by 1 March 2021.

Please note that the TPD definition changes from age 65. Assessment of TPD claims for members aged 65 and over is restricted to parts C, D and E of the TPD definition, which are outlined below.

- Part C – Total and permanent disability – loss of limbs and/or sight.
- Part D – Total and permanent disability – unlikely to do basic activities associated with work ever again.
- Part E – Total and permanent disability – permanent loss of intellectual capacity.

If your TPD cover commences or recommences on or after 1 January 2021, your TPD cover will cease at age 65. Death cover will continue to cease at age 70\*.

\*Death and TPD cover for Queensland Part 1 and Categories Closed to New Business ceases at age 65.

### Fixed TPD Cover

Fixed TPD cover reduces in value each year from age 61. The percentage the fixed TPD cover reduces each year will depend on your age and the age your TPD cover ceases as outlined below;

- Fixed TPD cover that ceases at age 70, will reduce by 10% from age 61, so that by age 70 your TPD cover is zero.
- Fixed TPD cover that ceases at age 65, will reduce by 10% from age 61 and will be zero at age 65, if you are aged 61 or more on 1 January 2021.
- Fixed TPD cover that ceases at age 65, will reduce by 20% from age 61, so that by age 65 your TPD cover will be zero, if you are aged less than 61 on 1 January 2021.

### When Death, TPD and IP cover ceases

Death, TPD and IP cover will no longer cease when you:

- commence active duty with the armed forces; or
- are not an Australian resident and not eligible to work in Australia or you are no longer residing permanently in Australia. The Insurer may require you to return to Australia for medical treatment and assessment in the event of a claim.

### Exclusions on Death, TPD and IP insurance cover

A Death, TPD or IP claim will not be paid where the claim occurs wholly, partly, directly or indirectly, as a result of:

- War.
- Active service in the armed forces for any country, territory, foreign or international organisation.
- Participation in combat or fighting force of any country, territory, foreign or international organisation.
- Engagement in (including planning or preparing for) any terrorism act in Australia or any foreign country.

The following activities will no longer be an exclusion for IP cover.

- Engaging in a professional sporting activity.
- Flying.

Please refer to the Insurance Factsheet dated 1 January 2021, for the complete list of exclusions.

### Unit based IP cover

The IP unit value is changing from covering a salary of up to \$15,000 to covering a salary of up to \$1,000. The change in the value of units will apply to all unitised IP cover:

- Waiting periods (WP) of 30 days, 60 days or 90 days.
- Benefit payment period of 2 years, 5 years or to age 65.

The table below outlines the IP conversion rules for existing members with IP cover on 1 January 2021 noting the following:

- The IP benefit period and waiting period will not change.
- Any exclusions, restrictions or loadings on your IP cover will continue to apply.
- If your salary or employment status changes your IP cover will generally change.

	IP cover Pre 1 January 2021	IP cover on 1 January 2021
<b>Employer Member – Permanent employment status</b>		
Salary has not been provided or is less than or equal to \$15,000.	<ul style="list-style-type: none"> <li>• IP covering a salary up to = \$15,000</li> <li>• Number of IP units = 1</li> </ul>	<ul style="list-style-type: none"> <li>• Number of IP units = <math>\frac{\\$15,000}{\\$1,000}</math> = 15</li> <li>• IP covering a salary up to = <math>15 \times \\$1,000</math> = \$15,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$12,750 (85% of \$15,000)*</p>
Salary is between \$15,001 and \$240,000	<ul style="list-style-type: none"> <li>• Salary = \$100,500</li> <li>• Number of IP units = <math>\frac{\\$100,500}{\\$15,000}</math> = 6.68</li> <li>• The number of units are rounded up to next whole units = 7</li> <li>• IP covering a salary up to = <math>\\$15,000 \times 7</math> units = \$105,000</li> </ul>	<ul style="list-style-type: none"> <li>• Number of units = <math>\frac{\text{salary}}{\\$1,000}</math> = <math>\frac{\\$100,500}{\\$1,000}</math> = 100.5 = 101</li> <li>• IP covering a salary up to = <math>101 \times \\$1,000</math> = \$101,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$85,850 (85% of \$101,000)*</p>
Salary is greater than \$240,000 and the member has not been underwritten for additional IP cover.	<ul style="list-style-type: none"> <li>• Salary = \$250,000</li> <li>• Number of IP units = <math>\frac{\\$240,000}{\\$15,000}</math> = 16</li> <li>• IP covering a salary up to = <math>\\$15,000 \times 16</math> units = \$240,000</li> </ul>	<ul style="list-style-type: none"> <li>• Number of units = <math>\frac{\\$240,000}{\\$1,000}</math> = 240</li> <li>• IP covering a salary up to <math>240 \times \\$1,000</math> = \$240,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$204,000 (85% of \$240,000)*</p>

