QSuper Insurance Guide

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qsuper.qld.gov.au

Australian Retirement Trust Pty Ltd ABN 88 010 720 840
AFSL 228975, trustee of Australian Retirement Trust ABN 60 905 115 063

QSuper
Part of Australian Retirement Trust

Who this guide is for

If you're thinking about opening a QSuper Accumulation account, or already have one and are looking for information about insurance in your super, this guide is for you.

Insurance in your super

This guide explains how we provide insurance in your super.

We issue this document and all Australian Retirement Trust products. When we say 'we', 'us', 'our' or 'Trustee', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) (referred to as 'the Fund' or 'Australian Retirement Trust'). QSuper is part of Australian Retirement Trust.

We provide insurance through an arrangement with an insurer. It is important to note that the insurer is distinct from Australian Retirement Trust and the Trustee. The insurer is responsible for the insurance cover it provides.

The insurer

The insurance arrangements detailed in this guide are provided by ART Life Insurance Limited (ABN 79 607 345 853, AFSL 483057) (ART Life) through an insurance policy issued to the Trustee. ART Life is an asset of the Fund and owned by the Trustee in its capacity as trustee of the Fund.

Important information

The information in this document forms part of the QSuper Product Disclosure Statement for Accumulation Account (PDS) dated 1 July 2025. The PDS references important information that you will find in this guide.

You can find other important information in our Accumulation Guide and our Investment Guide that each form part of the PDS. These guides are available at **qsuper.qld.gov.au/pds** or call us and we'll send them to you. For information about our retirement solutions, please see our Product Disclosure Statement for Income Account and Lifetime Pension available at **qsuper.qld.gov.au/pds**

You should read and consider all the information that is part of the PDS, and our target market determinations at **qsuper.qld.gov.au/tmd**, before you make any decision about insurance and our products.

Product dashboards and additional information about QSuper products are available at **qsuper.qld.gov.au/dashboards**

Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at **qsuper.qld.gov.au/guides** or you can contact us for a copy.

General advice warning

This document contains general information only. It's not based on your personal objectives, financial situation or needs. So, think about those things before you make any decision about the product. And if you're still not sure, talk with a financial adviser.

Privacy

We're careful with your personal information. Our privacy policy explains how we handle it. You can find it at **qsuper.qld.gov.au/privacy** or by contacting us.

Case studies

The case studies in this document are just an illustration and the members we feature aren't real. The case studies assume that all terms and conditions have been met. Sometimes we round up figures to help you understand the example more clearly.

Keeping you informed

There may be changes from time to time to information contained in the PDS, including any of the documents that we refer to as forming part of the PDS. Where those changes are not materially adverse, we will publish the updated information on our website at **qsuper.qld.gov.au/pds** or you can call us on **1300 360 750**. We will also send you a paper or electronic copy of the updated information on request, free of charge.

Contents

Australian Retirement Trust is one of Australia's largest super funds

Around 2.4 million Australians trust us to take care of more than $330 billion of their retirement savings.

Find out more about us at **art.com.au**

QSuper is part of Australian Retirement Trust

We're focused on:

- strong long-term investment returns
- lower fees
- outstanding service.

For further information about ratings methodology used and awards disclaimers, please see **qsuper.qld.gov.au/awards**

Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super.

Our insurance

We provide insurance for when life doesn't go to plan.

The insurance options available with your QSuper Accumulation account are designed to help safeguard you and your family's financial future.

We also understand that life's full of changes, so our cover is flexible so you can make changes as your life changes.

You can apply for cover, change your cover, change how much you pay for cover by applying an 'occupational rating'[1], or cancel your cover at any time.

1 Subject to eligibility and limits. See pages 8, 9,14 and 25 for more information.

What's in this guide

The information in this Insurance Guide explains insurance available to Accumulation account holders. It helps you to understand:

- The cover you may be eligible to receive
- What's included in and excluded from the cover
- How to personalise your cover to better suit your needs
- How much cover costs

Insurance in super Key Facts Sheet

Our Insurance in Super Key Facts Sheet summarises the key features of the automatic insurance cover we offer.
It is in a consistent format so you can easily compare the automatic insurance we offer with automatic insurance from other superannuation providers. We have a factsheet if you work for the Queensland Government or a 'default employer', and one if you applied directly to open a QSuper Accumulation account. Both are available at **qsuper.qld.gov.au/factsheets**

We're here to help

Call us today on **1300 360 750**.

Your needs

We design our insurance and organise the information in this guide to cover the circumstances of most account holders. If you are unsure if this information covers your needs, or want more information, please contact us.

Insurance words with definitions

We aim to make this guide easy to understand. While we do our best to explain everything as we go, some of the words we use have specific meanings. We display these words differently, such as 'at work'. Please see the meaning of these words in Appendix 1 from page 43. For example, we define 'at work' for the purposes of this guide on page 43.

If you need to make an insurance claim

This guide aims to give you the information you need about our insurance offerings for QSuper Accumulation accounts. It doesn't cover how to make a claim. You will find information about making a claim at **qsuper.qld.gov.au/insurance/make-a-claim**

You can find the claim forms and more information in these documents:

- Permanent Disability Benefit Guide
- Income Protection Benefit Guide
- Death Benefit Claim Guide
- Claiming a Terminal Medical Condition Benefit factsheet

These documents are available at **qsuper.qld.gov.au/guides** and **qsuper.qld.gov.au/factsheets** or call us and we'll send them to you.

Protect you and your loved ones

Protecting your retirement dreams is just as important to us as helping you reach them. The right insurance cover can help you and your family feel prepared and protected.

Support when it matters most

Peace of mind
Help you and your family feel protected

Prepared
We provide you with insurance for when life doesn't go to plan

Hassle free
We deduct the premiums from your super account. You don't pay out of your pocket today, but it will reduce your money for retirement

Flexible
Change or cancel your insurance at any time, subject to eligibility and limits

Reliable
We're here to support you every step of the way if you need to make a claim

The cover we offer

Our insurance has 3 types of cover. We design all our cover to help provide you with security and peace of mind.

Death cover

Designed to pay a benefit if you die. You may be able to receive your death benefit as a terminal illness benefit if you are diagnosed with a 'terminal illness'. To receive a payment, you'll need to meet the definition of 'terminal illness'.

Total and permanent disability (TPD) cover

Designed to pay you a lump sum if you suffer an illness or injury that means you are unlikely ever to be able to work again. To receive a payment, you'll need to meet the definition of 'total and permanent disablement'.

Income protection

Designed to pay you a replacement income (up to your maximum benefit) if an illness or injury means you can't work temporarily. To receive a payment, you'll need to meet the definition of 'total and temporary disablement' or 'partial and temporary disablement'.

Get advice from the start

Speak to your financial adviser or find out more about financial advice options at **qsuper.qld.gov.au/advice** or by calling us on **1300 360 750**.

Get to know your insurance

To be eligible to hold QSuper insurance,[1] you must have a QSuper Accumulation account, and be:

- an 'Australian resident'[2], and
- aged 16-64 for Total and Permanent Disability (TPD) and Income Protection cover, and/or
- aged 16-69 for Death cover, or
- aged 16-59 for all cover if you are a Queensland 'police officer'.

1 Other eligibility terms and conditions apply. Please see pages 13 and 22 and, depending on your insurance, other relevant parts of this guide for more information.
2 If you are not an 'Australian resident' and we give you cover, or you stop being an 'Australian resident', please contact us immediately so you can cancel your cover and stop paying premiums.

Note: You will not be eligible to hold insurance through your QSuper Accumulation account if you have only opened your QSuper Accumulation account to start a Lifetime Pension.

Important: You can cancel all your cover by calling us on **1300 360 750** or you can cancel any of your cover by logging in to **Member Online**

How cover starts

Receive default cover automatically

- Receive default cover automatically when you meet eligibility conditions.
- You automatically receive Death and TPD cover. Depending on your employment situation you may also receive Income Protection cover.

or

Apply for cover

- Apply for cover if you don't receive default cover automatically.
- Choose ways to personalise your cover.

How cover starts: default cover

To receive default cover automatically, you must:

- be 25 years or older, and
- have had an Accumulation account balance of $6,000 or more, and
- have received money into this account in the last 13 months.

Or

- work for the Queensland emergency services. The services are Queensland Police (QPS), Queensland Ambulance (QAS), and Queensland Fire and Emergency (QFES).

If you work for the Queensland emergency services, you are covered by the dangerous occupation exception. See page 11 for information on default cover.

The dangerous occupation exception

If you are a QSuper Accumulation account holder and a Queensland emergency services employee we give you default cover regardless of your age and account balance (existing terms and conditions still apply). The cover you get will depend on how you opened a QSuper account. This cover is for all employees of:

- Queensland Police Service (QPS) – not just police officers
- Queensland Ambulance Service (QAS) – not just paramedics
- Queensland Fire and Emergency Service (QFES) – not just firefighters

Applying for default cover

If you don't want to wait until your default cover is provided automatically, you can apply within 120 days of starting a job with a new Queensland Government employer or 'default employer'. You will have no 'pre-existing exclusion period' on your default cover once you have been 'at work' for 30 consecutive days from the date we accept your application. If you apply after 120 days of starting your job, a 2-year 'pre-existing exclusion period' will apply to your cover. A 'pre-existing exclusion period' is the length of time when we won't pay claims for illnesses or injuries that existed before you got insurance.

How cover starts: apply for cover

If you apply for cover and we accept your application, your cover will be subject to the terms and conditions that apply at that time. Your cover will start on the day we accept your application. When you apply for cover you may:

- have a 'pre-existing exclusion period' on your cover
- need to permanently opt in
- need to supply health and other information that the insurer will assess.

Pre-existing exclusion periods

A 'pre-existing exclusion period' is the period during which we will not pay an insurance benefit if the illness or injury you are claiming for relates to a 'pre-existing condition'. A 'pre-existing condition' is an illness or injury where the signs or symptoms existed before the date that your cover started or increased. Please see page 17 for Death and TPD cover and page 29 for Income Protection cover.

Permanently opt in to cover

You will need to permanently opt in to cover when you apply if you're under age 25, or if your Accumulation account balance hasn't reached $6,000 or more, or hasn't received any money in the last 13 months. Permanently opting in to cover means you can receive cover before you meet these conditions. It also means we won't cancel your cover if we haven't received money into your account for the last 13 months.[1]

You can apply for cover and permanently opt in through **Member Online**, or by completing a Change of Insurance form from **qsuper.qld.gov.au/forms**

If you have permanently opted in to cover and decide that this no longer suits your needs, you can cancel your insurance via **Member Online** or by completing an Application to Cancel Insurance form available at **qsuper.qld.gov.au/forms**

1 There are various other circumstances when cover will end. Please see pages 14 and 25 for more information.

Personalise your cover

Our insurance is designed to be flexible, so as your circumstances change so can your cover.[1]

You can apply to:

- have any combination of Death cover, TPD cover, and Income Protection cover
- have different levels of Death cover and TPD cover, and choose a fixed level of cover or units of cover (that change in value over time)
- choose how much of your salary you cover under your Income Protection cover
- change your income protection 'waiting period' and/or 'benefit period' (excluding 'police officers')
- have an 'occupational rating' applied to your cover and premiums, based on your job
- cancel some or all of your cover.

1 Subject to eligibility and limits.

How much cover do you need?

Use our Insurance Needs Calculator to work out how much Death, TPD and Income Protection cover you may need.

Our calculator is at **qsuper.qld.gov.au/calculators**

How you pay for your cover

We deduct your premiums from your QSuper Accumulation account monthly in arrears. You don't need to make any payment arrangements and it doesn't impact your take-home pay. Just make sure you have enough money to cover the premiums. It is important to understand that using your Accumulation account to pay for insurance now may mean you'll have less for retirement.

If you have a Defined Benefit, State, or Police account, and want to apply for additional cover, you may need to contribute to an Accumulation account to pay your premiums. You can apply for a QSuper Accumulation account if you don't have one.

For more information about your Defined Benefit, State, or Police account, refer to the applicable guide. Available at **qsuper.qld.gov.au/guides** or call us and we'll send them to you.

The cost of your cover

The cost of your cover will depend on the type and amount of cover you hold, as well as your age and any ways in which you have personalised your cover. The premium rates applicable to your age and cover are set out in Appendix 2. Premiums are deducted from your account monthly in arrears.

All premium rates include stamp duty which is calculated and paid by the insurer and any premium calculations may be subject to rounding.

Premium rates are not guaranteed. From time to time, the insurer may need to increase premium rates on a simultaneous and consistent basis across all cover of the same kind.

Occupational rating

Applying an 'occupational rating' to your cover is a way in which you can personalise how much you pay for your insurance to better reflect your job or occupation. Depending on your job, you may pay less or more for your insurance if you apply an 'occupational rating'. When your cover starts your premiums will be payable at the 'default rate', or 'default police rate' if you work as a 'police officer' for the Queensland Police Service, unless you opened your QSuper account directly and occupationally rated.[1] 'Occupational rating' means you're personalising your cover. We will notify you of your premium rating (including any 'occupational rating') when we confirm the details of your insurance. You can also review it on **Member Online**. For more information on the different occupational rates and how to apply see pages 14 and 25.

1 If you were under age 16 when you applied to join and weren't asked any occupation rating questions, your premiums will be payable at the 'standard rate'.

When we will cancel your cover

There are circumstances when we'll cancel your cover. Please see page 14 for Death and TPD cover and page 25 for Income Protection cover.

We will also cancel your cover if:

- we have not received any money into your Accumulation account in the last 13 months, and you have not permanently opted into cover
- you don't have enough money in your Accumulation account to pay for the premium.

When cover we've cancelled automatically restarts

If we cancel your cover for one of the reasons outlined above, we will still apply default cover to your account if:

- you've met all the eligibility requirements, and
- your Queensland Government employer or 'default employer' tells us that you left your job, but this same employer then sends us a 'superannuation guarantee contribution', or
- you start working for a new Queensland Government employer or 'default employer' and they send us a 'superannuation guarantee contribution'.

An exception is if you applied for a QSuper Accumulation account directly with us, not through your Queensland Government employer or 'default employer', and we cancelled your cover. We won't automatically give you cover again. You need to apply if you want cover.

Apply for cover after it's been cancelled

If your cover is cancelled, you can apply for new cover. You may need to supply health and other information. Your cover will start on the day it's accepted.

Your cover will be subject to the terms and conditions applying at that time. This may include a 2-year 'pre-existing exclusion period'. During this period, you can't receive a benefit for an injury or illness where the signs or symptoms existed before your insurance started.

Current terms and conditions for Death and TPD cover are from page 13 and for Income Protection cover from page 22.

Cover across multiple accounts

On 28 February 2022, QSuper and Sunsuper merged to form Australian Retirement Trust. If you held cover in both QSuper and Sunsuper accounts immediately prior to the merger, your cover with each of these accounts[1] continued when the merger occurred.

1 Previous Sunsuper for life - Super-savings accounts became Super Savings Accumulation accounts in the Public Offer Division of Australian Retirement Trust when QSuper merged with Sunsuper.

It's possible to receive a death or TPD benefit from 2 or more accounts at once. But if you have income protection cover in more than one account, you may not be able to receive an income protection benefit from both at the same time, or the amount you can receive could be reduced. If you do hold insurance across multiple accounts, please review your insurance arrangements and consider your personal circumstances. Please call us if you have any questions.

Change or cancel your cover

You can change or cancel any or all your insurance at any time through **Member Online**, or by completing a Change of Insurance form, an Application to Change Insured Salary form, or an Application to Cancel Insurance form from **qsuper.qld.gov.au/forms**

If you cancel any of your cover, we won't automatically provide you with any cover again, even if your employment situation changes.

Your eligibility checklist to receive default cover automatically[1]

You're an 'Australian resident' and hold a QSuper Accumulation account

Yes

You work for the Queensland emergency services:

QPS, QAS, QFES

No

You are not eligible to receive default cover

No

Are you age 25 or older?

Yes

If you're over age 16, you'll automatically receive Death and TPD cover. Depending on your employment situation you may also receive Income Protection cover.

Yes

Have you reached $6,000 in your Accumulation account?

Yes

Have we received money into this account in the last 13 months?

Yes

You'll automatically receive Death and TPD cover. Depending on your employment situation you may also receive Income Protection cover.

No

You can apply for cover if you're over age 16.

You will need to permanently opt in to cover when you apply if you're under 25, or if your Accumulation account balance hasn't reached $6,000 or more, or hasn't received any money in the last 13 months.

1 See eligibility for default cover on the following pages. Terms and conditions for cover is available from page 14.

Default cover

When a QSuper Accumulation account is opened, you will automatically receive default cover, if you are eligible. The type/s of insurance you may receive include Death cover, Total and Permanent Disability (TPD) cover, and Income Protection cover.

Summary of our default cover

The default cover you can receive is based on how you opened a QSuper account and your age. In addition to other eligibility requirements (see page 7), you will automatically receive cover when you meet one of the below requirements:

- **You're aged 25 or older** and your Accumulation account **balance has been $6,000 or more**, and we have received money into your Accumulation account within the last 13 months, or
- **You work for Queensland emergency services** (QPS, QAS, or QFES), as you are covered by the dangerous occupation exception. Please see page 7 for more information on the dangerous occupation exception.

If you want default insurance but you don't meet either of the requirements we outline on this page, you can apply for cover. Any application will be subject to eligibility, a 'pre-existing exclusion period' may apply[1], and you will need to permanently opt in to cover when you apply.[2]

1 See page 8 for more information. **2** You may be required to supply health and other information at the time of your application, and your cover will start on the day it's accepted. Your cover will be subject to the terms and conditions applying at that time.

The table below outlines the number of units of default Death and TPD cover, and type of Income Protection cover that you will either automatically receive or can apply for. The values of units for each age are outlined in Appendix 2 of this Insurance Guide.