	IP cover Pre 1 January 2021	IP cover on 1 January 2021
<b>Employer Member – Permanent employment status (continued)</b>		
Member has requested and been accepted for a higher level of IP cover than their recorded salary.	<ul style="list-style-type: none"> <li>Salary = \$105,000</li> <li>Approved number of units = 10</li> <li>IP covering a salary up to = \$15,000 x 10 units = \$150,000</li> </ul>	<ul style="list-style-type: none"> <li>Number of units = \$150,000/\$1,000 = 150</li> <li>IP covering a salary up to = 150 x \$1,000 = \$150,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$127,500 (85% of \$150,000)*</p>
Member has requested a lower level of IP cover than their salary.	<ul style="list-style-type: none"> <li>Salary = \$60,000</li> <li>Approved number of units = 3</li> <li>IP covering a salary up to = \$15,000 x 3 units = \$45,000</li> </ul>	<ul style="list-style-type: none"> <li>Number of units = \$45,000/\$1,000 = 45</li> <li>IP covering a salary up to = 45 x \$1,000 = \$45,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$38,250 (85% of \$45,000)*</p>
<b>Employer Member – Casual employment status</b>		
Member has the default IP cover	<ul style="list-style-type: none"> <li>IP covering a salary up to = \$15,000</li> <li>Number of IP units = 1</li> </ul>	<ul style="list-style-type: none"> <li>Number of IP units = \$15,000/\$1,000 = 15</li> <li>IP covering a salary up to = \$15,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$12,750 (85% of \$15,000)*</p>
Member has higher level of IP cover than the default IP cover of 1 unit.	<ul style="list-style-type: none"> <li>Approved number of units = 4</li> <li>IP covering a salary up to = \$15,000 x 4 units = \$60,000</li> </ul>	<ul style="list-style-type: none"> <li>Number of units = \$60,000/\$1,000 = 60</li> <li>IP covering a salary up to = 60 x \$1,000 = \$60,000</li> </ul> <p>In the event of a claim the IP benefit would be up to \$51,000 (85% of \$60,000)*</p>
<b>Personal Members</b>		
Amy was underwritten and accepted for an IP insured salary of \$75,000	<ul style="list-style-type: none"> <li>Amy's IP cover has a benefit period to age 65 and waiting period of 60 days</li> <li>The number of IP units = \$75,000/\$15,000 = 5 units</li> </ul>	<ul style="list-style-type: none"> <li>Amy's IP insured salary will be converted into \$1,000 units</li> <li>The number of IP units = \$75,000/\$1,000 = 75 units</li> <li>Amy's waiting period of 60 days and benefit period to age 65 does not change</li> </ul>

\* In the event of a claim, you will receive an annual IP benefit that is the lesser of 85% of your actual salary or 85% of the IP amount provided by the number of units you hold (if this is not sufficient to cover your full salary).

<b>Example – Calculation of IP units commencing or recommencing on or after 1 January 2021</b>
<p>James' salary is \$66,500</p> <p>The number of IP units James will have = \$66,500/\$1,000 = 66.5 units</p> <p>The number of units will be rounded up to the next whole unit i.e. 67 units.</p>

### Offsets if you are receiving an IP benefit

When you receive an IP benefit, the benefit is reduced by certain types of payments. Changes have been made to the type of payments that reduce an IP benefit, including:

- Sick leave.
- Any income received from your employer while being paid a benefit excluding annual leave, redundancy payments and long service leave entitlements.
- Common law settlements for loss of income, loss of earning capacity or any other economic loss.
- Social security or other statutory or government payments will not be offset.