For an indication of how much your default cover will cost try our Insurance Premium Estimator at **qsuper.qld.gov.au/calculators**

Employment arrangements when cover starts	Death cover and TPD cover: Age	Death cover and TPD cover: Units	Income Protection cover
You work for the Queensland Government or a 'default employer' on a 'permanent full-time or part-time basis'.	**16-20[1]**	Death 1 TPD 2	**Age 16-64:** 87.75%[2] of your 'insured salary'[3] **'Waiting period':** 90 days or 'accrued sick leave', whichever is greater **'Benefit period':** 2 years Members of the Legislative Assembly, Judicial Registrars, and Magistrates are not eligible for Income Protection cover
	21-64	Death 2 TPD 2	
	65-69	Death 2 TPD Nil	
You work for the Queensland Government or a 'default employer' on a casual basis. This includes as a 'Special Constable (State Officer)'.	**16-20[1]**	Death 1 TPD 2	None, but, if you are eligible, you can apply for units of Income Protection cover[4]
	21-64	Death 2 TPD 2	
	65-69	Death 2 TPD Nil	

1 If you hold default Death cover and have not personalised your cover in any way including by applying an 'occupational rating' we will increase your cover to 2 units when you turn 21. **2** Inclusive of a 12.75% 'contribution replacement benefit', which is paid to your QSuper Accumulation account while you are receiving an income protection benefit. **3** 'Insured salary' means, in summary, the salary notified to us by your Queensland Government employer or 'default employer' for your permanent full-time or part-time employment. Please see page 45 for the full definition of 'insured salary'. The cap on your default cover is $20,000 per month. You'll need to supply health and other information to apply for cover above this limit. **4** Subject to the maximum monthly cover of $5,000.

Employment arrangements when cover starts	Death cover and TPD cover			Income Protection cover
	Age	Units		
You work for the Queensland Police Service as a 'police officer'	16-20[1]	Death TPD	1 2	**Age 16-59:** 87.75%[2] of your 'insured salary'[3] **'Waiting period':** 180 days or 'accrued sick leave', plus approved 'Queensland Police Service sick leave bank', whichever is greater **'Benefit period':** 2 years
	21-59	Death TPD	2 2	
You previously worked for the Queensland Government or a 'default employer' and your cover starts after employment ends[4]	16-20[1]	Death TPD	1 2	None, but if you are eligible, you can apply for units of Income Protection cover[5]
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	

1 If you hold default Death cover and have not personalised your cover in any way including by applying an 'occupational rating' we will increase your cover to 2 units when you turn 21. **2** Inclusive of a 12.75% 'contribution replacement benefit', which is paid to your QSuper Accumulation account while you are receiving an income protection benefit. **3** 'Insured salary' means, in summary, the salary notified to us by your Queensland Government employer or 'default employer' for your permanent full-time or part-time employment. Please see page 45 for the full definition of 'insured salary'. The cap on your default cover is $20,000 per month. You'll need to provide health and other information to apply for cover above this limit. **4** Subject to how you opened a QSuper account. **5** Subject to the maximum monthly cover of $5,000 per month if you are employed on a casual basis.

Other situations	Death cover and TPD cover			Income Protection cover
	Age	Units		
Your account is opened after a **family law split**[1] **OR** You opened an account to transfer funds from your QSuper Income account, and you said yes to insurance[4] **OR** You opened an account to transfer funds from another super fund, or to make a personal contribution, and you said yes to insurance[4]	16-20[2]	Death TPD	1 2	None, but, if you are eligible, you can apply for units of Income Protection cover[3]
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
You do not have an Accumulation account and one is opened when you move from a **Defined Benefit account**	The cover you will receive will depend on your new employment situation – see page 35 for more information.			
You opened your **QSuper account directly** and you said yes to insurance[4] If you started working for a Queensland Government or 'default employer' before your account was opened, the cover you may automatically receive depends on your employment arrangements. For more information, see the tables on pages 11 and 12.	16-20	Death TPD	1 2	None, but if you are eligible, you can apply for units of Income Protection cover[3]
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	

1 Premiums will be calculated and deducted at the 'default rate' unless you've already applied an 'occupational rating' to your cover. You can find out more about a family law split in our Accumulation Guide. **2** If you hold default Death cover and have not personalised your cover in any way including by applying an 'occupational rating', we will increase your default Death cover to 2 units when you turn 21. **3** Subject to the maximum monthly cover of $5,000 per month if you are employed on a casual basis. **4** If you applied directly to open a QSuper account, your cover will be considered personalised and premiums payable based on your 'occupational rating'. If you were under age 16 when you applied to join, and weren't asked any occupational rating questions, your premiums will be payable at the 'standard rate'.

Death cover and Total and Permanent Disability (TPD) cover

Death cover pays a benefit if you die or suffer from a 'terminal illness', while TPD cover pays a lump sum to you if you are unlikely to ever be able to work again after meeting the definition of 'total and permanent disablement'.

'Police officers' will find more information on page 41.

Types of Death cover and TPD cover

There are 2 types of Death cover and TPD cover you can choose from:

- **Unitised cover:** Cover is based on units. The value and cost of each unit depends on your age.
- **Fixed cover:** Cover is based on a fixed amount nominated by you. The cost depends on your age.

The value of one unit of cover at each age is set out in Appendix 2 from page 49.

Maximum cover

Default Death cover and TPD cover comes in units of cover, with each unit worth a dollar value based on age. This means that if you hold unitised cover the total amount of cover you hold changes with your age. You can apply to buy additional units up to the maximum levels of cover shown in the table below. There are some conditions around increasing your cover, which are covered in the next section.

	Maximum Death cover	Maximum TPD cover
Full or part-time employee, including 'self-employed person'	$3 million	$3 million
Casual employee or unemployed person	$1 million	$1 million

If you have cover over $1 million and you move to casual employment or become unemployed, you will be able to keep your current amount of cover. If you wish to change your cover in any way after moving to casual employment or becoming unemployed, the maximum cover you will be eligible to hold is $1 million.

You can have different levels of Death cover and TPD cover. For example, you could have 3 units of Death cover and 5 units of TPD cover, or maybe 8 units of TPD cover and no units of Death cover. It’s all down to what better suits your unique situation.

Note: You can have different levels of either unitised cover or fixed cover. But you can't have a combination of unitised and fixed types of cover.

When Death cover and TPD cover ends

There are various circumstances when your Death cover and TPD cover would end. These are:

- You no longer hold a QSuper Accumulation account.
- You cancel your cover (the later of the date requested or date received by the Trustee).
- For TPD: the date a TPD benefit is paid. Your Death cover will end from your 'date of disablement' for TPD. If the amount of your Death cover is greater than the amount of your TPD cover, your Death cover will be reduced from your 'date of disablement' by the amount of the TPD benefit you received, so that you will continue to hold any amount of Death cover in excess of the TPD benefit. This reduction of your Death cover will be backdated to your 'date of disablement' for TPD, and your related premiums will be backdated and refunded to this same date. This will occur when your TPD benefit is approved.
- The date a terminal illness benefit is paid. If the amount of your TPD cover is greater than the amount of your Death cover, your TPD cover will not end on the date a terminal illness benefit is paid, but will be reduced by the amount of the terminal illness benefit.
- You are no longer an 'Australian resident'.
- You turn 65 for TPD cover (60 if you are a 'police officer'[1]), or 70 for Death cover (60 if you are a 'police officer'[1]).
- When we have not received any money into your account in the last 13 months (unless you have permanently opted in).
- If you are a new 'member' employed by a Queensland Government employer or a 'default employer', 120 days after cover starts if the full amount of the monthly premium is due and remains unpaid (cover is cancelled from the date of inception).
- If you are an existing 'member' employed by a Queensland Government employer or a 'default employer', 60 days after the full amount of the monthly premium is due and remains unpaid.
- If you are a new or existing 'member' not employed by a Queensland Government employer or a 'default employer', 60 days after the full amount of the monthly premium is due and remains unpaid.
- If you are a State or Police account 'member'[2], the date your Accumulation account balance would reduce to less than the 'accumulated employer contributions'.
- If the balance of your account would reduce to less than $0 after a premium payment.
- The date the insurance policy terminates.
- The date you die.

1 See the exception for commissioned officers on page 41.
2 For more information about your State or Police account, refer to the applicable guide available at **qsuper.qld.gov.au/guides**

Personalising your cover

You can change your Death cover and TPD cover to better suit your needs by:

- choosing the level of cover you have for each
- choosing a fixed level of cover
- occupationally rating your premiums
- cancelling some or all of your cover.

You will find information about these options in the following pages. Please see page 9 for information on cancelling some or all of your cover.

Applying an occupational rating to your cover

You may be able to change the amount you pay for insurance by applying an 'occupational rating' to your cover. Depending on your job, you may pay less or more for your insurance if you apply an 'occupational rating'. If you personalise any of your cover (e.g. purchase additional Income Protection cover, Death cover, or TPD cover, choose fixed cover, or make any other changes to your cover), all your premiums will be payable at the relevant 'occupational rating'.

Our occupational ratings are:

- 'Professional rate'
- 'White collar rate'
- 'Standard rate'
- 'High risk rate'

We will notify you of your premium rating (including any 'occupational rating') when we confirm the details of your insurance. You can also review it on **Member Online**.

If you have default cover and reduce it and this would result in you paying the 'high risk rate', we will keep your 'occupational rating' at the 'default rate'.

But if you fix your cover below the default level of cover and you would then be paying the 'high risk rate', we will change your premiums to the 'high risk rate'.

Find out how changing your cover will affect your premiums and what 'occupational rating' you are with our Insurance Premium Estimator.

Go to **qsuper.qld.gov.au/calculators** to get started.

If you applied directly for a QSuper Accumulation account (not through the Queensland Government or a 'default employer'), you will be asked questions about your current job[1]. This will be used to decide your 'occupational rating' (how much you pay for insurance), and will apply from when your insurance starts.

If you joined through the Queensland Government or a 'default employer' and changed your 'occupational rating', you can apply to go back to default cover at any time[2] and pay the premiums that apply to default cover (see Appendix 2). By reverting to default cover, all of your cover will change to the default cover of the category you currently belong to. You can do this through **Member Online**, or by completing a Change of Insurance form. Any increase in your cover as a result of applying to return to default cover will be subject to a 2-year 'pre-existing exclusion period' and you will need to provide us with health and other information.

1 If you are under age 16, you will not be asked these questions and will automatically receive insurance when eligible, and be charged premiums at the 'standard rate'. **2** You may be required to provide health and other information at the time of your application, and your cover will start on the day it's accepted. Your cover will be subject to the terms and conditions applying at that time.

The premiums in the tables on pages 49-50 are for the 'standard rate'. For the other occupational ratings you multiply the premium for your age from the relevant 'standard rate' table by the figure from the table below.

Occupational rating	Death	TPD
Professional rate	0.65	0.55
White collar rate	0.70	0.65
Standard rate	1.00	1.00
High risk rate	1.40	2.90

How to apply an occupational rating to your cover

You can apply an 'occupational rating' to your cover at any time on **Member Online** or by completing the Change of Insurance form from **qsuper.qld.gov.au/forms**.

Craig's story below shows how the premium is calculated if an 'occupational rating' is applied.

Craig's story

Craig is 45 and currently paying a 'default rate' of $5.04 per unit per week for unitised TPD cover.

When Craig decides to apply an 'occupational rating' to his cover, he realises that he is eligible to pay the 'white collar rate'.

By multiplying the TPD 'standard rate' for his age with the 'white collar rate' for TPD, Craig realises that by having an 'occupational rating' applied, he will only pay $4.28 per TPD unit per week.

That's a saving of $0.76 per TPD unit per week while Craig is 45.

Calculating Craig's insurance premium:

Cost per TPD unit at 'standard rate' = $6.58 per week

$6.58 x 0.65 ('white collar rate')

= $4.28 per week

The example is illustrative only.

Choosing your level of cover: conditions

You can increase your Death and/or TPD cover at any time, up to the maximum limit of $3 million ($1 million if you are a casual employee or unemployed). However, if you want to increase your cover above what is known as the automatic acceptance limit, you will need to provide health and other information before we can consider your request for increased cover.

The automatic acceptance limit is age-based, and is the higher of the following (but capped at $1 million):

- Below 40: $600,000 or 12 x your total annual 'income'
- 40 to 54: $600,000 or 9 x your total annual 'income'
- 55 to 59: $300,000 or 6 x your total annual 'income'
- 60 to 64: $300,000 or 3 x your total annual 'income'

Regardless of your employment situation, you will not be able to increase your cover if:

- you have made or are entitled to make a claim for a TPD benefit or similar benefit with us or anyone else
- you have been discharged from your employment as medically unfit, or retired due to illness or injury
- you have been diagnosed with a 'terminal illness'
- you were not 'at work' on the date of your application.

If you are applying to increase your cover up to the automatic acceptance limit, you will need to provide health and other information.[1]

1 Not required within the first 120 days of commencing employment with a Queensland Government employer or 'default employer'.

Jorkum's story

Jorkum:

- works for the Queensland Government
- is age 30
- is eligible for default cover.

Jorkum will be automatically provided with 2 units of Death and TPD cover.

2 units x $125,000 = $250,000

Please see Appendix 2 from page 49 that show the value of one unit at each age.

The example is illustrative only.

Choosing fixed cover

Death and TPD units start to decrease in value from age 41. We know that many members want to keep the same level of cover for an extended period, especially if they have a family to consider. That's why, up until age 60, you can choose a fixed level of cover for both Death and TPD. If you choose fixed cover, you need to have fixed cover for both Death and TPD, but you can have different levels of cover for each. Again, there are some conditions around increasing your level of cover above the default amount, and we will provide more detail on these in the following pages.

Fixed cover is bought in multiples of $1,000 of cover, with the cost based on your age and 'occupational rating'.

Once you have fixed your level of cover, it will remain unchanged until age 60, or until you tell us you want to change it. From age 60, the amount of TPD cover you have will reduce every year from your 61st birthday, reaching zero on your 65th birthday. Here is how it is calculated (using an example of $500,000).

Birthday	Fixed TPD calculated as	Calculation on $500,000 at age 60
61	4/5 of age 60 cover	$400,000
62	3/4 of age 61 cover	$300,000
63	2/3 of age 62 cover	$200,000
64	1/2 of age 63 cover	$100,000
65	N/A	$0

We will write to you every year after you turn 60 to let you know what your new cover amount is.

The value of your fixed Death cover will remain unchanged until you turn 70, when it will be cancelled.

Changing between fixed cover and unitised cover

You can switch between fixed cover and unitised cover at any time, subject to eligibility that we explain on page 19 (although you must always switch both Death cover and TPD cover at the same time).

Pre-existing exclusion periods

A ‘pre-existing condition’ is an illness or injury where the signs or symptoms existed before the date that your cover started or increased. Our cover comes with what’s known as a ‘pre-existing exclusion period’ which is the period during which we will not pay an insurance benefit if the illness or injury you are claiming for relates to a ‘pre-existing condition’.

Unless any of the scenarios outlined below apply, the 'pre-existing exclusion period' ceases after you have been ‘at work’ for 30 consecutive days from when your default cover starts. If you were not ‘at work’ for 30 consecutive days from when your default cover starts, this exclusion period will continue to apply until you have been ‘at work’ for 30 consecutive days.

The default cover you obtain will be subject to a 2-year ‘pre-existing exclusion period’ from when your default cover starts, if the following scenarios apply:

- You open your account directly (not through the Queensland Government or a 'default employer') or your account is opened as a result of a family law split. (You can find out more about a family law split in our Accumulation Guide.)
- You move from a Defined Benefit account to an Accumulation account. This will only apply to the part of the default cover you receive that is higher than your 'prospective benefit'.
- If you reduce your cover to less than the default level, then increase your cover back up to your default level of cover. The 'pre-existing exclusion period' will only apply to the increased amount.
- If you have previously personalised cover then elect to return to default cover and there is an increase in cover. The 'pre-existing exclusion period' will only apply to the increase in cover.
- Your cover is obtained more than 120 days after starting employment with a Queensland Government employer or 'default employer'.

An exception to the previous point is that if you receive default cover after turning 25, and your account balance is or has been $6,000 or more, and you:

- opened a QSuper account within 120 days of starting employment with a Queensland Government employer or 'default employer', and
- remained a QSuper Accumulation account holder.

In this case, no 'pre-existing exclusion period' will apply once you have been 'at work' for 30 consecutive days from when your cover starts.

If you apply for additional cover under the automatic acceptance limit, a 2-year ‘pre-existing exclusion period’ will apply to any additional Death cover and TPD cover you apply for. If you apply for cover above the automatic acceptance limit, you will need to provide us with health and other information before we can accept your request.

If you are not ‘at work’ for 30 consecutive days from when your increased cover or personalised cover starts, an indefinite ‘pre-existing exclusion period’ will apply. However, once you have been ‘at work’ for 30 consecutive days, the ‘pre-existing exclusion period’ will be reduced to 2 years from when your increased cover or personalised cover starts.

In all cases when a ‘pre-existing exclusion period’ applies, you must be ‘at work’ on the day that it expires, otherwise, the ‘pre-existing exclusion period’ will continue to apply until you have been ‘at work’ for 30 consecutive days.

An indefinite ‘pre-existing exclusion period’ will apply if you were previously eligible to receive, entitled to receive, or have received a TPD benefit or similar benefit from us or anyone else, or if you had been diagnosed with a ‘terminal illness’ before your default or increased cover started.

A 'pre-existing exclusion period' may apply if you change from unitised cover to fixed cover. This is because the previous value of your units will increase over time.

If you make a claim in the first 2 years of fixing cover (the 'pre-existing exclusion period') you will be subject to a pre-existing exclusion of the difference between your fixed cover and the underlying unitised cover.