Please refer to the Insurance Factsheet for the complete list of offsets available from our website.

### Cost of insurance cover

Our primary goal is to ensure a sustainable and equitable insurance option for members of the Fund. This has resulted in a pricing change and this may mean the cost of your Death and TPD or IP insurance cover may increase or decrease depending on your age. We do not make a profit from insurance and all premiums paid by members are forwarded to the Fund's insurer.

### Death and TPD unitised cover

The cost of unitised Death and TPD cover is changing from a single cost per unit for all ages to an age based premium scale per \$1,000 sum insured. The full tables are enclosed.

### Death and Total and Permanent Disablement (TPD) fixed cover

The cost of fixed Death and TPD cover depends on your age and the sum insured. The full rate tables are enclosed.

#### Example - Calculation of cost of unitised and fixed cover Death and TPD

a. Peter is 32 years of age (i.e. 33 next birthday) and has 3 units of Death and TPD cover.

- The sum insured amount for 1 unit of Death and TPD for Peter is \$99,500
- The Death and TPD cost per \$1,000 sum insured = \$0.68
- Peter's level of cover =  $3 \times \$99,500$   
= \$298,500
- Peter's premium =  $\$298,500 / \$1,000 \times \$0.68$   
= \$202.98 p.a.

b. Peter is now 37 years of age (i.e. 38 next birthday) and has 3 units of Death and TPD cover.

- The sum insured amount for 1 unit of Death and TPD for Peter is \$94,400
- Peter's level of cover =  $3 \times \$94,400$   
= \$283,200
- Peter's premium =  $\$283,200 / \$1,000 \times 0.92$   
= \$260.54 p.a.

### Income Protection (IP)

The cost of income protection insurance depends on your age, your waiting period and your benefit payment period. The full rate tables are enclosed.

#### Example - Calculation of cost of IP cover

Anne is 40 years of age (i.e. 41 next birthday) and has a salary of \$74,250 p.a.

Anne has a benefit period of 2 years and a waiting period of 90 days

Each unit of IP cover is equivalent to a salary of \$1,000

- Anne's required number of units =  $\$74,250 / \$1,000$   
= 74.25 units
- The number of units will be rounded up to the next whole unit i.e. 75 units.
- Anne's IP premium =  $75 \text{ units} \times \$2.74$   
= \$205.50 p.a.
- The premium will generally increase, as Anne grows older.

### Special conditions apply if you are not "At Work" on 31 December 2020

If you are not "At Work" on the 31 December 2020 special conditions will apply for you, if you make a claim. The details are on our website [catholicsuper.com.au/insurance](http://catholicsuper.com.au/insurance) or contact the Fund on 1300 658 776 should you require a copy of the special conditions.

## What are the insurance changes for Employer members?

### The default Death and TPD cover for members aged less than 25

The default Death and TPD cover for members aged less than 25 is changing to:

- Age 15 to 19: 1 unit of Death & 3 units of TPD
- Age 20 to 24: 2 units of Death & 3 units of TPD

The Death cover will automatically increase from 1 to 2 units of Death on your 20th birthday and to 3 units of Death cover on your 25th birthday (the default level of Death and TPD cover for members aged 25 to 64 is 3 units of Death and TPD cover). For some members the level of TPD cover may increase.

Members' Death and TPD cover will be transitioned to the new scale on 1 January 2021. Please visit our website for the transition scenarios [catholicsuper.com.au/insurance](http://catholicsuper.com.au/insurance).

The sum insured for each aged based unit of Death and TPD has decreased. If your Death and TPD cover results in a lower sum insured on 1 January 2021, you will have the opportunity to convert your unitised cover to fixed cover by completing the Special offer for members under age 25. Please visit our website for a comparison of the default Death and TPD sum insured pre and post 1 January 2021.