You can request to have your ‘pre-existing exclusion period’ removed, as long as you provide us with health and other information, and we accept your request. You can apply for this by completing a Change of Insurance form available at **qsuper.qld.gov.au/forms**

Taylor’s story

Taylor is 45 and has 2 units of default TPD cover, which do not have a 'pre-existing exclusion period'.
Taylor decides to buy an additional unit of TPD cover (which does have a 'pre-existing exclusion period'), so Taylor’s total cover is:

2 units of default TPD cover	$174,720
1 unit of additional TPD cover	$87,360
Total cover	**$262,080**

Taylor was diagnosed with an ongoing heart condition 10 years ago, and a few months after applying for additional cover, she develops a disability related to this condition that means she’ll be unable to work again, and is entitled to receive a TPD benefit. As her default cover had no 'pre-existing exclusion period', she’s entitled to receive the $174,720 benefit for those units. As Taylor’s disability is within the 2-year 'pre-existing exclusion period' for the additional unit, she doesn’t receive the $87,360 from the additional unit.

The example is illustrative only.

Changing from unitised cover to fixed cover

If you change from unitised cover to fixed cover, you choose your level of cover in multiples of $1,000 and a new 2-year 'pre-existing exclusion period' will apply to any fixed cover that is higher than your previous unitised cover.

From age 41, the value of units decreases. This means that the difference between your fixed cover and the previous value of your units will increase over time.

This means that if you make a claim in the first 2 years of fixing cover (the 'pre-existing exclusion period') you will be subject to a pre-existing exclusion on the difference between your fixed cover and what your previous units of cover would now be worth.

Let's also look at Morgan's story to see how this works.

Morgan's story

Morgan is 40 and has personalised his cover so he has 4 units of TPD cover worth $125,000 each. His total cover is worth $500,000. None of these units have a 'pre-existing exclusion period'. Morgan decides he wants to fix his TPD cover at $500,000.

At age 41, the units he previously held would have been worth a total of $478,176. As Morgan had fixed his cover at $500,000, $21,824 of his cover is now subject to a 'pre-existing exclusion period'.

The following year (at age 42), the value of the 4 original units will drop again to $457,304, and the amount of Morgan's cover with a 'pre-existing exclusion period' will be recalculated to $42,696. The 'pre-existing exclusion period' will expire 2 years after the date Morgan fixed his cover.

The example is illustrative only.

Changing from fixed cover to unitised cover

If you change from fixed cover back to unitised cover, you have the option of choosing how many units of cover you want. If the value of the units you choose is higher than the value of your fixed level of cover, a 2-year 'pre-existing exclusion period' will apply to this additional amount of cover. Also keep in mind that any remaining 'pre-existing exclusion period' from the original change (from unitised cover to fixed cover) will stay in place.

Morgan is now 48, and his fixed level of cover is $500,000.

He decides he wants 9 units of cover. At age 48, units are worth $61,680 each.

9 x $61,680 = $555,120

So the additional $55,120 cover that Morgan now has will have a new 2-year 'pre-existing exclusion period'. Next year, the units will be worth $490,320 (9 x $54,480). His 2-year 'pre-existing exclusion period' no longer applies, as his cover is now less than $500,000 (his previous fixed level of cover, which was not subject to a 'pre-existing exclusion period').

The example is illustrative only.

Reducing your cover

If you increase your cover more than once, you may have multiple 'pre-existing exclusion periods' on your cover with different timeframes. If you then reduce your cover and as a result, some of your 'pre-existing exclusion periods' can be removed, we would remove the exclusion period with the longest time remaining on it first.

The cost of cover

Units of cover are based on age. This means both the premium and the value of each unit will vary depending on how old you are.

Premiums include stamp duty and any premium calculation may be subject to rounding. They are deducted monthly in arrears. Your premium rates are detailed in Appendix 2.

Default cover

If you have default cover and haven't personalised your insurance (including applying an 'occupational rating' to your cover), you will continue to pay the premiums at the 'default rate'. Death and TPD cover is available in units, with the cost per unit depending on your age. The 'default rate' premiums you pay are detailed in Appendix 2 on page 49.

Please note, if you applied for a QSuper Accumulation account directly with us (not through the Queensland Government or a 'default employer'), you will be asked questions about your current job.[1] This will be used to decide your 'occupational rating' (how much you pay for insurance), and will apply from when your insurance starts.

1 If you are under age 16, you will not be asked these questions and will automatically receive insurance when eligible, and be charged premiums at the 'standard rate'.

Fixed cover

Fixed cover is available in multiples of $1,000, with the cost per $1,000 of cover depending on your age. The 'standard rate' premiums you pay for fixed cover are set out in Appendix 2 on page 50. If you have occupationally rated your premiums, multiply the standard premium cost by the relevant factor in the table on page 15.

Casey's story

Casey is 32 and has decided to get a fixed level of cover. She chooses to have $500,000 of Death cover and $750,000 of TPD cover, with premiums occupationally rated at the 'standard rate'.

Cost for $1,000 of Death cover per year for a 32-year-old	$0.35
Annual death premium	**$175**
Cost per $1,000 of TPD cover per year for a 32-year-old	$0.99
Annual TPD premium	**$742.50**
Total annual premium	**$917.50**

The example is illustrative only.

Claiming a TPD or death benefit

In the event that you are unlikely to ever be able to work again due to an illness or injury and you meet the definition of 'total and permanent disablement' you may be eligible to receive a TPD benefit. If you are diagnosed with a 'terminal illness' you may be able to receive your Death cover as a terminal illness benefit. Details about making these claims can be found in the Permanent Disability Benefit Guide and the Claiming a Terminal Medical Condition Benefit factsheet. For more information about death benefits please see the Death Benefit Guide. These guides are available at **qsuper.qld.gov.au/guides** and the factsheet at **qsuper.qld.gov.au/factsheets**, or call us and we'll send them to you.

Insured benefits paid on terminal illness

If you are diagnosed with a 'terminal illness' that is likely to result in your death within 24 months, you may be able to claim on your Death cover.

If your claim is approved, your insurance benefit will be calculated as at the date you are certified by 2 'medical practitioners' as having a 'terminal illness'. For a 'terminal illness', 'date of disablement' means the date on which you first have a 'terminal illness'. For more information on the definition of 'terminal illness', see page 47. Refer to the Claiming a Terminal Medical Condition Benefit factsheet for more information, available at **qsuper.qld.gov.au/factsheets** or call us for a copy.

Can both a TPD benefit and a death benefit be paid?

While Death cover and TPD cover are provided separately, you cannot claim both. For example, your Death cover will be cancelled if you receive a TPD benefit. The only time you will keep Death cover is if your Death cover is greater than the TPD benefit that is paid, in which case you will keep the difference. See Kim's story below to see how this works. Similarly, if you receive a death benefit due to a terminal illness claim, you will only keep the TPD cover that is greater than the death benefit paid.

If you suffer a total and permanent disability but die within 3 months of your 'date of disablement' from a related condition, a death benefit will be paid rather than a TPD benefit, even if your level of TPD cover is higher than your level of Death cover. This also means that if you have TPD cover but not Death cover, no benefit will be paid. However, if a TPD benefit had been paid before your death, we will not ask for it to be repaid.

When you would not receive a death or TPD insurance benefit

In addition to any 'pre-existing conditions', 'pre-existing exclusion period', and other exclusions applicable, we cannot pay you a benefit where your claim arises from any of the following (directly or indirectly):

- Declared 'war' or acts of 'war'
- Active service in the armed forces of any country or international organisation. This does not apply if you are an Australian Defence Force Reservist on active service and engaged in disaster relief within Australia
- 'Criminal activity' you are convicted of
- A 'pandemic illness' that occurs within the first 30 days of you receiving new cover. The 'pandemic illness' exclusion does not apply if you receive default cover:
  - automatically as a result of working with a Queensland Government employer or a 'default employer', or
  - you applied for and permanently opted in to cover within the first 120 days of starting work with a Queensland Government employer or a 'default employer'.

We also cannot pay you a benefit if:

- you were not 'at work' for 30 consecutive days from when cover starts and your claim is related (either directly or indirectly) to a 'pre-existing condition'
- you were advised at the time of your application being accepted that an exclusion applied to your additional cover, and the claim is related to that exclusion.

If, before the start of any cover you have previously received or are eligible to receive a TPD benefit (or similar), or you have been diagnosed with a 'terminal illness', then a benefit will not be paid for any injury or illness which is related to a 'pre-existing condition' you have. This only applies to any default or increased cover that started on or after the date the TPD or terminal illness benefit entitlement arose.

Any additional cover will not be paid if your illness or injury is caused by a deliberate self-inflicted act or injury, attempted suicide, or deliberate self-destruction (regardless of whether you were sane or insane) within 13 months of recommencing or increasing cover.

Any cover that is subject to a 'pre-existing exclusion period' will not be paid if your injury or illness is related either directly or indirectly to an event that happened in the 12 months before you applied for the cover, and you have not served the 'pre-existing exclusion period'.

Kim's story

Kim is 45 and has fixed TPD cover worth $400,000 and fixed Death cover worth $550,000. After a car accident, she is deemed to be totally and permanently disabled, and receives a TPD benefit of $400,000. The first $400,000 of her Death cover is cancelled, but she keeps the remaining $150,000 of Death cover.

The example is illustrative only.

Income Protection cover

Income Protection cover pays you an income if you are temporarily unable to work for a period of time due to illness or injury. To receive an income protection payment, you must be suffering from a 'total and temporary disablement' or 'partial and temporary disablement'.

You will find the definition of 'total and temporary disablement' on page 48 and 'partial and temporary disablement' on page 46.

Types of Income Protection cover

There are 2 types of Income Protection cover we provide:

- Salary-based cover – based on your 'insured salary'. This includes a 12.75% 'contribution replacement benefit'.
- Unitised cover – based on a multiple of units. Each unit is worth $500 of cover a month, including a 'contribution replacement benefit' of $72.65 per unit.

Salary-based cover

If you are eligible for default Income Protection cover (see pages 11 to 12), you will receive salary-based cover.

We call the amount of salary-based cover you have your 'salary income protection (IP) cover amount'.

Your 'salary IP cover amount' is set at 87.75% of your 'insured salary'. This includes a 12.75% 'contribution replacement benefit' that is paid to your QSuper Accumulation account while you're receiving an income protection benefit. Your 'insured salary' is, in summary, the salary notified to us by your Queensland Government employer or 'default employer' for your employment on a 'permanent full-time or part-time basis'. See page 45 for the full definition of 'insured salary'.

We cap your default cover at $20,000 per month. You'll need to provide health and other information if you want to apply for cover above this limit.

Your 'salary IP cover amount' is set when your cover starts and we automatically update it each year on 1 November. We call this the 'annual review date'. At the 'annual review date' your 'salary IP cover amount' updates automatically based on your 'insured salary' at that time. Your 'salary IP cover amount' will be capped at the automatic acceptance limit[1] or your approved limit if higher. If we don't have an updated 'insured salary', on the 'annual review date', your 'salary IP cover amount' will continue without change. However, if your employer later notifies us of your 'insured salary' for the 'annual review date', we will update your 'salary IP cover amount' based on this 'insured salary' effective from the last 'annual review date'. Your premiums will be recalculated from the last 'annual review date' based on your updated 'salary IP cover amount' and adjusted premiums will be deducted or reimbursed to your account.

If your salary has increased because you're acting in higher duties, the increase will only be included in your 'insured salary' for the 'annual review date' if you have been in the higher duties role for a continuous period of 12 months.

If you make a claim, your benefit will be the lesser of:

- your 'salary IP cover amount' (expressed as a monthly amount), or
- 87.75% of your 'pre-disability income' (inclusive of a 12.75% 'contribution replacement benefit')[1].

You can find the full definition of 'pre-disability income' on page 46.

1 In all instances, benefits are limited to 87.75% of your 'pre-disability income', up to a monthly benefit of $30,000, reducing to 62.75% of your 'pre-disability income' on any further monthly benefit up to $50,000.

How to apply to update your insured salary

We won't automatically update your cover if your salary changes throughout the year. However, you can request to have your 'insured salary' updated if your salary changes (this can be an increase or decrease) and the following conditions are met:

- you are employed by a Queensland Government employer or 'default employer' on a 'permanent full-time or part-time basis'.
- you apply within 60 days of your salary change
- you have not changed your 'insured salary' in the last 12 months
- your Queensland Government employer or 'default employer' confirms your new 'insured salary'.

If your request is above the automatic acceptance limit (see page 27 for more information), you'll need to provide health and other information.

If your salary has increased because you are acting in higher duties, the increase can only be included in your 'insured salary' if you have been in the higher duties role for a continuous period of 12 months.

To apply to make a change please complete and send us the Application to Change Insured Salary form from **qsuper.qld.gov.au/forms**

If your application is accepted, your 'salary IP cover amount' will be updated based on your new 'insured salary'. The change will be effective from the date we accept your request. Any existing 'pre-existing exclusion period' on your salary-based Income Protection cover will apply to an increase to your 'salary IP cover amount'. This change will not count as personalising your cover. Premiums will be calculated and deducted at the 'default rate' (or 'default police rate') from the date of the change, unless you've already personalised your 'occupational rating'.

Unitised cover

If you aren't eligible for default cover, you can apply for unitised cover. Each unit is worth $500 of cover a month, including a 'contribution replacement benefit' of $72.65 for each unit.

If you have unitised cover, we will increase your cover, and therefore the number of units you have, every year in line with the Brisbane All Groups 'Consumer Price Index' (CPI) as produced by the Australian Bureau of Statistics (ABS). If the CPI decreases, your number of units will remain the same.

If you make a claim, your monthly benefit will be the lesser of:

- the insured value of your units, or
- 87.75% of your 'pre-disability income' [1] (inclusive of a 12.75% 'contribution replacement benefit').

You can find the full definition of 'pre-disability income' on page 46.

1 In all instances, benefits are limited to 87.75% of your 'pre-disability income', up to a monthly benefit of $30,000, reducing to 62.75% of your 'pre-disability income' on any further monthly benefit up to $50,000.

If you are not eligible for default cover, you cannot choose to switch to salary-based Income Protection cover.

If you have salary-based cover you can change your amount of cover by applying to switch to unitised cover. You can buy as many units as you need (subject to maximum limits), meaning that you can reduce your cover or you can increase it if you have other employment 'income' you want covered. For more information on unitised cover, please see page 30.

Let’s look at Dev’s story to see how this works.

Dev’s story

Dev works at Queensland Health and has an 'insured salary' of $75,000. Dev receives a 'salary IP cover amount' of $65,812 (87.75% of $75,000) that includes a 'contribution replacement benefit' of $9,562 (12.75% of $75,000).

Dev also works one shift a week at a private hospital, which pays him an annual salary of $15,000. This salary is not covered by default Income Protection cover.

Dev’s total annual 'income': $90,000.

Maximum amount of annual cover Dev is eligible to apply for (including a 'contribution replacement benefit'):

87.75% of $90,000 = $78,975 ($6,581 per month).

Dev chooses to apply for 13 units of cover (each unit is worth $500 per month including a 'contribution replacement benefit' of $72.65 per unit):

Provides $6,500 of cover per month (including a 'contribution replacement benefit').

The example is illustrative only.

When we will change your salary-based cover to unitised cover

If you have salary-based cover and we have not received a 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' in relation to your employment on a 'permanent full-time or part-time basis' for 3 months, we'll change your Income Protection cover to unitised cover. This change will be effective from the later of 3 months after the date:

- cover started, or
- we received the last 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' relating to 'permanent full-time or part-time employment'.

The number of units we give you will be based on your 'salary IP cover amount' and rounded up to the nearest $500 unit. We will write to advise you of your unitised income protection level of cover.

Premiums will be calculated and deducted at the 'default rate' (or 'default police rate') from the date of the change, unless you’ve already personalised your 'occupational rating'.

Your 'waiting period' and 'benefit period' will remain unchanged.

If you return to work with a Queensland Government employer or 'default employer' on a 'permanent full-time or part-time basis' and we receive a 'superannuation guarantee contribution' from that employer, you can apply to revert back to salary-based cover. You can complete and send us a Change of Insurance form from **qsuper.qld.gov.au/forms** or contact us and we can send the form to you.

If we do not receive any money into your account for a period of 13 months (unless you have permanently opted in), your cover will be cancelled. We will let you know before this happens. To stop this from happening, you can choose to permanently opt in to cover, which means that even if we are not receiving any money we will not cancel your insurance.[1]

1 We will still remove your cover if there is not enough money to pay your premiums. (There are various circumstances when cover would end – see pages 14 and 25 for more information.)

Harriet’s story

Harriet is a 25-year-old teacher who takes 6 months 'leave without pay' to travel. While on leave, Harriet’s salary-based cover switches to unitised cover. Once Harriet returns to work, she applies to revert back to salary-based cover by sending us a completed Change of Insurance form. Harriet’s salary-based cover starts from the date we accept her request.

The example is illustrative only.

If your default employer pays your contributions quarterly

If you have salary-based cover and we have not received a 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' in relation to your employment on a 'permanent full-time or part-time basis' for 3 months, we'll change your Income Protection cover to unitised cover. This change will be effective from the later of 3 months after the date:

- cover started, or
- we received the last 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' relating to 'permanent full-time or part-time employment'.

The number of units we give you will be based on your 'salary IP cover amount' and rounded up to the nearest $500 unit. We will write to advise you of your unitised Income Protection level of cover.

Premiums will be calculated and deducted at the 'default rate' (or 'default police rate') from the date of the change, unless you’ve already personalised your 'occupational rating'.

Your 'benefit period' and 'waiting period' will remain unchanged.