### Unitised cover for members aged 25 and over

The value of the aged based unitised cover is not changing for age 25 and over.

### Casual members will not receive default IP cover

From 1 January 2021, IP cover will not be provided automatically for employer members, who are employed on a casual basis. Should you wish to have IP cover, you can apply, subject to underwriting and acceptance by the insurer.

### Existing casual members

Existing employer members with a casual employment status as at 1 January 2021, will retain their IP cover. If your employment status changes to casual in the future e.g. from permanent to casual, IP cover will not be provided automatically.

### Limited cover

When default Death and TPD insurance cover commences and recommences it will be provided as "Limited Cover" and will be converted to full cover once you have been "At Work" for 30 consecutive days.

If you change:

- your employment status and your default insurance cover has increased; or
- your IP cover has increased due to a change in salary; and

you are not "At Work" on the day your insurance cover increases, the insurance cover will be provided as "Limited Cover" until you have been "At Work" for 30 consecutive days.

Members with "Limited Cover" on 1 January 2021 will be provided with full cover once they have been "At Work" for 30 consecutive days from 1 January 2021.

### Premium Waiver for Employer members on parental leave

Employer members on paid and unpaid parental leave can apply to have their insurance premiums waived for a period of up to 12 months.

The waiver of the premium will commence the later of:

- the date the parental leave commences; and
- the date you notify the Fund of your parental leave.

The payment of premiums will recommence the earlier of:

- 12 months after the parental leave commenced; and
- the date the Insured Member returns to paid employment.

### Lifestyle Events Cover

The restriction of applying for lifestyle events cover for one marriage only has been removed.

## What are the insurance changes for Personal members?

### Default insurance cover

The default insurance cover for Personal members remains at 1 unit of Death and TPD insurance cover.

The Death and TPD unit value for ages less than 25 has decreased. If your Death and TPD cover results in a lower sum insured on 1 January 2021, you will have the opportunity to convert your unitised cover to fixed cover by completing the Special offer for members under age 25.

Default Death and TPD cover that commenced:

- on or after 1 January 2021, will be provided as "Limited Cover".
- prior to 1 January 2021, has a pre-existing conditions exclusion. Pre-existing conditions means that any injury, illness, condition or related symptom that existed in the two years prior to or at the time your default cover commences:
  - That you were aware of, or a reasonable person in your position should have been aware of;
  - For which you had, or intended to have, a medical consultation; or
  - For which a reasonable person in your circumstances would have had a medical consultation.

### Excluded occupations

From 1 January 2021, there are no excluded occupations for Personal members.

# DEFINITIONS

## Qualifying for a TPD Benefit

You may receive payment of a TPD (Total and Permanent Disablement) benefit if you satisfy at least one of the following Parts (A) to (F) of the definition below and as a result of illness or injury, as at the date of disablement, you are determined by the insurer to be permanently incapacitated to such an extent as to render you unlikely ever to engage in any gainful occupation, business, profession or employment, for which you are reasonably suited by education, training or experience.

### Part A – Total and permanent disability – unlikely to do a suited occupation ever again

If you are employed on, or have been engaged in Gainful Employment within 12 months prior to the date you suffer an injury or illness and as a result of that injury or illness, you are totally unable to engage in any occupation, business, profession or employment for a period of six consecutive months; **Or**

### Part B – Total and permanent disability – significant impairment to your whole body

If you are employed on, or, have been engaged in Gainful Employment within 12 months of the date you suffer an injury or illness and, as a result of that injury or illness, you suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by the insurer; **Or**

### Part C – Total and permanent disability – loss of limbs and/or sight

As a result of illness or injury, you suffer the total and permanent loss of the use of:

1. Two limbs (where 'limb' is defined as the whole hand or the whole foot); or
2. The sight in both eyes; or
3. One limb and the sight in one eye; **Or**

### Part D – Total and permanent disability – unlikely to do basic activities associated with work ever again

As a result of Illness or Injury, you are continuously unable for a period of 3 consecutive months to do at least 2 out of 5 Activities listed below and certified by a "Medical Practitioner" that you are unable to perform these activities without assistance from another adult (even if you are using aids and adaptations\*).