When Income Protection cover ends

There are various circumstances when your Income Protection cover would end. These are:

- You no longer hold a QSuper Accumulation account.
- You cancel your cover (the later of the date requested or date received by the Trustee).
- You turn 65 (60 if you are a 'police officer'[1]) .
- You are no longer an 'Australian resident'.
- You are determined to have a 'total and permanent disablement', or a 'terminal illness'.
- If you are a new 'member' employed by a Queensland Government employer or a 'default employer', 120 days after cover starts if the full amount of the monthly premium is due and remains unpaid (cover is cancelled from the date of inception).
- If you are an existing 'member' employed by a Queensland Government employer or a 'default employer', 60 days after the full amount of the monthly premium is due and remains unpaid.
- If you are a new or existing 'member' not employed by a Queensland Government employer or a 'default employer', 60 days after the full amount of the monthly premium is due and remains unpaid.
- When we have not received any money into your account for the last 13 months (unless you have permanently opted in).
- If the balance of your account would reduce to less than $0 after a premium payment.
- The date the insurance policy terminates.
- The date you die.

1 See the exception for commissioned officers on page 42.

Personalising your cover

You can change your Income Protection cover to meet your needs by:

- Changing your level of cover (up to certain limits)
- Choosing your 'waiting period' and 'benefit period' (please note that 'police officers' are not able to change their 'waiting periods' or 'benefit periods')
- Applying an 'occupational rating' to your cover
- Cancelling some or all of your cover

You will find information about these options in the following pages. Please see page 9 for information on cancelling some or all of your cover.

Applying an occupational rating to your cover

You may be able to change the amount you pay for insurance by applying an 'occupational rating' to your cover. Depending on your job, you may pay less or more for your insurance if you apply an 'occupational rating'. If you personalise any of your cover (e.g. purchase additional Income Protection cover, Death cover, or TPD cover, choose fixed cover, or make any other changes to your cover), all your premiums will be payable at the relevant 'occupational rating'.

Our occupational ratings are:

- 'Professional rate'
- 'White collar rate'
- 'Standard rate'
- 'High risk rate'

We will notify you of your premium rating (including any 'occupational rating') when we confirm the details of your insurance. You can also review it on **Member Online**.

Find out how changing your cover will affect your premiums and what 'occupational rating' you are with our Insurance Premium Estimator.

Go to **qsuper.qld.gov.au/calculators** to get started.

If you applied directly for a QSuper Accumulation account (not through the Queensland Government or a 'default employer'), you will be asked questions about your current job.[1] This will be used to decide your 'occupational rating' (how much you pay for insurance), and will apply from when your insurance starts.

1 If you are under age 16, you will not be asked these questions and will automatically receive insurance when eligible, and be charged premiums at the 'standard rate'.

If you joined through the Queensland Government or a 'default employer' and changed your 'occupational rating', you can apply to go back to default cover at any time, and pay the premiums that apply to default cover (see Appendix 2). By reverting to default cover, all of your cover will change to the default cover of the category you currently belong to. You can make the change either through **Member Online** or by completing a Change of Insurance form.

Any increase in your cover as a result of applying to return to default cover will be subject to a 2-year 'pre-existing exclusion period' and you will need to provide us with health and other information.

The premiums you pay for the 'standard rate' are set out in Appendix 2 on pages 51-54. For the other occupational ratings, multiply the premium for your age from the relevant standard rate table by the figure from the following table.

Occupational rating	IP
Professional rate	0.65
White collar rate	0.75
Standard rate	1.00
High risk rate	1.30

How to apply an occupational rating to your cover

You can apply an 'occupational rating' to your cover at any time on **Member Online** or by completing the Change of Insurance form from **qsuper.qld.gov.au/forms**.

Mohammed's story

Mohammed is a 40-year-old office manager and has an 'insured salary' of $70,000 when his 'salary IP cover amount' is set. This gives Mohammed a 'salary IP cover amount' of $61,425 (87.75% of $70,000). He decides he wants a 30-day 'waiting period', but that the 2-year 'benefit period' suits his needs. His 'occupational rating' is white collar.

Weekly premium at 'standard rate' would be: $61,425 x 2.595% (premium for a 40-year-old with a 2-year 'benefit period' and 30-day 'waiting period') = $30.65 per week

He then multiplies that figure by 0.75 (white collar occupational rating)

Premium at 'white collar rate' = $22.99 per week.

By applying an 'occupational rating', Mohammed saves $7.66 per week, while he is 40 years old.

As Mohammed has personalised his cover, any Death cover and TPD cover he holds will be subject to the 'white collar rate' as well.

The example is illustrative only.

Katherine's story

Katherine is a 35-year-old lawyer and has an 'insured salary' of $120,000 when her 'salary IP cover amount' is set. This gives Katherine a 'salary IP cover amount' of $105,300 (87.75% of $120,000).

She chooses a to-age-65 'benefit period', but feels she has enough savings that she only needs a 90-day 'waiting period'. Her 'occupational rating' is professional.

Premium at 'standard rate' would be: $105,300 x 3.906% (premium for a 35-year-old with a to-age-65 'benefit period' and 90-day 'waiting period') = $79.10 per week

She then multiplies this figure by 0.65 (professional occupational rating).

Premium at 'professional rate' = $51.41 per week

By applying an 'occupational rating' to her cover, Katherine saves $27.69 per week, while she is 35 years old.

As Katherine has personalised her cover, any Death cover and TPD cover she holds will be subject to the 'professional rate' as well.

The example is illustrative only.

Applying for and increasing cover: conditions

If you're employed on a 'permanent full-time or part-time basis'

If you want to increase your cover above what is known as the automatic acceptance limit, you will need to provide health and other information before we can consider your request.

The automatic acceptance limit is $20,000 per month if you have a 2-year or 5-year 'benefit period' and $10,000 per month if you have a to-age-65 'benefit period'.

If you are applying for cover up to the automatic acceptance limit of $20,000 per month, you may need to provide health and other information.[1] If you apply for a to-age-65 'benefit period' you will have to provide health and other information – even if your cover is below $10,000 per month.

The maximum amount of cover you can apply for is $50,000 per month. You will not be able to increase cover if you are not 'at work' on the date of your application.

1 Not required within the first 120 days of commencing employment with a Queensland Government employer or 'default employer'.

If you're employed on a casual basis

If you are a casual employee employed by a Queensland Government employer or a 'default employer', you can apply for up to 2 units of cover with a 90-day 'waiting period' and a 2-year 'benefit period' without providing health and other information, provided you do this within 120 days of starting your job. Your cover will be personalised cover. You will need to occupationally rate when you apply for this cover. Please see page 25 for information on occupationally rating your premiums.

For any other unitised cover you apply for, you will have to provide health and other information and a 'pre-existing exclusion period' will apply.

The maximum amount of cover you can apply for is $5,000 per month (10 units). If you have cover over $5,000 per month and you move to casual employment, you'll be able to keep your current amount of cover. If you wish to change your cover in any way after moving to casual employment, the maximum cover you will be eligible to hold is $5,000 per month.

You will not be able to increase cover if you're not 'at work' on the date of your application.

Changing your waiting period or benefit period

All members except 'police officers' can personalise their Income Protection cover by tailoring their:

- 'Waiting period'
- 'Benefit period'

To change your 'waiting period' and/or 'benefit period', log in to **Member Online** or complete a Change of Insurance form.

Waiting periods

A 'waiting period' is the period of time between when you become unable to work due to illness or injury (your 'date of disablement') and when you are first eligible to receive a benefit payment.

The waiting periods for default cover are shown on pages 11 to 12. However, all members except police officers can choose their 'waiting period' to be:

- The greater of 'accrued sick leave' or 30 days (30-day)
- The greater of 'accrued sick leave' or 60 days (60-day)
- The greater of 'accrued sick leave' or 90 days (90-day)

Any change to your 'waiting period' will have an impact on your premiums.

If you shorten your 'waiting period', you will have to wait the length of your previous 'waiting period' before your new 'waiting period' would apply to a claim. You can access approved paid leave from your employer during the 'waiting period', and you are not required to exhaust all sick leave before receiving an income protection benefit.

Charlie's story

Let's look at Charlie's situation to see how this works. He currently has a 90-day 'waiting period', and wants to change this to a 30-day 'waiting period'.

We accept Charlie's application on 1 March. This is day 1. However, the change won't come into effect for claiming until day 91, which is 30 May.

So if Charlie has an accident on 28 May, he will still have a 90 day 'waiting period' until he can receive a benefit. If Charlie has an accident on 30 May, or any day after that, he will have a 30-day 'waiting period' until he can receive a benefit.

The example is illustrative only.

Benefit periods

A 'benefit period' is the maximum period of time we can pay you an income protection payment. Default benefit periods are shown on pages 11 to 12. Eligible members have the option to choose a 5-year 'benefit period' or to-age-65 'benefit period'. This means you may receive payments for 5 years or to age 65. Any change to your 'benefit period' will have an impact on your premiums. 'Police officers' are not eligible to change their 'benefit period'.

Within 120 days of joining a Queensland Government employer or a 'default employer', you can apply for a 5-year 'benefit period' up to the automatic acceptance limit without the need to provide health and other information. Otherwise, when applying for a 5-year or to-age-65 'benefit period', or if you do not work for a Queensland Government employer or a 'default employer', we will ask for health and other information.

If your application is accepted, your cover will start from the date we accept it.

In all cases:

- If you are not 'at work' for 30 consecutive days from when your cover starts, an indefinite 'pre-existing exclusion period' will apply until you have been 'at work' for 30 consecutive days.
- A 2-year 'pre-existing exclusion period' will apply unless we advise you otherwise.
- Removal of the 2-year 'pre-existing exclusion period' will depend on the health and other information you provide.

You may not be entitled to receive a benefit under your new 'benefit period' as a result of the 'pre-existing exclusion period'. In this case any benefit entitlement under the previous 'benefit period' will continue to apply.

Pre-existing exclusion periods

A 'pre-existing condition' is an illness or injury where the signs or symptoms existed before the date that your cover started or increased. Our cover comes with what's known as a 'pre-existing exclusion period' which is the period during which we will not pay an insurance benefit if the illness or injury you are claiming for relates to a 'pre-existing condition'.

Unless any of the scenarios outlined below apply, the 'pre-existing exclusion period' ceases after you have been 'at work' for 30 consecutive days from when your default cover starts. If you were not 'at work' for 30 consecutive days from when your default cover starts, this exclusion period will continue to apply until you have been 'at work' for 30 consecutive days.

The default cover you obtain will be subject to a 2-year 'pre-existing exclusion period' from when your default cover starts, if the following scenarios apply:

- You move from a Defined Benefit account to an Accumulation account. This will only apply to the part of the default cover you receive that is higher than your 'prospective benefit'.
- When you reduce your cover to less than the default level, then later increase your cover back up to your default level of cover, the pre-existing exclusion will only apply to the increased amount.
- Your cover is obtained more than 120 days after starting employment with a Queensland Government employer or 'default employer'.

An exception to the previous point is that if you receive default cover after turning 25, and your account balance is or has been $6,000 or more, and you:

- opened a QSuper account within 120 days of starting employment with a Queensland Government employer or 'default employer', and
- remained a QSuper Accumulation account holder.

In this case, no 'pre-existing exclusion period' will apply once you have been 'at work' for 30 consecutive days from when your cover starts.

A 2-year 'pre-existing exclusion period' will also apply to any additional Income Protection cover you apply for.[1]

1 Except where you are casually employed by a Queensland Government employer or 'default employer' and you apply for 2 units of Income Protection cover with a 'waiting period' of 90 days and a 'benefit period' of 2 years, within 120 days of starting employment.

If you are not 'at work' for 30 consecutive days from when your increased cover or personalised cover starts, an indefinite 'pre-existing exclusion period' will apply. However, once you have been 'at work' for 30 consecutive days, the 'pre-existing exclusion period' will be reduced to 2 years from when your increased cover or personalised cover starts.

In all cases when a 'pre-existing exclusion period' applies, you must be 'at work' on the day that it expires, otherwise, the 'pre-existing exclusion period' will continue to apply until you have been 'at work' for 30 consecutive days.

An indefinite 'pre-existing exclusion period' will apply if you were previously eligible to receive, entitled to receive, or have received a TPD benefit or similar benefit from us or anyone else, or if you had been diagnosed with a 'terminal illness' before your default or increased cover started.

You can request to have your 'pre-existing exclusion period' removed, as long as you provide us with health and other information, and we accept your request. You can apply for this by completing a Change of Insurance form available at **qsuper.qld.gov.au/forms**

Unitised cover

If you switch from salary-based cover to unitised cover, any increase in cover above your salary-based cover has a 2-year 'pre-existing exclusion period'. You can apply for more cover at any time, but a new 2-year 'pre-existing exclusion period' will apply on each increase and you may be required to provide us with health and other information before we can assess your request.

When you have unitised cover, you can apply to increase your cover if your salary increases without any additional 'pre-existing exclusion period' as long as all the following conditions are met:

- You are not self-employed or unemployed
- You provide us with evidence such as a letter from your employer or payslips (or notification of the increase, if that is later) within 60 days of the increase
- You provide us with health and other information to our and our insurer's satisfaction
- The increase is within the automatic acceptance limits
- You have not already increased your unitised cover in the last 12 months.

If you do meet these conditions, we will not apply a 2-year 'pre-existing exclusion period' to the increased cover. We will, however, include your new increase in any 'pre-existing exclusion period' you currently have.

If you do not meet these criteria you can still apply for an increase, but a 2-year 'pre-existing exclusion period' will apply. You can apply to have your 'pre-existing exclusion period' removed.

To apply for an increase or to remove the 'pre-existing exclusion period' you will need to:

- complete and send us a Change of Insurance form from **qsuper.qld.gov.au/forms** or call us and we will send you a copy of the form
- provide us with health and other information before we can assess your request.

Dev's story

So if we look at Dev again, when he changed to unitised cover to include his additional 'income', he increased his cover above the default level.

Dev's default cover

$5,484 per month

Dev's unitised cover

$6,500 per month

So the first $5,484 of Dev's cover has no 'pre-existing exclusion period', but the additional $1,016 ($6,500 – $5,484) has a 2-year 'pre-existing exclusion period'.

The example is illustrative only.

If you have unitised cover, it may change in line with CPI changes. Please see page 23 for more information. If your current cover is subject to a 'pre-existing exclusion period', then the same 'pre-existing exclusion period' will apply to any increase in cover resulting from a CPI increase.

The cost of cover

How much you will pay for Income Protection cover will depend on the type and level of cover you have, your age, and your premium rate. The premiums you pay are set out in Appendix 2.

If you are a 'police officer', refer to the further information on page 35. Premiums include stamp duty and any premium calculation may be subject to rounding. Premiums are deducted monthly in arrears from your QSuper Accumulation account.

Default cover

Premiums for default cover are calculated as a percentage of your 'salary IP cover amount'. The percentage you pay is based on your age. If you have default cover and haven't personalised your insurance (such as applying an 'occupational rating' to your cover), you will continue to pay the premiums at the 'default rate'. The 'default rate' premiums you pay for salary-based Income Protection cover are set out in Appendix 2 on page 50.

If you have salary-based cover and we do not receive a 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' relating to your employment on a 'permanent full-time or part-time basis' to your account for 3 months, we will change your cover to units of cover and your 'waiting period' and 'benefit period' will not change.

The default rate premiums you pay for unitised Income Protection cover are set out in Appendix 2 on page 51.

Units of cover

Premiums for units of cover are charged per unit of cover and are based on age. The standard rate premiums you pay are set out in Appendix 2 on pages 53-54. Once again, if you are occupationally rated, multiply the premium cost by the relevant factor in the 'occupational rating' table on page 26.

Sam's story shows how you would calculate your premium if you are occupationally rated.

Sam's story

Sam is a 42-year-old firefighter who wants 13 units of cover. This would give him a benefit of $6,500 a month (including a 'contribution replacement benefit' of $72.65 for each unit). He decides he wants a 60-day 'waiting period' and a 5-year 'benefit period'. His 'occupational rating' is high risk.

His weekly premium would be:

13 x $3.36 (weekly premium for a 42-year-old with a 5-year 'benefit period' and 60-day 'waiting period') x 1.3 ('high risk rate' multiple)

= $56.78 per week

As Sam has personalised his cover, any Death cover and TPD cover he holds will be subject to the 'high risk rate' as well.

The example is illustrative only.

Claiming an income protection benefit

In the event that you are temporarily unable to work due to illness and injury and you meet the definition of 'total and temporary disablement' or 'partial and temporary disablement' you may be eligible to receive an income protection benefit. See pages 22 and 23 for how salary-based and unitised income protection benefits are calculated. Details about making a claim can be found in the Income Protection Benefit Guide available at **qsuper.qld.gov.au/guides** or call us and we'll send it to you.

Claiming while on leave without pay

If you go on 'leave without pay', your ability to claim a benefit will continue, provided:

- your 'leave without pay' does not exceed 12 months,
- you had a documented return to work date before you went on 'leave without pay', and
- you have enough in your Accumulation account balance to deduct premiums from.

If you suffer a 'total and temporary disablement' or 'partial and temporary disablement' while on approved 'leave without pay', your 'pre-disability income' will be calculated on the final day prior to your 'leave without pay'.

Payment will commence at the end of your 'waiting period' or documented return to work date, whichever is later.

Claiming as an Australian Defence Force Reservist

If you are an Australian Defence Force Reservist on active service, your ability to claim a benefit will continue, provided you received a call-out notice to mobilise for disaster relief within Australia.

If you suffer a 'total and temporary disablement' or 'partial and temporary disablement' while on active service for disaster relief within Australia, your 'pre-disabililty income' will be calculated on the final day before this active service started. We will assess your capacity for work using the position you held before this active service started. Any 'income' you are entitled to receive for the period you are claiming, or entitled to claim, may reduce the income protection benefits you receive.

Indexation of certain income protection benefits

If you are in receipt of an income protection benefit with a 5-year or to-age-65 'benefit period' that commenced prior to the start of the financial year, your income protection benefit will be indexed in line with CPI changes every year. If there is a negative indexation, no indexation will be applied.

Helping you return to work

We want to support you through your transition back to work, and we have a graduated return to work program in place to make this process as smooth as possible.