Activities include:

#### **Mobility:** To:

- a) Bend, kneel or squat to pick something up from the floor and straighten up again, and get into and out of a standard sedan; or
- b) walk more than two hundred (200) metres at a normal pace on a level surface without stopping due to breathlessness as a result of a medical condition or angina;

**Seeing:** To read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses) and your vision is better than legal blindness. Legal blindness is as certified by an ophthalmologist;

**Lifting:** To lift (from bench height) and carry a five (5) kg weight a distance of ten (10) metres and place the item back down at bench height;

**Communicating:** To speak with sufficient clarity such that you can hold a conversation with another person in a quiet room in your first language. This involves understanding a simple message and relaying that message to another person; and

#### **Manual dexterity:** To use

- a) at least one hand to pick up or manipulate small objects precisely with your hand or fingers (such as picking up a coin from desk height, using cutlery, tie shoelaces or fasten buttons); or
- b) a pen, pencil or keyboard to write a short note that can be understood by another person in your first language.

Where the Insured Member is unable to perform one or more of the above Activities when their cover commenced, that activity will not be taken into consideration by the Insurer as part of your TPD assessment.

\*Aids and adaptations refer to equipment or fixtures, which assist you to carry out the Activities.



## Part E – Total and permanent disability – permanent loss of intellectual capacity

As a result of Illness or Injury, you suffer Cognitive Loss meaning:

The insurer has determined that you have suffered a total and permanent deterioration or loss of intellectual capacity that has required you to be under the continuous care and supervision by another adult person for at least six consecutive months and at the end of that six month period, you are likely to require permanent ongoing continuous care and supervision by another adult person;

## Part F – Total and permanent disability – unlikely to do Normal Domestic Duties ever again

If you are a non-working spouse, as a result of Illness or Injury, you are:

- a) under the care of a “Medical Practitioner”;
- b) unable to perform “Normal Domestic Duties” or leave their home unaided for a period of six (6) consecutive months;
- c) determined by the insurer at the end of the six month to be permanently incapacitated to such an extent as to render you likely to require the ongoing care of a “Medical Practitioner” and unlikely to be able to ever perform “Normal Domestic Duties”.

**Approved Leave** means:

- a) paid leave including sick leave, annual leave, long service leave, paid maternity leave, paid paternity leave; or
- b) unpaid leave including unpaid maternity leave, unpaid paternity leave or other unpaid leave which is approved by the Employer of twenty four (24) months or less.

**At work:** Means in the opinion of the insurer you are actively performing (or capable of performing) all of the duties of your usual occupation and you are not receiving or entitled to claim income support benefits from any source (including but not limited to Workers Compensation or disability income benefits). You are considered to be “At Work”, if on the applicable date you are on Employer Approved Leave for reasons other than sickness or injury, and not taking into account the leave, are able to meet the “At Work” definition.

**Gainfully Employed** means you are employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

**Medical Practitioner** means a legally qualified and registered “medical practitioner”. It does not include you, your employer, an employee of your employer, a member of your immediate family or a business partner. The insurer may, in their absolute discretion:

- a) Accept a similarly qualified person who is registered and practising as a medical practitioner in another country with a similar standard of medical care as that in Australia, and who has a formal qualification that is generally equivalent to that required to practise in Australia.
- b) Seek an independent opinion from a qualified registered “medical practitioner” in Australia to review such overseas medical evidence.

**Limited Cover:** means you are only covered for claims arising from a sickness which first “Manifests” itself or an injury which occurred on or after the date your cover commenced, most recently commenced or increased (where applicable) and was not related to the condition that occurred before the date the your insurance cover commenced, recommenced or increased (where applicable).

**Manifests** means symptoms exist which would cause an ordinary prudent person to seek diagnosis, care or treatment, or that medical advice or treatment has been recommended by or received from a “Medical Practitioner”.