Under a graduated return to work program, an employer will pay you for the hours you work, and we will pay a percentage of the difference between your 'pre-disability income' and your reduced salary. For example, if you return to work at 40% of your 'pre-disability income', we will pay you 60% of your income protection benefit.

The combined total of your 'return to employment income' and partial monthly benefit will be capped at 100% of your 'pre-disability income'.

When you will not receive an income protection benefit

We will not pay you an income protection benefit where your claim arises from any of the following (directly or indirectly):

- Declared 'war' or acts of 'war'
- Active service in the armed forces of any country or international organisation. This does not apply if you are an Australian Defence Force Reservist on active service and engaged in disaster relief within Australia
- 'Criminal activity' you are convicted of
- A deliberate self-inflicted act or injury, attempted suicide, or deliberate self-destruction (regardless of whether you were sane or insane)
- If it is determined your condition is a 'pre-existing condition' and you have a 'pre-existing exclusion period' attached to your cover, or other exclusions apply
- A 'pandemic illness' that occurs within the first 30 days of you receiving new cover. The 'pandemic illness' exclusion does not apply if you receive default cover:
  - automatically as a result of working with the Queensland Government or a 'default employer'; or
  - you applied for and permanently opted in to cover within the first 120 days of starting work with the Queensland Government or a 'default employer'.

Additionally, an income protection benefit is not payable if:

- you are no longer an 'Australian resident'
- you have been paid an income protection benefit for your maximum 'benefit period' for the same or a related injury or illness
- your 'pre-disability income' is $0
- you are unemployed at your 'date of disablement' unless:
  - you are a casual employee, and
  - your 'date of disablement' is within 3 months of the date you last worked, and
  - your employment has not been terminated.

Any cover that is subject to a 'pre-existing exclusion period' will not be paid if your injury or illness is related either directly or indirectly to an event that happened in the 12 months before you applied for the cover and you have not served the 'pre-existing exclusion period'.

When your benefit will be reduced

If you are entitled to receive 'other income', we will reduce your income protection payments by an equivalent amount. Some examples include:

- ''Workers' Compensation Benefits' and any 'income' you receive from an employer while you receive the 'Workers' Compensation Benefit'.
- Any motor accident compensation.
- Any statutory or other government payments for loss of 'income' relating to your illness or injury.

The definition of ‘other income’ can be found on page 45.

Your benefit will be reduced so that the combined total from both benefits is equal to 87.75% of your 'pre-disability income' (inclusive of a 12.75% 'contribution replacement benefit').

If any of these payments stop because you receive a commuted lump sum benefit from another source, we will calculate the value of 1/60 of this amount, and deduct that dollar value from your monthly benefit or partial monthly benefit for 60 months from the date you receive the lump sum.

It is also important to note that we will not offset any National Disability Insurance Scheme (NDIS) payments against your income protection benefit payments.

If you have previously received a QSuper income protection benefit and you need to make a claim for the same or a related condition, your maximum 'benefit period' will be reduced by the total number of days you received a benefit from all previous claims of the same or a related condition.

When your benefit will be suspended

If your employer starts paying you any annual, recreational, long service, sick, or other personal leave, your income protection payments will be suspended. If we suspend your income protection payments because you receive this type of 'income', you may be able to apply to have your income protection benefit paid again once you stop receiving this type of 'income'.

If you commence parental leave (or you were due to commence parental leave before your 'total and temporary disablement' or 'partial and temporary disablement'), we will not pay any income protection benefit during your parental leave period.

If you did not agree to a period of parental leave with your employer, we will not pay any income protection benefit from 4 weeks prior to the date you (or your spouse) is due to give birth.

Your income protection benefit will recommence following the parental leave period, provided that you still remain eligible to receive an income protection payment.

When your income protection benefits will stop

Your benefit payments will stop on the date one of the following happens:

- You no longer meet the definition of 'total and temporary disablement' or 'partial and temporary disablement' (please refer to the definition as it changes during the 'benefit period').
- You turn 65 (or 60 if you're a 'police officer' –see the exception for commissioned officers on page 42).
- You come to the end of your 'benefit period'.
- You are determined to be suffering a 'total and permanent disablement' or to have a 'terminal illness', unless you have a 5-year or to-age-65 'benefit period'.
- It is determined your condition is a 'pre-existing condition' and you have a 'pre-existing exclusion period' attached to your cover.
- You become engaged in a new business, employment, or occupation (unless it is part of an agreed graduated return to work program).
- You stop following the advice of an appropriate 'medical practitioner'.
- You choose not to participate, or to continue to participate, in an approved rehabilitation or retraining program.
- You are no longer an 'Australian resident' or no longer eligible to work in Australia.
- You are an 'Australian resident' but are residing outside Australia while receiving a benefit. In this case your benefit will cease after 6 months of living outside Australia, unless you return to Australia or as otherwise agreed in writing.
- You receive an increase in earnings from an existing business or occupation (unless it is part of an approved graduated return to work program).
- You go on parental leave, or it is within 4 weeks of your due date, or if parental leave had not been agreed with your employer then 4 weeks before the baby's due date.
- You die.

You should also be aware that if we pay you an income protection benefit that you are not entitled to receive, or if we pay you more than we should have, we reserve the right to recover any overpayments or incorrect payments we made to you.

Recurrence of claim

A recurrence of claim is when you make a claim for an illness or injury that relates to a condition for which a QSuper income protection benefit has previously been paid to you.

Your 'waiting period' will be waived if your 'date of disablement' is within 6 months of the previous related claim ending. Your previous claim will be re-opened.

If your 'date of disablement' is 6 months or more after the previous claim ends, your claim will be considered a new claim and will be newly assessed. You will be required to serve a new 'waiting period'.

In all cases, your 'benefit period' will be reduced by any time served under the previous claim.

Changes to your situation

If you leave your job or your employment situation changes

The table below outlines what will happen to your cover depending on your situation, providing you remain a QSuper Accumulation account holder. You will find information about default cover on pages 11 to 12. If you are not 'at work' for 30 consecutive days from when you receive any new cover or an increase to your cover, you will be subject to an indefinite 'pre-existing exclusion period' until you have been 'at work' for 30 consecutive days. Subject to eligibility, any automatic increase in default cover due to changing your employment situation will not result in a 'pre-existing exclusion period'.

If you have salary-based Income Protection cover, your 'salary IP cover amount' will be reviewed annually. Please see page 22 for more information. If you have unitised Income Protection cover, your cover may change in line with CPI changes. Please see page 23 for more information.

Employment situation	Death cover and TPD cover	Income Protection cover
You work for the Queensland Government or a 'default employer' and leave Queensland Government or 'default employer' employment.	Providing you still meet the eligibility conditions to hold cover, you will have the same level of cover.	If you have salary-based cover, it will automatically convert to unitised cover after 3 months rounded up to the nearest $500.[1] The 'waiting period' and 'benefit period' will remain unchanged. If you have unitised Income Protection, your cover will not change.
You continue to work for the Queensland Government or a 'default employer' and change your employment to a 'permanent full-time or part-time basis'.[2]	Your cover will not change.	If you have previously personalised any cover, your cover will not change. If you have not previously personalised your cover, you will receive the default cover for your new job. Please see page 11 for more information.
You continue to work for the Queensland Government or a 'default employer' but change your employment to casual employment only – including as a 'Special Constable (State Officer)'.	Your cover will not change.	If you have salary-based cover, it will automatically convert to unitised cover after 3 months, rounded up to the nearest $500[1]. The 'waiting period' and 'benefit period' will remain unchanged. If you have unitised cover, your cover will not change.
You continue to work for the Queensland Government or a 'default employer' on a 'permanent full-time or part-time basis' and start a second employment with another employer.	Your cover will not change.	Your cover will not change.

Employment situation	Death cover and TPD cover	Income Protection cover
You opened your QSuper account directly (not through your Queensland Government or 'default employer'), and begin working for a Queensland Government employer or a 'default employer' (including Queensland emergency services), or your employer becomes a 'default employer'.	Your cover will not change. In these circumstances, you can apply for default cover. If you receive this default cover within 120 days of starting work with a Queensland Government or 'default employer', or within 120 days of your employer becoming a 'default employer', no 'pre-existing exclusion period' will apply to your default cover, once you have been 'at work' for 30 consecutive days from when this cover starts. You can choose to pay premiums at the 'default rate' or keep your existing 'occupational rating'.	Your cover will not change.
You start working as a 'police officer' for the Queensland Police Service.	Providing you still meet the eligibility conditions to hold cover, you will receive the default police cover. Refer to the default insurance cover table on page 12 for more information on the cover you will receive. If you have previously personalised your cover, there will be no change to your level of cover, however your premiums will now be charged at the 'high risk rate'. If you have personalised your cover, you can choose to apply to receive default police cover instead, and your premiums will be charged at the police rate. You can compare the different levels of cover you may receive in the table on page 12 and the cost of cover on pages 54-57. If you receive default police cover within 120 days of starting work for the Queensland Police Service, no 'pre-existing exclusion period' will apply to your cover, once you have been 'at work' for 30 consecutive days from when your cover starts.	If you have Income Protection cover, your cover will continue but your 'waiting period' and 'benefit period' will change to the Queensland Police Service arrangements. Please see the 'police officers' section on page 42 for more information. If you have previously personalised any cover, your premiums will now be charged at the 'high risk rate'. If you have not previously personalised your cover, you will receive the default police cover.

1 This benefit includes a 'contribution replacement benefit' of $72.65 for each unit. A 'contribution replacement benefit' is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit. **2** Income Protection cover is not available if you are a Member of the Legislative Assembly, Judicial Registrar, or Magistrate.

If you stop working for Queensland emergency services (QPS, QAS, or QFES)

You will keep any insurance you have when you stop working with Queensland emergency services (QPS, QAS, or QFES), even if you are under age 25 and/or have a super balance that has not reached $6,000 or more.

We will still cancel your cover if there is not enough money to pay your premiums, or if no money has been received into your account in the last 13 months. There are various other circumstances when cover would end. For more information, please see pages 14 and 25 .

If you leave a Defined Benefit, State, or Police account

If you are changing jobs and are not able to keep your Defined Benefit, State, or Police account, or moving from a Defined Benefit account to an Accumulation account, we will provide the default level of cover that relates to your new employment situation. You will receive the cover shown in the following table, provided you meet one of the below requirements on the date your funds are moved to an Accumulation account:

- You work for Queensland emergency services (QPS, QAS, or QFES)
- Your Accumulation account has had a minimum balance of $6,000[1]
- The transfer creates a new Accumulation account with $6,000 or more

For more information about Defined Benefit, State, or Police accounts, refer to the applicable guide. Available at **qsuper.qld.gov.au/guides** or call us and we'll send them to you.

1 If you already have an Accumulation account and we have not received any money into this account in the last 13 months, you will need to permanently opt in to hold cover. If you do not permanently opt in, you will not be eligible to hold insurance.

Your new employment situation	Death cover and TPD cover	Income Protection cover
You work for a Queensland Government employer (other than as a 'police officer' for the Queensland Police Service) on a 'permanent full-time or part-time basis'	We automatically give you 2 units of Death cover if you are aged 25–69. We automatically give you 2 units of TPD cover if you are aged 25–64.	If you are aged 25-64, we will give you salary-based Income Protection cover of 87.75% of 'insured salary'[1] (includes a 'contribution replacement benefit' of 12.75% of 'insured salary'). This cover will have a 'waiting period' of 90 days or 'accrued sick leave', whichever is greater and a 'benefit period' of 2 years.
You start new employment with the Queensland Police Service as a 'police officer'.	We automatically give you 2 units of Death cover if you are aged 25–59. We automatically give you 2 units of TPD cover if you are aged 25–59.	If you are aged 25-59, we will give you salary-based Income Protection cover of 87.75% of 'insured salary'[1] (includes a 'contribution replacement benefit' of 12.75% of 'insured salary'). This cover will have a 'benefit period' of 2 years, with a 'waiting period' of 'accrued sick leave' plus approved 'Queensland Police Service (QPS) sick leave bank' or 180 days, whichever is greater.
You have ceased permanent employment with a Queensland Government employer (including as a 'police officer' for the Queensland Police Service) and started casual employment with a Queensland Government employer or 'default employer'.	We automatically give you 2 units of Death cover if you are aged 25–69. We automatically give you 2 units of TPD cover if you are aged 25–64.	If you are aged 25–64, we will give you unitised Income Protection cover based on your last 1 July 'Defined Benefit salary' capped at the automatic acceptance limit for casual employees. You will have a 'waiting period' of 90 days or 'accrued sick leave', whichever is greater, and a 'benefit period' of 2 years. If you had a State or Police account,[2] you do not receive default Income Protection cover, however you can apply for cover if you meet eligibility criteria. For members previously employed by the Queensland Police Service as a 'police officer', we will occupationally rate you at the 'high risk rate'.
Any other situation (including not working).[3]	We automatically give you 2 units of Death cover if you are aged 25–69. We automatically give you 2 units of TPD cover if you are aged 25–64.	If you are aged 25–64, we will give you unitised Income Protection cover based on your last 1 July 'Defined Benefit salary'. This cover will have a 'waiting period' of 90 days or 'accrued sick leave', whichever is greater and a 'benefit period' of 2 years. If you had a State or Police account,[2] you do not receive default Income Protection cover, however you can apply for cover if you meet eligibility criteria. For members previously employed by the Queensland Police Service, we will occupationally rate you at the 'high risk rate'.

1 'Insured salary' means, in summary, the salary notified to us by your Queensland Government or 'default employer' for your permanent full-time or part-time employment. See page 45 for the full definition of 'insured salary'. The cap on your default cover is $20,000 per month. You'll need to provide health and other information to apply for cover above this limit. **2** For more information about State or Police accounts, refer to the applicable guide available at **qsuper.qld.gov.au/guides**. **3** For more information on the 'at work' test, see the definitions in this guide on page 43.

If your new Death cover and TPD cover is higher than the insurance cover you held in your Defined Benefit account (known as the 'prospective benefit)', a 'pre-existing exclusion period' of 2 years will apply to just the part of your new cover that is higher. If you are not 'at work' for 30 consecutive days from when your cover starts, an indefinite 'pre-existing exclusion period' will apply until you have been 'at work' for 30 consecutive days.

If you held any additional unitised or fixed cover, you will keep this cover and you will be charged based on your 'occupational rating' on all cover. Any 'pre-existing exclusion period' will remain on your additional cover.

If you held any additional fixed cover, we will calculate the value of your new default cover and add this value to your current value of fixed cover. For example, if you had $300,000 of Death cover and receive 2 default units worth $250,000, your new level of fixed cover will be $550,000.

We will tell you that we have automatically turned cover on. If you tell us within 30 days of this notification that you do not want this cover, we will cancel it effective from the date it was turned on and refund any premiums to your Accumulation account.

Closing your Deferred Retirement Benefit account

You can choose to close your Deferred Retirement Benefit account, or it will close automatically when you turn 55. When your account closes, the balance will be transferred to an Accumulation account and you will automatically be provided with default insurance cover if you meet eligibility requirements. You should consider if this cover is appropriate for your needs.

In addition to other eligibility requirements, to receive default insurance when your Accumulation account is opened:

- You must be aged 25 or older
- The transfer must create a new Accumulation account with $6,000 or more

For more information about Deferred Retirement Benefit accounts, download the Defined Benefit Account Guide at **qsuper.qld.gov.au/guides** or call us to request a copy, free of charge.

Transferring your cover from another insurer or fund

You may be able to transfer across existing death cover, total and permanent disability cover and income protection cover from another Australian insurer, whether held either directly or through an Australian super fund.

The maximum of death cover and total and permanent disability cover you can transfer to us is $1 million and the maximum income protection cover you can transfer to us is $20,000 per month. However, the cover you transfer in, plus any existing cover you have, cannot exceed the maximum cover limit or maximum monthly benefit limit.

If you transfer in units of death cover or total and permanent disability cover, it will be converted and rounded up to the nearest equivalent number of units. If you apply to transfer in a fixed amount of death cover or total and permanent disability cover, we will convert all your cover to fixed cover rounded up to the nearest $1,000.

Any income protection cover you request to transfer in will be converted and rounded up to the nearest equivalent number of units.

All your cover will be charged at your 'occupational rating'.

The 'waiting period' of the transferred cover will be matched to an equivalent or nearest longer 'waiting period' offered by us (e.g. a 45-day 'waiting period' will become a 60-day 'waiting period'). The minimum will be a 30-day 'waiting period'.

The 'benefit period' will be matched to an equivalent or nearest shorter 'benefit period' offered by us.

If you already hold salary-based cover with the same 'benefit period' as the cover being transferred in (once adjusted), your salary-based cover will also be converted to units (rounded up to the nearest $500) and added to the income protection cover being transferred in.

Where your existing income protection cover does not have the same 'benefit period' or cover expiry age as the cover being transferred in, our insurer may offer transfer-in cover on terms at its discretion.

If you are a Queensland 'police officer', the 'benefit period' and 'waiting period' will be the same as that which applies to your current income protection cover with your QSuper Accumulation account.

Additionally, for death cover, total and permanent disability cover, and income protection cover:

- There will be no 'pre-existing exclusion period' on the transferred-in cover, unless you had one on the cover you are transferring in.
- If there were any exclusions on the cover you transferred in, they will continue on your cover with us.
- You must be 'at work' for 30 consecutive days before cover can be transferred in, and not absent due to illness or injury.
- Any 'pre-existing exclusion period' on your existing QSuper cover will be unchanged.

The following conditions also apply to transferring in cover:

- You must not have been paid, entitled to receive, or made a claim for a total and permanent disablement or similar benefit.
- You must not have been previously diagnosed with a 'terminal illness'.
- You must be under age 65 at the time to apply to transfer in cover.
- You must provide us with either a copy of your most recent benefit statement or renewal certificate of insurance and the issue date must be within 12 months of the date of application.
- You must be 'gainfully employed' on the date of your application.
- You must provide us with written acknowledgment that you are not restricted from performing your usual occupation or any of your duties due to any illness or injury, nor have you received medical advice, been diagnosed with an illness, or suffered an injury which does or may restrict you in the future from performing the duties of your usual occupation.
- Your existing death cover, total and permanent disability cover, and/or income protection cover must be current and transferring from either a super fund or an individual insurance policy.
- You must acknowledge that any non-disclosure to the previous super fund (or its insurer) or the previous policy insurer may be acted upon by us.
- The cover you are applying to transfer in must not contain any premium loadings.

Unless you permanently opt in to cover, you will not be eligible to hold insurance if you are under the age of 25, or your account balance has not reached $6,000 or more, or has not received any money in the last 13 months.

Permanently opting in to cover also means we won't cancel your cover if we don't receive any money for 13 months.[2]

See page 8 for more information on permanently opting in to cover.

2 There are various other circumstances when cover will end, see pages 14 and 25 for more information.

You must also provide us with written proof that your previous cover will be cancelled upon the transfer of insurance being accepted by us. If your previous cover is not cancelled, then your cover with us will be cancelled from inception.

Any cover you transfer in will be subject to the eligibility conditions, exclusions, and definitions contained in this guide.

Police officers

The terms and conditions of your insurance cover are as outlined in the rest of the document, with the exception of the information on this page (which does not apply if you opened a QSuper account directly). See page 12 for more information.

Death cover and TPD cover

Like other Accumulation account holders working for Queensland emergency services (QPS, QAS, QFES), as a Queensland 'police officer', you automatically receive default Death cover and TPD cover (see pages 11 to 12). However, as a 'police officer', both your Death cover and TPD cover ends at age 60.

The only exception is for commissioned officers who have a contract allowing them to stay in the service after age 60. For those officers, Death cover continues to age 70, and TPD cover to age 65.

Premiums for 'police officers' are also different. The default police rate premiums for Death cover and TPD cover are set out in Appendix 2 on page 54.

Personalised Death and TPD cover

If you personalise any of your Death or TPD cover (e.g. purchase additional units of cover, choose fixed cover, or make changes to any of your cover), all your premiums will be payable at the 'high risk rate'.

The only exception is if you reduce your cover below the default level, in which case you'll continue to pay the 'default police rate'. The 'high risk rate' premiums for Death and TPD cover are set out in Appendix 2 on page 55.

Fixed cover

Fixed cover is available in multiples of $1,000, with the cost per $1,000 of cover depending on your age. The 'high risk rate' premiums for fixed cover that you pay are set out in Appendix 2 on page 55.

Alex's story

Alex, a 46-year-old 'police officer', decides he wants a fixed level of cover. He chooses to have $600,000 of Death cover and $400,000 of TPD cover.

Cost per $1,000 of Death cover per year for a 46-year-old	$1.35
Annual death premium	**$810**
Cost per $1,000 of TPD cover per year for a 46-year-old	$12.56
Annual TPD premium	**$5,024**
Total annual premium	**$5,834**

The example is illustrative only.

Income Protection cover

As a Queensland 'police officer', you automatically receive salary-based Income Protection set at 87.75% (including a 'contribution replacement benefit' of 12.75%) of your 'insured salary'[1] with a 2-year 'benefit period'. You have a 'waiting period' of the greater of 180 days or a period of time equivalent to your 'accrued sick leave' plus your 'Queensland Police Service sick leave bank'.

Your 'salary IP cover amount' is set when your cover starts. We automatically update it each year on 1 November. We call this the 'annual review date'.

You can apply to update your 'insured salary' outside the 'annual review date' if your salary changes. Please see page 23 for more information on salary-based Income Protection and how to apply to update your 'insured salary'.

You do not have the option to personalise your 'benefit period' or 'waiting period', but you can choose unitised cover and change the level of cover you have (subject to the limits outlined on page 27).

Premiums for 'police officers' are also different. Commissioned officers who have a contract allowing them to stay in the service after age 60 can have Income Protection cover until they turn 65. However, from age 60–64, this cover will be the same as is offered to employees of the Queensland Government employed on a 'permanent full-time or part-time basis' (as outlined on page 11). If you had default police rates, your premiums will be calculated and deducted at the 'default rate' from age 60 unless you've already personalised your 'occupational rating'.

If you have salary-based cover, your premiums are based on a percentage of your 'salary IP cover amount', and change with age. The premiums for default cover are set out in Appendix 2 on page 56.

If you have salary-based Income Protection cover and we haven't received a 'superannuation guarantee contribution' from your Queensland Government employer in relation to employment on a 'permanent full-time or part-time basis' for 3 months, we'll change your Income Protection cover to units of cover. This change will be effective from the later of 3 months after:

- the date cover started, or
- we received the last 'superannuation guarantee contribution' from your Queensland Government employer or 'default employer' relating to 'permanent full-time or part-time employment'.

Premiums are charged per unit of cover, and change with age. You will keep the same 'waiting period' and 'benefit period'. The premiums for default police rate unitised Income Protection cover are set out in Appendix 2 on page 56.

1 'Insured salary' means, in summary, the salary notified to us by your Queensland Government or 'default employer' for your permanent full-time or part-time employment. See page 45 for the full definition of 'insured salary'. The cap on your default cover is $20,000 per month. You'll need to provide health and other information to apply for cover above this limit.

Personalised Income Protection cover

If you personalise any of your cover (e.g. purchase any additional cover, or make changes to any of your cover), all your premiums will be payable at the 'high risk rate'. The only exception is if you reduce your cover below the default level, in which case you will still pay the 'default police rate'. The premiums for 'high risk rate' unitised Income Protection cover are set out in Table 18 in Appendix 2 on page 57.

Michelle's story

Michelle is a 42-year-old 'police officer' and wants 10 units of cover, which would give her a benefit of $5,000 a month (including a 'contribution replacement benefit' of $72.65 for each unit). As she has personalised her cover, she will pay premiums at the 'high risk rate'. Her weekly premium would be:

10 x $0.31 (weekly cost per unit of cover for a 42-year-old 'police officer') = $3.10

The example is illustrative only.

If you leave the Queensland Police Service

Death cover and TPD cover

Providing you still meet the eligibility conditions to hold cover, you will have the same level of cover, any existing conditions or exclusions will remain in place and you will be charged premiums at the 'high risk rate'.

Income Protection cover

Providing you still meet the eligibility conditions to hold cover, any cover you have will continue but will be converted to a 'waiting period' of the greater of 'accrued sick leave' or 90 days and a 2-year 'benefit period', and you will be charged premiums at the 'high risk rate'. 'If you have salary-based cover, it will automatically convert to unitised cover rounded up to the nearest $500[1] if we don't receive a 'superannuation guarantee contribution' from a Queensland Government employer or 'default employer' in relation to employment on a 'permanent full-time or part-time basis' for 3 months.'

1 This benefit includes a 'contribution replacement benefit' of $72.65 for each unit. A 'contribution replacement benefit' is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit.

Appendix 1: Definitions

Please note that if your claim relates to an injury or illness with a 'date of disablement' before this guide's date of issue, in most cases your insurance cover and claim will be assessed using the definitions contained in the insurance policy or Self Insurance Terms in force at the time of your 'date of disablement'.

To help you better understand these definitions, they have been reworded slightly from the definitions as they appear in the policy. The scope of your cover is determined by the definitions as they appear in the policy.

Accrued sick leave

Paid leave which allows you paid time off as a result of personal illness.

Accumulated employer contributions

If you have a State or Police account this is the accumulated portion of your Accumulation account balance that is referable to the employer contributions required to be paid to us under rule 90 (or an equivalent rule) in Schedule 2 to the Trust Deed.

Annual review date

The annual review date means 1 November of each year.

At work

You are at work if you are:

a) Actively performing or capable of performing all of your normal duties, without limitation or restriction due to injury or illness, and where working are working normal hours on the day cover is to commence.

b) In the insurer's opinion, not restricted by illness or injury from being capable of actively performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment may be on a full-time, part-time, casual or contract basis, and

c) Not receiving, 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 disability support benefits but excluding benefits under the National Disability Insurance Scheme).

You will be considered to be at work, if you are on approved leave for reasons other than injury or illness and, not taking into account the leave, are able to meet this at work definition.

If you are unemployed, you will meet this at work requirement if you are capable of performing all the duties and work hours of your usual occupation free of limitation or restriction due to injury or illness on the day cover is to start.

If you are not 'gainfully employed' and are actively engaged in full-time 'home duties', you will meet this at work requirement if you are able to actively perform your normal full-time 'home duties' without limitation or restriction due to injury or illness on the day cover is to start.

Australian resident

A person who is a resident of Australia for the purposes of the Income Tax Assessment Act 1936 (Cth). To remove doubt, a person who resides temporarily outside of Australia will be an Australian resident and a person who resides permanently outside of Australia will not be an Australian resident.

Benefit period

The period for payment to you of a monthly benefit or partial monthly benefit.

Certifies in writing

Certifies in writing means contemporaneous written advice, opinion or assessment by a 'medical practitioner' which includes medical evidence such as medical reports, clinical records, or hospital records.

Consumer Price Index (CPI)

The Consumer Price Index: All Groups - Brisbane produced by the Australian Bureau of Statistics from time to time.

Contribution replacement benefit (CRB)

This is a payment we make to your QSuper Accumulation account while you are receiving income protection benefits through QSuper insurance.

We deduct contributions tax of 15% from your CRB when it is paid to your QSuper Accumulation account and the CRB will count toward your concessional contributions cap. For more information, please see the PDS.

Criminal activity

Means any criminal act or omission for which you are convicted.

Date of disablement

a) For total and temporary disablement or partial and temporary disablement insurance benefits, this is the date on which you are temporarily unable to work due to the illness or injury for which the insurance benefit is being claimed;
b) For total and permanent disablement insurance benefits:
    i. where you are 'gainfully employed', the later of:
        A) the date you cease all work whether or not for reward, due to the injury or illness for which the insurance benefit is being claimed; and
        B) the date on which a 'medical practitioner' (having examined you) 'certifies in writing' that you are permanently unable to work again due to the injury or illness for which the insurance benefit is being claimed;
    ii. where you are not 'gainfully employed', the date on which a 'medical practitioner' (having examined you) 'certifies in writing' that you are permanently unable to work again (including 'home duties' if applicable) due to the injury or illness for which the insurance benefit is being claimed;
c) For a 'terminal illness', the date on which you first have the 'terminal illness'.

Default employer

Means an employer who, as agreed by ART Life, was registered with the Trustee as a default employer who is not a Queensland Government employer.

Default police rate

The premium rate charged for default cover for a sworn 'police officer'.

Default rate

The premium rate charged for default cover.

Defined Benefit salary

Means the full time equivalent of the amount of your salary as at the most recent 1 July as notified to us by your Queensland Government employer.

Gainfully employed

Being employed either as an employee or 'self-employed person' for financial gain or reward.

High risk rate

Means the premium rate charged where you have an 'occupational rating' apply to your cover and you are in a high risk occupation.

Home duties

Unpaid tasks performed by you if your main occupation is to maintain your family home for at least 30 hours per week. These tasks include:

a) Cooking family meals
b) Cleaning the home
c) Doing the family grocery shopping
d) Doing the laundry
e) Taking care of children or other dependants.

Home duties do not include duties performed outside your home for salary, reward, or profit.

Income

Income means:

a) for salary-based Income Protection cover:
    i. if you are employed by a Queensland Government employer or 'default employer', only the remuneration package paid by your Queensland Government employer or default employer' including base salary and fees, regular bonuses, regular allowances, regular overtime earnings and regular commissions (but excluding mandated superannuation contributions, unearned income such as investment or interest earnings and income from any other employment);
    ii. if you are not employed by a Queensland Government employer or 'default employer' and are not 'a self employed person', the remuneration package paid by your employer including base salary and fees, regular bonuses, regular allowances, regular overtime earnings and regular commissions (but excluding mandated superannuation contributions, irregular bonuses, irregular overtime earnings and irregular commissions and unearned income such as investment or interest earnings); or
    iii. if you are not employed by a Queensland Government employer or 'default employer' and are a 'self-employed person' and directly or indirectly own all or part of the business from which you earn your usual income, the gross monthly amount earned by the business as a direct result of your personal exertion or activities through your usual occupation after allowing for the costs and expenses incurred in deriving that income;

b) for unitised Income Protection cover, Death and TPD cover:
   i. If you are employed (but not a 'self employed person'), the remuneration package paid by your employer including base salary and fees, regular bonuses, regular allowances, regular overtime earnings and regular commissions (but excluding mandated superannuation contributions, irregular bonuses, irregular overtime earnings and irregular commissions and unearned income such as investment or interest earnings); and
   ii. if you are a 'self employed person' who directly or indirectly owns all or part of the business from which you earn your usual income, the gross monthly amount earned by the business as a direct result of your personal exertion or activities through your usual occupation after allowing for the costs and expenses incurred in deriving that income.

Insured salary

Means your salary for your employment on a 'permanent full-time or part-time basis' as notified to us by your employer, where the salary provided is:

a) if you are employed by a Queensland Government employer, your 'superannuable salary', or
b) if you are employed by a 'default employer', your base salary.

Leave without pay

A period where your employer has approved a bona fide temporary period of absence from the workplace without pay.

Material and substantial duties

Duties that are normally required to perform your regular occupation.

Medical care

Means you:

a) are under the regular and ongoing care of a 'medical practitioner' and complying with the advice and treatment given by the 'medical practitioner'; and
b) are under the care and are following the advice and associated treatment recommendations, of a consultant 'medical practitioner' who is a specialist practicing in an area related to your illness or injury; and
c) have, in the insurer's opinion, reached the maximal medical improvement possible despite undergoing all reasonable treatment options based on your illness or injury.

Medical practitioner

A medical practitioner legally qualified and registered to practice in Australia, who is not:

a) You
b) The Trustee
c) A relative, business partner, shareholder, employer, or employee of you or the Trustee.

Where the medical practitioner is outside Australia, they must have qualifications equivalent to Australian standards, as determined by the insurer in its discretion.

To remove doubt, a medical practitioner does not include a chiropractor, physiotherapist, psychologist, or alternative health provider.

Member

Member means a person who is admitted into membership of the Fund in accordance with Schedule 2 of the Trust Deed.

Occupational rating

The cover and premium level given to you based on your job or your occupation.

Other income

Any income which you may derive during a period whilst you are claiming or entitled to claim a monthly benefit or partial monthly benefit, whether the other income is actually received or not, and includes, but is not limited to:

a) any 'Workers' Compensation benefits' (whether paid directly to you or via your employer);
b) any income you receive from an employer, whilst you're in receipt of 'Workers' Compensation benefits';
c) any benefit under any motor accident compensation or other similar compensation arrangement arising from state or federal legislation or at common law, but not including payments in respect of medical treatment, rehabilitation and permanent impairment or permanent loss of use of a body part;
d) any entitlement to any other benefit payable under other income protection, disability income, accident or sickness policy (excluding a lump sum total and permanent disability benefit received under any insurance policy); and
e) any statutory or other government payments for loss of income in relation to any injury or illness not including the National Disability Insurance Scheme;

Own occupation

Your regular occupation that could be performed at any place of work.

Pandemic illness

An illness in respect of which the insurer, after consultation with the Trustee, is satisfied that a pandemic alert, advisory, notification, declaration or other similar publication has been issued by:

a) The Australian Government (including a relevant Australian Government department, authority, minister or officer); or
b) The World Health Organisation, and

Notifies the Trustee that the definition has been met.

Partial and temporary disablement

Partial and temporary disablement means:

a) immediately following a period of at least 7 out of 12 consecutive calendar days of 'total and temporary disablement' during the 'waiting period' and in the opinion of the insurer, solely due to the same illness or injury that caused 'total and temporary disablement', after the 'waiting period' has been served you are:
    i. from the start of the 'benefit period' to the first 24 months of the 'benefit period' – unable to perform some but not all of the 'material and substantial duties' of your 'own occupation';
    ii. from 24 months of commencing the 'benefit period' to the end of the 'benefit period' – unable to perform some but not all of the 'material and substantial duties' of any occupation for which you are reasonably able to perform by reason of education, training or experience, and
b) from the 'date of disablement' to the end of the 'benefit period', you:
    i. satisfied one of the conditions in item (a) of the definition of 'total and temporary disablement' or the definition of partial and temporary disablement as a direct result of the same injury or illness and received insurance benefits;
    ii. are under the regular care of a 'medical practitioner' whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards and, are complying with the advice and treatment given by the 'medical practitioner'; and
    iii. are not engaged in any occupation whether or not for reward, unless otherwise agreed to in writing by the insurer.

Permanent full-time or part-time basis

Employment under an agreement or award in which you work a minimum number of hours and are provided benefits not usually provided to employees employed on a casual basis, such as annual leave and sick/carer's leave. This definition includes contractors.

Police officer

Means a currently serving sworn in officer employed by the Queensland Police Service on a 'permanent full-time or part-time basis'.

Pre-disability income

Pre-disability income means the average gross monthly 'income' earned over the 12 months immediately prior to your 'date of disablement' (or over your most recent period of employment if you are an employee or self-employment if you are self-employed, if shorter than 12 months). Please see the definition for 'income' on page 44.

If you have been absent from work on employer approved 'leave without pay' for an entire pay period and earned zero ($0) 'income', the zero ($0) 'income' for that pay period will not be included in the average of the gross monthly 'income'.

Pre-existing condition

An injury or illness the signs or symptoms of which existed before the date cover or additional cover began.

Pre-existing exclusion period

A period in which an insurance benefit will not be payable if the illness or injury of which the claim is subject to is related to a 'pre-existing condition'. A pre-existing exclusion period starts on the date you became covered for the relevant type of cover.