**Normal Domestic Duties** means the task performed by a person whose sole occupation is to maintain their family home. These tasks include unassisted cleaning of the home, cooking of meals for the family, doing their family’s laundry, shopping for their family’s food and taking care of dependent children (where applicable). It does not include duties performed outside the person’s home for salary, reward or profit.

**Table 1: Death and TPD sum insured and unitised and fixed cover premiums**

Age Next Birthday	Unitised Death & TPD, Death only, TPD only amount of cover per unit	Premium scale for unitised and Fixed cover Cost per \$1,000 sum insured			Age Next Birthday	Unitised Death & TPD, Death only, TPD only amount of cover per unit	Premium scale for unitised and Fixed cover Cost per \$1,000 sum insured		
		Death only	TPD	Death & TPD			Death only	TPD	Death & TPD
16	\$39,000	\$0.28	\$0.26	\$0.54	44	\$69,200	\$0.69	\$0.54	\$1.23
17	\$39,000	\$0.28	\$0.26	\$0.54	45	\$63,100	\$0.77	\$0.61	\$1.38
18	\$39,000	\$0.28	\$0.26	\$0.54	46	\$60,100	\$0.77	\$0.61	\$1.38
19	\$43,000	\$0.28	\$0.26	\$0.54	47	\$46,900	\$0.92	\$0.69	\$1.61
20	\$49,500	\$0.28	\$0.26	\$0.54	48	\$43,400	\$1.00	\$0.74	\$1.74
21	\$58,000	\$0.28	\$0.26	\$0.54	49	\$41,900	\$1.04	\$0.74	\$1.78
22	\$67,500	\$0.29	\$0.26	\$0.55	50	\$39,900	\$1.09	\$0.78	\$1.87
23	\$78,000	\$0.29	\$0.26	\$0.55	51	\$39,100	\$1.10	\$0.82	\$1.92
24	\$88,000	\$0.29	\$0.26	\$0.55	52	\$33,200	\$1.31	\$0.95	\$2.26
25	\$97,000	\$0.29	\$0.26	\$0.55	53	\$27,800	\$1.56	\$1.14	\$2.70
26	\$105,300	\$0.33	\$0.32	\$0.65	54	\$26,100	\$1.68	\$1.19	\$2.87
27	\$103,700	\$0.33	\$0.34	\$0.67	55	\$22,700	\$1.92	\$1.38	\$3.30
28	\$103,700	\$0.33	\$0.34	\$0.67	56	\$20,000	\$1.92	\$1.64	\$3.56
29	\$103,700	\$0.33	\$0.34	\$0.67	57	\$16,600	\$1.92	\$1.98	\$3.90
30	\$103,700	\$0.33	\$0.34	\$0.67	58	\$11,900	\$2.65	\$2.77	\$5.42
31	\$103,700	\$0.33	\$0.34	\$0.67	59	\$11,900	\$2.65	\$2.77	\$5.42
32	\$101,300	\$0.34	\$0.34	\$0.68	60	\$10,400	\$3.02	\$3.18	\$6.20
33	\$99,500	\$0.34	\$0.34	\$0.68	61	\$9,000	\$3.49	\$3.67	\$7.16
34	\$98,600	\$0.35	\$0.35	\$0.70	62	\$7,500	\$4.20	\$4.39	\$8.59
35	\$98,600	\$0.35	\$0.35	\$0.70	63	\$6,800	\$4.63	\$4.87	\$9.50
36	\$96,500	\$0.50	\$0.41	\$0.91	64	\$6,000	\$5.25	\$5.50	\$10.75
37	\$96,500	\$0.50	\$0.41	\$0.91	65	\$6,000	\$5.25	\$5.50	\$10.75
38	\$94,400	\$0.51	\$0.41	\$0.92	66	\$3,400	\$5.40	\$5.50	\$10.90
39	\$93,100	\$0.51	\$0.43	\$0.94	67	\$3,400	\$5.40	\$5.50	\$10.90
40	\$92,500	\$0.53	\$0.43	\$0.96	68	\$3,400	\$5.40	\$5.50	\$10.90
41	\$91,700	\$0.53	\$0.43	\$0.96	69	\$3,400	\$5.40	\$5.50	\$10.90
42	\$86,000	\$0.56	\$0.43	\$0.99	70	\$3,400	\$5.40	\$5.50	\$10.90
43	\$76,900	\$0.63	\$0.50	\$1.13					

**Table 2: Income Protection - Annual Premium per \$1,000 salary**

Age Next Birthday	2 year benefit period			5 year benefit period			To Age 65 benefit period		
	30 day WP	60 day WP	90 day WP	30 day WP	60 day WP	90 day WP	30 day WP	60 day WP	90 day WP
16	\$4.02	\$2.06	\$1.32	\$4.88	\$2.66	\$2.12	\$7.10	\$3.98	\$3.52
17	\$4.02	\$2.06	\$1.32	\$4.88	\$2.66	\$2.12	\$7.10	\$3.98	\$3.52
18	\$4.02	\$2.06	\$1.32	\$4.88	\$2.66	\$2.12	\$7.10	\$3.98	\$3.52
19	\$4.02	\$2.06	\$1.32	\$4.88	\$2.66	\$2.12	\$7.10	\$3.98	\$3.52
20	\$4.02	\$2.06	\$1.32	\$4.88	\$2.66	\$2.12	\$7.10	\$3.98	\$3.52
21	\$3.42	\$1.75	\$1.11	\$4.96	\$2.71	\$2.15	\$7.33	\$4.12	\$3.63
22	\$3.44	\$1.77	\$1.11	\$5.05	\$2.77	\$2.18	\$7.56	\$4.27	\$3.73
23	\$3.50	\$1.80	\$1.14	\$5.14	\$2.83	\$2.21	\$7.81	\$4.43	\$3.85
24	\$3.59	\$1.85	\$1.16	\$5.24	\$2.89	\$2.24	\$8.08	\$4.59	\$3.95
25	\$3.61	\$1.87	\$1.16	\$5.34	\$2.95	\$2.27	\$8.34	\$4.75	\$4.07
26	\$3.83	\$1.99	\$1.22	\$5.57	\$3.07	\$2.35	\$8.86	\$5.05	\$4.30
27	\$3.76	\$1.95	\$1.18	\$5.83	\$3.23	\$2.42	\$9.40	\$5.38	\$4.50
28	\$3.63	\$1.89	\$1.11	\$6.12	\$3.40	\$2.49	\$9.99	\$5.73	\$4.68
29	\$3.60	\$1.88	\$1.07	\$6.42	\$3.58	\$2.55	\$10.63	\$6.11	\$4.85
30	\$3.64	\$1.90	\$1.07	\$6.76	\$3.77	\$2.63	\$11.30	\$6.50	\$5.03
31	\$5.78	\$2.97	\$1.65	\$7.13	\$3.92	\$2.71	\$12.02	\$6.81	\$5.23
32	\$5.90	\$3.04	\$1.65	\$7.55	\$4.16	\$2.81	\$12.82	\$7.27	\$5.46
33	\$6.18	\$3.19	\$1.69	\$8.02	\$4.41	\$2.94	\$13.68	\$7.76	\$5.72
34	\$6.43	\$3.33	\$1.75	\$8.52	\$4.70	\$3.08	\$14.63	\$8.31	\$6.04
35	\$6.79	\$3.53	\$1.83	\$9.08	\$5.01	\$3.27	\$15.65	\$8.91	\$6.41
36	\$7.56	\$3.94	\$2.04	\$9.69	\$5.37	\$3.50	\$16.77	\$9.55	\$6.85
37	\$8.05	\$4.18	\$2.19	\$10.37	\$5.75	\$3.76	\$17.97	\$10.25	\$7.37
38	\$8.42	\$4.38	\$2.32	\$11.11	\$6.18	\$4.09	\$19.28	\$10.99	\$7.99
39	\$8.97	\$4.67	\$2.52	\$11.91	\$6.63	\$4.46	\$20.66	\$11.79	\$8.69
40	\$9.53	\$4.98	\$2.74	\$12.79	\$7.12	\$4.90	\$22.14	\$12.64	\$9.50
41	\$9.53	\$4.98	\$2.74	\$13.72	\$7.94	\$5.41	\$23.71	\$14.03	\$10.42
42	\$9.53	\$4.98	\$2.74	\$14.74	\$8.52	\$5.99	\$25.33	\$15.00	\$11.45
43	\$9.69	\$5.00	\$2.91	\$15.80	\$9.15	\$6.65	\$27.02	\$15.99	\$12.59