Under this provision and in accordance with the *Insurance Contracts Act 1984* (Cth), we will decline to pay a benefit to you if, on the date your cover commenced, or most recently commenced or increased (where applicable), you were aware, or a reasonable person in the circumstances would have been aware, of the sickness or disability to which you were subject on the date your cover commenced, or most recently commenced or increased (where applicable).

Professional rate

The premium rate charged where you have an 'occupational rating' apply to your cover and you are in a professional occupation.

Prospective benefit

A standard defined benefit category member's prospective membership benefit under section 45A of the Participation Schedule of the Trust Deed of Australian Retirement Trust, as calculated on the day the member left the standard defined benefit category, or for State category or Police category members, the equivalent provision in the Participation Schedule of the Trust Deed of Australian Retirement Trust.

Queensland Police Service (QPS) sick leave bank

The QPS sick leave bank arrangements as provided under the relevant award or agreement.

Return to employment income

The gross income you received or are capable of receiving (taking into account your medical capacity), during the pay period that the insurer is paying a 'partial and temporary disablement' benefit for you, that is earned (or you are capable of earning) as a consequence of your personal exertion (including commissions, bonus and other payments that the insurer reasonably considers form part of your remuneration package). If you are a 'self-employed person', your income is less all expenses incurred by you in connection with earning that income during that pay period.

Salary IP cover amount

Means the level of income protection cover calculated as 87.75% of your 'insured salary'. The amount includes a 12.75% 'contribution replacement benefit'. Please see the definition for 'insured salary' on page 45 and the definition for 'contribution replacement benefit' on page 43.

Self-employed person

Someone who operates a business (as defined in the Income Tax Assessment Act 1997 (Cth)) and is not an employee.

Special Constable (State Officer)

Means a currently serving sworn in officer employed by the Queensland Police Service on a casual basis as defined in the *Police Service Administration Act 1990*. A 'Special Constable (State Officer)' is not a 'police officer'.

Standard rate

The premium rate charged for standard risk occupations where the member has applied an 'occupational rating' to their cover.

Superannuable salary

Superannuable salary has the meaning given by the Superannuation (State Public Sector) Regulation 2023 (Qld) and includes your base salary plus any approved allowances. You can find a list of allowances on the QSuper website.

Superannuation guarantee contribution

A superannuation contribution made by, or on behalf of, your employer, that:

a) Reduces the employer's potential liability for the superannuation guarantee charge imposed by section 5 of the Superannuation Guarantee Charge Act 1992 (Cth), or any succeeding legislation.

b) Are payments of shortfall components (as that expression is defined in the Superannuation Guarantee (Administration) Act 1992 (Cth) or any succeeding legislation).

c) Are superannuation contributions made by, or on behalf of, your employer in relation to the satisfaction of the employer's obligation under an agreement certified by or registered with an industrial authority or an award made by an industrial authority or under any legislation, or

d) Are superannuation contributions made by, or on behalf of, your employer in relation to you in satisfaction of the employer's binding obligation to make contributions for you under a legally enforceable contract between the employer and you.

Terminal illness

Means you are suffering a terminal medical condition within the meaning of regulation 6.01A of the Superannuation Industry (Supervision) Regulations 1994 (Cth) (SIS Regulations), subject to the qualification that the prognosis takes into account reasonable medical treatment.

Meaning of terminal medical condition

Regulation 6.01A of the SIS Regulations also specifies that a terminal medical condition exists if:

a) 2 registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the **certification period**) that ends not more than 24 months after the date of the certification.

b) At least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person.

c) For each of the certificates, the certification period has not ended.

Total and permanent disablement

In the opinion of the insurer:

a) you meet the definition of 'medical care'; and
b) from the 'date of disablement', you have been unable to work as a result of an illness or injury; and
c) after obtaining the advice of not fewer than 2 medical practitioners, which the insurer may require to be a specialist in the condition or related conditions, solely because of the same illness or injury you are unlikely ever to be able to work again in any occupation for which you are reasonably qualified by education, training or experience that you have acquired or could reasonably be expected to be able to acquire in the future within a suitable rehabilitation/retraining program;

In determining what could be acquired in the future, the insurer will consider if the illness or injury prevents you from being able to undertake retraining or rehabilitation to acquire education, training or experience.

Total and temporary disablement

Total and temporary disablement means:

a) in the opinion of the insurer, solely due to the injury or illness that caused you to cease work after the 'waiting period' has been served:
    i. from the start of the 'benefit period' to the first 24 months of the 'benefit period' – you are unable to perform all of the 'material and substantial duties' of your 'own occupation'; or
    ii. from 24 months of commencing the 'benefit period' to the end of the 'benefit period' – you are unable to perform all of the 'material and substantial duties' of any occupation for which you are reasonably able to perform by reason of education, training or experience; and
b) from the 'date of disablement' to the end of the 'benefit period', you:
    i. satisfied one of the conditions in item (a) of the definition of total and temporary disablement or the definition of 'partial and temporary disablement' as a direct result of the same injury or illness and received insurance benefits; and
    ii. are under the regular care of a 'medical practitioner' whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards and, are complying with the advice and treatment given by the 'medical practitioner'; and
    iii. are not engaged in any occupation whether or not for reward, unless otherwise agreed to in writing by the insurer.

Waiting period

The period of time between 'date of disablement' and when you are first eligible to receive a benefit payment.

War

Declared war or any act of war (including conditions similar to civil war, rebellion, armed hostilities with any other country, or occupation by a foreign power).

White collar rate

The premium rate charged where you have an 'occupational rating' apply to your cover and you are in a white collar occupation.

Workers' Compensation benefits

Workers’ Compensation benefits means Workers’ Compensation or other similar compensation arrangement arising from state or federal legislation or at common law, but not including payments in respect of medical treatment, rehabilitation and permanent impairment or permanent loss of use of a body part.

Appendix 2: Premium rates

Premiums are subject to rounding. Premium rates are not guaranteed. From time to time the insurer may need to increase premium rates on a simultaneous and consistent basis across all cover of the same kind.

Table 1: Default unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Gross weekly cost per unit of Death cover ($)	Gross weekly cost per unit of TPD cover ($)
16	100,000	0.39	0.02
17	100,000	0.38	0.03
18	100,000	0.37	0.04
19	100,000	0.37	0.04
20	100,000	0.37	0.06
21	102,384	0.39	0.08
22	104,824	0.41	0.14
23	107,323	0.46	0.21
24	109,881	0.53	0.33
25	112,500	0.62	0.56
26	114,896	0.66	0.74
27	117,343	0.70	0.96
28	119,841	0.78	1.19
29	122,394	0.84	1.42
30	125,000	0.90	1.70
31	125,000	0.94	1.97
32	125,000	0.97	2.25
33	125,000	1.04	2.51
34	125,000	1.10	2.78
35	125,000	1.17	3.10
36	125,000	1.23	3.40
37	125,000	1.28	3.77
38	125,000	1.37	4.12
39	125,000	1.44	4.47
40	125,000	1.51	4.80
41	119,544	1.53	4.98
42	114,326	1.50	5.01
43	107,760	1.45	5.03
44	97,200	1.41	5.04
45	87,360	1.38	5.04
46	78,240	1.34	5.06
47	69,600	1.30	5.08
48	61,680	1.28	5.06
49	54,480	1.28	5.06
50	48,000	1.26	4.95
51	38,880	1.20	4.76
52	34,560	1.15	4.57
53	30,240	1.10	4.34
54	25,920	1.07	4.15
55	22,800	1.02	3.94
56	19,200	0.94	3.66
57	16,320	0.86	3.31
58	12,612	0.77	2.91
59	9,726	0.70	2.56
60	7,500	0.62	2.25
61	6,667	0.56	1.97
62	5,833	0.51	1.79
63	5,000	0.50	1.73
64	4,500	0.49	1.66
65	4,000	0.50	-
66	3,500	0.52	-
67	3,200	0.55	-
68	2,900	0.59	-
69	2,600	0.64	-

Table 2: Standard rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Gross weekly cost per unit of Death cover ($)	Gross weekly cost per unit of TPD cover ($)
16	100,000	0.31	0.03
17	100,000	0.31	0.03
18	100,000	0.31	0.03
19	100,000	0.31	0.04
20	100,000	0.31	0.05
21	102,384	0.31	0.08
22	104,824	0.34	0.13
23	107,323	0.37	0.22
24	109,881	0.43	0.33
25	112,500	0.50	0.57
26	114,896	0.54	0.75
27	117,343	0.58	0.95
28	119,841	0.63	1.19
29	122,394	0.68	1.44
30	125,000	0.74	1.69
31	125,000	0.78	1.99
32	125,000	0.81	2.31
33	125,000	0.88	2.62
34	125,000	0.95	2.93
35	125,000	1.02	3.31
36	125,000	1.08	3.69
37	125,000	1.15	4.15
38	125,000	1.24	4.62
39	125,000	1.33	5.07
40	125,000	1.41	5.53
41	119,544	1.48	5.96
42	114,326	1.52	6.29
43	107,760	1.52	6.47
44	97,200	1.50	6.58
45	87,360	1.45	6.58
46	78,240	1.40	6.49
47	69,600	1.33	6.40
48	61,680	1.28	6.24
49	54,480	1.23	5.96
50	48,000	1.18	5.69
51	38,880	1.11	5.42
52	34,560	1.07	5.20
53	30,240	1.02	4.95
54	25,920	0.99	4.73
55	22,800	0.94	4.49
56	19,200	0.88	4.17
57	16,320	0.80	3.77
58	12,612	0.72	3.31
59	9,726	0.65	2.91
60	7,500	0.57	2.57
61	6,667	0.52	2.24
62	5,833	0.47	2.04
63	5,000	0.47	1.97
64	4,500	0.46	1.89
65	4,000	0.46	-
66	3,500	0.48	-
67	3,200	0.51	-
68	2,900	0.55	-
69	2,600	0.60	-

Table 3: Standard rate fixed cover – Death and TPD

Age	Gross cost per $1,000 Death cover per year ($)	Gross cost per $1,000 TPD cover per year ($)
16	0.18	0.02
17	0.18	0.02
18	0.17	0.03
19	0.17	0.03
20	0.17	0.04
21	0.17	0.05
22	0.18	0.07
23	0.19	0.12
24	0.21	0.16
25	0.25	0.27
26	0.26	0.35
27	0.27	0.43
28	0.29	0.53
29	0.30	0.65
30	0.32	0.73
31	0.34	0.85
32	0.35	0.99
33	0.38	1.11
34	0.42	1.25
35	0.44	1.39
36	0.46	1.56
37	0.49	1.76
38	0.52	1.95
39	0.56	2.14
40	0.60	2.32
41	0.66	2.61
42	0.71	2.90
43	0.75	3.14
44	0.81	3.55
45	0.87	3.95
46	0.96	4.33
47	1.01	4.80
48	1.10	5.27
49	1.20	5.70
50	1.30	6.19
51	1.51	7.27
52	1.62	7.85
53	1.76	8.53
54	2.00	9.52
55	2.15	10.25
56	2.37	11.29
57	2.56	12.02
58	2.97	13.65
59	3.45	15.56
60	3.95	17.80
61	4.01	17.47
62	4.20	18.17
63	4.81	20.43
64	5.24	21.87
65	5.96	-
66	7.14	-
67	8.24	-
68	9.80	-
69	11.86	-

Table 4: Default rate salary-based Income Protection cover (2-year benefit period)

Premium rate - % of 'salary IP cover amount'

Age	30-day waiting period[1]	60-day waiting period[1]	90-day waiting period
16	0.866%	0.553%	0.296%
17	0.866%	0.555%	0.297%
18	0.866%	0.557%	0.302%
19	0.881%	0.570%	0.309%
20	0.903%	0.587%	0.322%
21	0.927%	0.605%	0.329%
22	0.954%	0.627%	0.345%
23	0.999%	0.657%	0.369%
24	1.043%	0.688%	0.392%
25	1.090%	0.723%	0.419%
26	1.139%	0.759%	0.443%
27	1.187%	0.795%	0.470%
28	1.243%	0.834%	0.499%
29	1.294%	0.873%	0.525%
30	1.349%	0.914%	0.551%
31	1.442%	0.982%	0.594%
32	1.535%	1.049%	0.633%
33	1.639%	1.121%	0.684%
34	1.747%	1.198%	0.738%
35	1.857%	1.279%	0.795%
36	1.960%	1.351%	0.840%
37	2.064%	1.426%	0.897%
38	2.172%	1.503%	0.951%
39	2.280%	1.577%	0.999%
40	2.385%	1.652%	1.036%
41	2.492%	1.728%	1.090%
42	2.603%	1.805%	1.125%
43	2.708%	1.880%	1.158%
44	2.815%	1.953%	1.189%
45	2.920%	2.025%	1.227%
46	3.041%	2.108%	1.268%
47	3.164%	2.193%	1.305%
48	3.288%	2.280%	1.332%
49	3.416%	2.367%	1.385%
50	3.549%	2.459%	1.434%
51	3.706%	2.568%	1.498%
52	3.867%	2.680%	1.571%
53	4.043%	2.807%	1.665%
54	4.227%	2.938%	1.736%
55	4.428%	3.083%	1.837%
56	4.647%	3.245%	1.938%
57	4.885%	3.423%	2.069%
58	5.149%	3.623%	2.193%
59	5.442%	3.849%	2.376%
60	5.732%	4.081%	2.532%
61	6.093%	4.369%	2.767%
62	6.497%	4.638%	2.933%
63	6.603%	4.658%	2.904%
64	4.854%	3.105%	1.591%

1 Not available to new members since July 2019.

Table 5: Default rate unitised Income Protection cover (2-year benefit period)

Weekly premium per $500 monthly benefit (inclusive of CRB)

Age	30-day waiting period($)[1]	60-day waiting period($)[1]	90-day waiting period ($)
16	1.16	0.64	0.41
17	1.16	0.64	0.42
18	1.16	0.64	0.42
19	1.18	0.66	0.43
20	1.21	0.68	0.45
21	1.24	0.70	0.46
22	1.28	0.72	0.48
23	1.34	0.76	0.51
24	1.39	0.80	0.54
25	1.46	0.84	0.57
26	1.52	0.88	0.60
27	1.59	0.92	0.63
28	1.66	0.96	0.66
29	1.73	1.01	0.70
30	1.80	1.05	0.74
31	1.93	1.13	0.79
32	2.05	1.21	0.85
33	2.19	1.29	0.91
34	2.34	1.38	0.98
35	2.48	1.47	1.05
36	2.62	1.56	1.11
37	2.76	1.64	1.18
38	2.90	1.73	1.24
39	3.05	1.82	1.31
40	3.19	1.90	1.37
41	3.33	1.99	1.44
42	3.48	2.08	1.50
43	3.62	2.16	1.56
44	3.76	2.25	1.63
45	3.90	2.33	1.69
46	4.06	2.43	1.75
47	4.23	2.53	1.83
48	4.40	2.63	1.90
49	4.56	2.72	1.97
50	4.74	2.83	2.05
51	4.95	2.96	2.14
52	5.17	3.09	2.24
53	5.40	3.23	2.35
54	5.65	3.38	2.46
55	5.92	3.55	2.59
56	6.21	3.74	2.73
57	6.53	3.94	2.90
58	6.88	4.17	3.08
59	7.27	4.43	3.29
60	7.66	4.70	3.51
61	8.14	5.03	3.79
62	8.68	5.34	3.99
63	8.82	5.36	3.92
64	6.49	3.58	2.16

1 Not available to new members since July 2019.

Table 6: Standard rate salary-based Income Protection cover (2-year benefit period)

Premium rate - % of 'salary IP cover amount'

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	0.943%	0.519%	0.333%
17	0.943%	0.521%	0.337%
18	0.943%	0.522%	0.339%
19	0.959%	0.534%	0.349%
20	0.981%	0.551%	0.363%
21	1.007%	0.568%	0.373%
22	1.040%	0.588%	0.391%
23	1.088%	0.615%	0.414%
24	1.134%	0.646%	0.436%
25	1.186%	0.678%	0.458%
26	1.239%	0.711%	0.486%
27	1.290%	0.745%	0.510%
28	1.351%	0.781%	0.539%
29	1.409%	0.817%	0.569%
30	1.469%	0.857%	0.596%
31	1.569%	0.920%	0.643%
32	1.673%	0.984%	0.691%
33	1.783%	1.051%	0.741%
34	1.901%	1.123%	0.796%
35	2.022%	1.199%	0.850%
36	2.133%	1.268%	0.903%
37	2.246%	1.338%	0.955%
38	2.363%	1.409%	1.009%
39	2.480%	1.479%	1.064%
40	2.595%	1.548%	1.115%
41	2.712%	1.619%	1.168%
42	2.831%	1.691%	1.220%
43	2.950%	1.762%	1.272%
44	3.063%	1.830%	1.323%
45	3.176%	1.898%	1.372%
46	3.310%	1.976%	1.427%
47	3.445%	2.056%	1.487%
48	3.580%	2.138%	1.546%
49	3.717%	2.219%	1.606%
50	3.862%	2.305%	1.668%
51	4.034%	2.408%	1.745%
52	4.206%	2.512%	1.822%
53	4.398%	2.631%	1.909%
54	4.599%	2.754%	2.005%
55	4.819%	2.890%	2.109%
56	5.057%	3.041%	2.226%
57	5.317%	3.210%	2.359%
58	5.602%	3.397%	2.508%
59	5.923%	3.608%	2.681%
60	6.241%	3.825%	2.861%
61	6.630%	4.096%	3.089%
62	7.069%	4.349%	3.253%
63	7.187%	4.368%	3.191%
64	5.284%	2.911%	1.760%

Table 7: Standard rate salary-based Income Protection cover (5-year benefit period)

Premium rate - % of 'salary IP cover amount'

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	1.409%	0.789%	0.546%
17	1.415%	0.799%	0.554%
18	1.422%	0.805%	0.564%
19	1.454%	0.825%	0.580%
20	1.497%	0.855%	0.605%
21	1.543%	0.886%	0.628%
22	1.600%	0.922%	0.658%
23	1.683%	0.975%	0.699%
24	1.764%	1.026%	0.742%
25	1.858%	1.084%	0.786%
26	1.949%	1.142%	0.834%
27	2.042%	1.200%	0.884%
28	2.148%	1.269%	0.939%
29	2.248%	1.336%	0.993%
30	2.357%	1.407%	1.048%
31	2.534%	1.515%	1.136%
32	2.712%	1.628%	1.224%
33	2.906%	1.750%	1.320%
34	3.110%	1.877%	1.422%
35	3.321%	2.009%	1.525%
36	3.519%	2.133%	1.624%
37	3.724%	2.263%	1.726%
38	3.935%	2.392%	1.827%
39	4.145%	2.523%	1.931%
40	4.354%	2.651%	2.031%
41	4.567%	2.782%	2.131%
42	4.787%	2.915%	2.236%
43	5.002%	3.045%	2.336%
44	5.213%	3.174%	2.435%
45	5.427%	3.303%	2.534%
46	5.672%	3.450%	2.644%
47	5.918%	3.597%	2.759%
48	6.176%	3.751%	2.874%
49	6.429%	3.902%	2.990%
50	6.696%	4.065%	3.114%
51	7.015%	4.258%	3.260%
52	7.337%	4.453%	3.414%
53	7.692%	4.670%	3.581%
54	8.063%	4.902%	3.761%
55	8.467%	5.154%	3.964%
56	8.906%	5.431%	4.187%
57	9.382%	5.737%	4.437%
58	9.907%	6.081%	4.720%
59	10.493%	6.469%	5.046%
60	10.366%	6.336%	4.888%
61	9.452%	5.766%	4.424%
62	8.746%	5.305%	4.028%
63	8.057%	4.794%	3.519%
64	5.699%	3.064%	1.852%

Table 8: Standard rate salary-based Income Protection cover (to-age-65 benefit period)

Premium rate - % of 'salary IP cover amount'

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	3.109%	1.838%	1.373%
17	3.157%	1.874%	1.407%
18	3.206%	1.910%	1.439%
19	3.304%	1.976%	1.497%
20	3.437%	2.062%	1.566%
21	3.579%	2.156%	1.644%
22	3.743%	2.263%	1.733%
23	3.967%	2.407%	1.850%
24	4.190%	2.551%	1.969%
25	4.432%	2.704%	2.097%
26	4.676%	2.865%	2.229%
27	4.920%	3.023%	2.363%
28	5.190%	3.200%	2.507%
29	5.441%	3.364%	2.644%
30	5.696%	3.532%	2.786%
31	6.110%	3.797%	3.005%
32	6.516%	4.060%	3.217%
33	6.951%	4.337%	3.446%
34	7.396%	4.622%	3.676%
35	7.841%	4.906%	3.906%
36	8.236%	5.158%	4.112%
37	8.629%	5.406%	4.311%
38	9.009%	5.644%	4.504%
39	9.373%	5.872%	4.684%
40	9.702%	6.075%	4.845%
41	10.022%	6.270%	4.994%
42	10.320%	6.449%	5.132%
43	10.582%	6.604%	5.247%
44	10.798%	6.731%	5.338%
45	10.987%	6.835%	5.410%
46	11.191%	6.950%	5.489%
47	11.367%	7.042%	5.552%
48	11.509%	7.115%	5.596%
49	11.602%	7.157%	5.616%
50	11.667%	7.184%	5.625%
51	11.761%	7.229%	5.646%
52	11.799%	7.240%	5.642%
53	11.820%	7.241%	5.634%
54	11.799%	7.218%	5.606%
55	11.743%	7.177%	5.567%
56	11.618%	7.097%	5.498%
57	11.396%	6.958%	5.384%
58	11.062%	6.753%	5.217%
59	10.587%	6.469%	5.046%
60	10.366%	6.336%	4.888%
61	9.452%	5.766%	4.424%
62	8.746%	5.305%	4.028%
63	8.057%	4.794%	3.519%
64	5.699%	3.064%	1.852%

Table 9: Standard rate unitised Income Protection cover (2-year benefit period)

Weekly premium per $500 monthly benefit (inclusive of CRB)

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	1.09	0.60	0.39
17	1.09	0.60	0.39
18	1.09	0.60	0.39
19	1.11	0.62	0.40
20	1.13	0.63	0.42
21	1.16	0.65	0.43
22	1.20	0.68	0.45
23	1.25	0.71	0.48
24	1.31	0.75	0.50
25	1.37	0.78	0.53
26	1.43	0.82	0.56
27	1.49	0.86	0.59
28	1.56	0.90	0.62
29	1.62	0.94	0.66
30	1.69	0.99	0.69
31	1.81	1.06	0.74
32	1.93	1.13	0.80
33	2.05	1.21	0.86
34	2.19	1.29	0.92
35	2.33	1.38	0.98
36	2.46	1.46	1.04
37	2.59	1.54	1.10
38	2.72	1.62	1.16
39	2.86	1.70	1.23
40	2.99	1.78	1.28
41	3.12	1.87	1.35
42	3.26	1.95	1.41
43	3.40	2.03	1.47
44	3.53	2.11	1.52
45	3.66	2.19	1.58
46	3.81	2.28	1.65
47	3.97	2.37	1.71
48	4.12	2.46	1.78
49	4.28	2.55	1.85
50	4.45	2.65	1.92
51	4.64	2.77	2.01
52	4.84	2.89	2.10
53	5.06	3.03	2.20
54	5.29	3.17	2.31
55	5.55	3.33	2.43
56	5.82	3.50	2.56
57	6.12	3.70	2.72
58	6.45	3.91	2.89
59	6.82	4.16	3.09
60	7.18	4.40	3.30
61	7.63	4.72	3.56
62	8.14	5.01	3.75
63	8.27	5.03	3.67
64	6.08	3.35	2.03

Table 10: Standard rate unitised Income Protection cover (5-year benefit period)

Weekly premium per $500 monthly benefit (inclusive of CRB)

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	1.62	0.91	0.63
17	1.63	0.92	0.64
18	1.64	0.93	0.65
19	1.67	0.95	0.67
20	1.72	0.99	0.70
21	1.78	1.02	0.73
22	1.84	1.06	0.76
23	1.94	1.12	0.81
24	2.03	1.18	0.86
25	2.14	1.25	0.91
26	2.25	1.32	0.96
27	2.35	1.39	1.02
28	2.47	1.46	1.08
29	2.59	1.54	1.14
30	2.72	1.62	1.21
31	2.92	1.75	1.31
32	3.12	1.88	1.41
33	3.35	2.02	1.52
34	3.58	2.16	1.64
35	3.82	2.32	1.76
36	4.05	2.46	1.87
37	4.29	2.61	1.99
38	4.53	2.75	2.11
39	4.77	2.91	2.22
40	5.01	3.05	2.34
41	5.26	3.20	2.46
42	5.51	3.36	2.58
43	5.76	3.51	2.69
44	6.00	3.66	2.80
45	6.25	3.80	2.92
46	6.53	3.97	3.05
47	6.81	4.14	3.18
48	7.11	4.32	3.31
49	7.40	4.49	3.44
50	7.71	4.68	3.59
51	8.07	4.90	3.75
52	8.44	5.13	3.93
53	8.85	5.38	4.12
54	9.28	5.64	4.33
55	9.75	5.93	4.56
56	10.25	6.25	4.82
57	10.80	6.61	5.11
58	11.40	7.00	5.43
59	12.08	7.45	5.81
60	11.93	7.29	5.63
61	10.88	6.64	5.09
62	10.07	6.11	4.64
63	9.27	5.52	4.05
64	6.56	3.53	2.13

Table 11: Standard rate unitised Income Protection cover (to-age-65 benefit period)

Weekly premium per $500 monthly benefit (inclusive of CRB)

Age	30-day waiting period	60-day waiting period	90-day waiting period
16	3.58	2.12	1.58
17	3.64	2.16	1.62
18	3.69	2.20	1.66
19	3.81	2.28	1.72
20	3.96	2.38	1.81
21	4.12	2.48	1.89
22	4.31	2.61	2.00
23	4.57	2.77	2.13
24	4.83	2.94	2.27
25	5.10	3.12	2.42
26	5.38	3.30	2.57
27	5.67	3.48	2.72
28	5.97	3.68	2.89
29	6.26	3.87	3.05
30	6.56	4.07	3.21
31	7.03	4.37	3.46
32	7.50	4.67	3.71
33	8.00	4.99	3.97
34	8.51	5.32	4.23
35	9.02	5.65	4.50
36	9.48	5.94	4.73
37	9.93	6.22	4.96
38	10.37	6.50	5.18
39	10.79	6.76	5.39
40	11.17	6.99	5.58
41	11.53	7.22	5.75
42	11.88	7.42	5.91
43	12.18	7.60	6.04
44	12.43	7.75	6.15
45	12.65	7.87	6.23
46	12.88	8.00	6.32
47	13.08	8.11	6.39
48	13.25	8.19	6.44
49	13.35	8.24	6.46
50	13.43	8.27	6.48
51	13.54	8.32	6.50
52	13.58	8.33	6.50
53	13.60	8.34	6.49
54	13.58	8.31	6.45
55	13.51	8.26	6.41
56	13.37	8.17	6.33
57	13.12	8.01	6.20
58	12.73	7.77	6.01
59	12.18	7.45	5.81
60	11.93	7.29	5.63
61	10.88	6.64	5.09
62	10.07	6.11	4.64
63	9.27	5.52	4.05
64	6.56	3.53	2.13

Table 12: Default police rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Gross weekly cost per unit of Death cover ($)	Gross weekly cost per unit of TPD cover ($)
16	100,000	0.46	0.03
17	100,000	0.45	0.04
18	100,000	0.44	0.05
19	100,000	0.44	0.06
20	100,000	0.44	0.08
21	102,384	0.46	0.12
22	104,824	0.48	0.20
23	107,323	0.54	0.32
24	109,881	0.62	0.50
25	112,500	0.73	0.85
26	114,896	0.78	1.12
27	117,343	0.82	1.46
28	119,841	0.92	1.80
29	122,394	0.99	2.16
30	125,000	1.07	2.57
31	125,000	1.10	2.98
32	125,000	1.14	3.42
33	125,000	1.22	3.81
34	125,000	1.30	4.22
35	125,000	1.38	4.70
36	125,000	1.45	5.16
37	125,000	1.50	5.72
38	125,000	1.62	6.25
39	125,000	1.70	6.79
40	125,000	1.78	7.30
41	119,544	1.80	7.56
42	114,326	1.77	7.61
43	107,760	1.71	7.63
44	97,200	1.66	7.66
45	87,360	1.63	7.66
46	78,240	1.58	7.68
47	69,600	1.53	7.71
48	61,680	1.51	7.68
49	54,480	1.51	7.68
50	48,000	1.48	7.51
51	38,880	1.42	7.22
52	34,560	1.36	6.93
53	30,240	1.29	6.59
54	25,920	1.26	6.30
55	22,800	1.20	5.99
56	19,200	1.11	5.55
57	16,320	1.02	5.02
58	12,612	0.91	4.41
59	9,726	0.82	3.88

Table 13: High risk rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Gross weekly cost per unit of Death cover ($)	Gross weekly cost per unit of TPD cover ($)
16	100,000	0.44	0.07
17	100,000	0.44	0.07
18	100,000	0.43	0.09
19	100,000	0.43	0.11
20	100,000	0.43	0.15
21	102,384	0.44	0.24
22	104,824	0.47	0.38
23	107,323	0.51	0.62
24	109,881	0.60	0.95
25	112,500	0.70	1.64
26	114,896	0.75	2.17
27	117,343	0.81	2.75
28	119,841	0.89	3.43
29	122,394	0.95	4.17
30	125,000	1.03	4.91
31	125,000	1.08	5.75
32	125,000	1.14	6.70
33	125,000	1.22	7.59
34	125,000	1.33	8.49
35	125,000	1.42	9.59
36	125,000	1.52	10.70
37	125,000	1.61	12.02
38	125,000	1.73	13.39
39	125,000	1.85	14.70
40	125,000	1.98	16.02
41	119,544	2.07	17.29
42	114,326	2.13	18.23
43	107,760	2.12	18.76
44	97,200	2.09	19.08
45	87,360	2.03	19.08
46	78,240	1.96	18.81
47	69,600	1.86	18.55
48	61,680	1.79	18.08
49	54,480	1.72	17.29
50	48,000	1.64	16.50
51	38,880	1.56	15.70
52	34,560	1.49	15.07
53	30,240	1.42	14.34
54	25,920	1.38	13.70
55	22,800	1.32	13.02
56	19,200	1.22	12.07
57	16,320	1.12	10.91
58	12,612	1.00	9.59
59	9,726	0.90	8.43
60	7,500	0.80	7.43
61	6,667	0.72	6.49
62	5,833	0.66	5.91
63	5,000	0.65	5.70
64	4,500	0.64	5.49
65	4,000	0.65	-
66	3,500	0.68	-
67	3,200	0.71	-
68	2,900	0.77	-
69	2,600	0.83	-

Table 14: High risk rate fixed cover – Death and TPD (rates applicable to Queensland 'police officers' only)

Age	Gross cost per $1,000 Death cover per year ($)	Gross cost per $1,000 TPD cover per year ($)
16	0.25	0.05
17	0.25	0.05
18	0.24	0.09
19	0.24	0.09
20	0.24	0.11
21	0.24	0.14
22	0.25	0.21
23	0.27	0.35
24	0.30	0.47
25	0.35	0.79
26	0.37	1.02
27	0.38	1.25
28	0.41	1.54
29	0.42	1.89
30	0.45	2.12
31	0.48	2.47
32	0.49	2.88
33	0.54	3.22
34	0.59	3.63
35	0.62	4.04
36	0.65	4.53
37	0.69	5.11
38	0.73	5.66
39	0.79	6.21
40	0.84	6.73
41	0.93	7.57
42	1.00	8.41
43	1.05	9.11
44	1.14	10.30
45	1.22	11.46
46	1.35	12.56
47	1.42	13.92
48	1.54	15.29
49	1.68	16.53
50	1.82	17.96
51	2.12	21.09
52	2.27	22.77
53	2.47	24.74
54	2.80	27.61
55	3.01	29.73
56	3.32	32.75
57	3.59	34.86
58	4.16	39.59
59	4.83	45.13
60	5.53	51.62
61	5.62	50.67
62	5.88	52.70
63	6.74	59.25
64	7.34	63.43
65	8.35	-
66	10.00	-
67	11.54	-
68	13.72	-
69	16.61	-

Table 15: Default police rate salary-based Income Protection cover

Age	Gross premium rate % of insured salary
16	0.079%
17	0.080%
18	0.081%
19	0.083%
20	0.087%
21	0.088%
22	0.092%
23	0.096%
24	0.099%
25	0.104%
26	0.110%
27	0.114%
28	0.121%
29	0.129%
30	0.132%
31	0.143%
32	0.155%
33	0.166%
34	0.179%
35	0.190%
36	0.202%
37	0.212%
38	0.224%
39	0.234%
40	0.246%
41	0.255%
42	0.267%
43	0.280%
44	0.294%
45	0.306%
46	0.325%
47	0.340%
48	0.351%
49	0.364%
50	0.379%
51	0.402%
52	0.421%
53	0.446%
54	0.477%
55	0.506%
56	0.530%
57	0.571%
58	0.433%
59	0.057%

Table 16: Default police rate unitised Income Protection cover

Age	Gross weekly premium per $500 monthly benefit (inclusive of CRB) ($)
16	0.09
17	0.10
18	0.10
19	0.10
20	0.10
21	0.10
22	0.11
23	0.11
24	0.12
25	0.12
26	0.13
27	0.14
28	0.14
29	0.15
30	0.16
31	0.17
32	0.18
33	0.19
34	0.21
35	0.22
36	0.23
37	0.25
38	0.26
39	0.27
40	0.29
41	0.30
42	0.31
43	0.33
44	0.34
45	0.36
46	0.38
47	0.39
48	0.41
49	0.42
50	0.44
51	0.47
52	0.49
53	0.52
54	0.55
55	0.59
56	0.61
57	0.66
58	0.50
59	0.07

Table 17: High risk rate salary-based Income Protection cover ('police officers' only)

Age	Gross premium rate % of insured salary
16	0.079%
17	0.080%
18	0.081%
19	0.083%
20	0.087%
21	0.088%
22	0.092%
23	0.096%
24	0.099%
25	0.104%
26	0.110%
27	0.114%
28	0.121%
29	0.129%
30	0.132%
31	0.143%
32	0.155%
33	0.166%
34	0.179%
35	0.190%
36	0.202%
37	0.212%
38	0.224%
39	0.234%
40	0.246%
41	0.255%
42	0.267%
43	0.280%
44	0.294%
45	0.306%
46	0.325%
47	0.340%
48	0.351%
49	0.364%
50	0.379%
51	0.402%
52	0.421%
53	0.446%
54	0.477%
55	0.506%
56	0.530%
57	0.571%
58	0.433%
59	0.057%

Table 18: High risk rate unitised Income Protection cover ('police officers' only)

Age	Gross weekly cost per unit ($)
16	0.09
17	0.10
18	0.10
19	0.10
20	0.10
21	0.10
22	0.11
23	0.11
24	0.12
25	0.12
26	0.13
27	0.14
28	0.14
29	0.15
30	0.16
31	0.17
32	0.18
33	0.19
34	0.21
35	0.22
36	0.23
37	0.25
38	0.26
39	0.27
40	0.29
41	0.30
42	0.31
43	0.33
44	0.34
45	0.36
46	0.38
47	0.39
48	0.41
49	0.42
50	0.44
51	0.47
52	0.49
53	0.52
54	0.55
55	0.59
56	0.61
57	0.66
58	0.50
59	0.07

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