**Table 2: Income Protection - Annual Premium per \$1,000 salary (continued)**

Age Next Birthday	2 year benefit period			5 year benefit period			To Age 65 benefit period		
	30 day WP	60 day WP	90 day WP	30 day WP	60 day WP	90 day WP	30 day WP	60 day WP	90 day WP
44	\$9.84	\$5.35	\$3.23	\$16.95	\$9.82	\$7.40	\$28.76	\$17.03	\$13.85
45	\$10.50	\$5.72	\$3.59	\$18.16	\$10.54	\$8.24	\$30.55	\$18.08	\$15.21
46	\$10.50	\$5.72	\$3.59	\$19.46	\$11.30	\$9.17	\$32.36	\$19.16	\$16.68
47	\$10.84	\$5.91	\$4.00	\$20.83	\$12.11	\$10.22	\$34.18	\$20.24	\$18.24
48	\$11.63	\$6.35	\$4.46	\$22.30	\$12.97	\$11.36	\$36.03	\$21.32	\$19.88
49	\$12.55	\$6.84	\$5.00	\$23.87	\$13.88	\$12.62	\$37.87	\$22.40	\$21.59
50	\$13.53	\$7.39	\$5.61	\$25.52	\$14.87	\$13.99	\$39.71	\$24.28	\$23.34
51	\$13.53	\$7.39	\$5.61	\$27.31	\$17.01	\$15.50	\$41.52	\$26.13	\$25.12
52	\$13.53	\$7.72	\$5.86	\$29.23	\$18.20	\$17.12	\$43.29	\$27.98	\$26.90
53	\$14.36	\$8.41	\$6.57	\$31.30	\$20.02	\$18.88	\$45.02	\$29.78	\$28.64
54	\$15.62	\$9.15	\$7.33	\$33.53	\$22.03	\$20.78	\$46.70	\$31.51	\$30.31
55	\$17.12	\$10.03	\$8.25	\$35.96	\$24.18	\$22.81	\$48.31	\$33.15	\$31.86
56	\$20.94	\$12.28	\$10.31	\$38.62	\$26.49	\$24.99	\$49.77	\$34.57	\$33.24
57	\$23.08	\$13.55	\$11.57	\$41.52	\$28.93	\$27.30	\$51.00	\$35.68	\$34.30
58	\$25.47	\$14.96	\$12.93	\$44.66	\$31.50	\$29.71	\$51.87	\$36.34	\$34.95
59	\$28.21	\$16.59	\$14.46	\$48.07	\$34.17	\$32.23	\$52.26	\$36.44	\$35.04
60	\$31.41	\$18.49	\$16.19	\$51.36	\$36.02	\$33.98	\$52.01	\$35.80	\$34.41
61	\$31.48	\$19.10	\$16.22	\$50.18	\$34.38	\$32.45	\$50.82	\$34.16	\$32.86
62	\$35.28	\$21.43	\$18.09	\$47.65	\$31.43	\$29.65	\$48.26	\$31.24	\$30.03
63	\$35.43	\$21.08	\$17.07	\$41.16	\$25.55	\$23.74	\$41.69	\$25.88	\$24.04
64	\$24.68	\$13.87	\$9.74	\$27.62	\$16.18	\$13.03	\$27.98	\$16.39	\$13.21
65	\$6.08	\$3.42	\$2.40	\$9.11	\$5.34	\$4.30	\$9.23	\$5.41	\$4.36

**Further information**

Full terms and conditions of insurance will be detailed in the Insurance Factsheet dated 1 January 2021 and will be available at <https://www.catholicsuper.com.au/forms-and-downloads/all-forms>.