Australian Retirement Trust

Super Savings Insurance Guide

Issue date: 31 August 2026



art.com.au

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

Important update
Super Savings Insurance Guide

Australian Retirement Trust

13 11 84 | art.com.au

26 October 2026

The below update applies to the Super Savings Insurance Guide issued on 31 August 2026 (Guide).

Please read this important update with the Guide.

This important update applies to Standard cover

From 26 October 2026, we're introducing new ways for members to get Standard cover with their Super Savings Accumulation account.

We're making it easier for you to get our Standard cover again if you say no to cover when you join, cancel your cover or have your cover stopped. This includes a 14-day change your mind option if you say no to Standard cover when you join. Or there's a simple way to apply for cover again later.

Get Standard cover if you change your mind within 14 days

From 26 October 2026, if you say no to Standard cover with your Super Savings Accumulation account on the day you join, you can still get it automatically if you change your mind within 14 days.

Here's how it works

If you want to get Standard cover automatically:

- Simply fill in the online form to cancel your choice to opt out of Standard cover within 14 days of joining. You won't need to answer any health questions.
- Your Standard cover will start on the date we get your first super guarantee contribution after you meet the minimum age and balance requirements. For more information, see page 7 of the Super Savings Insurance Guide at **art.com.au/pds**
- You'll need to meet eligibility criteria, and your cover will start as 'limited cover'.[1]

How to cancel your choice

Letting us know you've changed your mind is easy. Simply:

- Visit **Member Online**, go to Your Account, select Insurance and follow the prompts to choose Get Standard cover.
- Call us on **13 11 84**.

Apply for Standard cover at any time

From 26 October 2026, if you say no to Standard cover when you join, cancel your cover or have your cover stopped,
you can apply to get Standard cover again with your Super Savings Accumulation account at any time.

Here's how it works

If you want to get Standard cover again:

- Complete an application for Standard cover.
- We'll ask you some simple health questions, but you won't need to do any other medical checks.
- Our insurer will need to assess and approve your application.
- Your Standard cover will start on the date we get your next super guarantee contribution after approval.
- You'll need to meet eligibility criteria, and your cover will start as 'limited cover'.[1]

How to get Standard cover again

Getting cover is easy. Simply:

- Visit **Member Online**, go to Your Account, select Insurance and follow the prompts to choose Apply for Standard cover.
- Fill out the Apply for Standard cover form at **art.com.au/insurance-forms**
- Call us on **13 11 84**.

1 For more information on 'limited cover', see our Super Savings Insurance Guide at **art.com.au/pds**

For more information about insurance with your Accumulation account, read the Super Savings Insurance Guide at **art.com.au/pds**

This is general advice or information only. It's not based on your personal objectives, financial situation or needs. So, think about those things and read the relevant Product Disclosure Statement and target market determinations at **art.com.au/pds** before you make any decision about our products. And if you're still not sure, talk with a financial adviser.

We issue this update and all Australian Retirement Trust products. When we say 'we' or 'us', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'Australian Retirement Trust')

Who this guide is for

If you're thinking about opening a super account with us, 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 'the 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) ('the Fund', or 'ART').

The insurer

Insurance cover is provided through group life insurance policies issued by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 (Insurer) to the Trustee.

If you make a claim, the Insurer will assess it against the relevant insurance policy. In this document, we provide key information about the cover provided through the policies. In the event of any inconsistency, the group life policies issued by the insurer will override the information in the Super Savings Product Disclosure Statement for Accumulation Account (PDS) and this guide, subject to applicable law. For a copy of the relevant policy, please contact us.

The Insurer may contact you when you make a claim or apply for cover if they need more information from you.

Refund of premiums to the Trustee

As part of our arrangements with the Insurer to provide insurance to Fund members, we may receive a refund of premiums, depending on the level of claims against the insurance policies. We will pass on any refunded premiums through adjustments to future premiums or will use refunded premiums to assist with insurance administration costs. Any refunded premiums which are received and not yet used for these purposes are allocated to an insurance reserve.

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 **art.com.au/fsg** or you can contact us for a copy.

Important information

The information in this document forms part of the Super Savings Product Disclosure Statement for Accumulation Account (PDS) dated 1 July 2026. 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 **art.com.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 **art.com.au/pds**

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

General advice warning

This is general advice or information only. It's not based on your personal objectives, financial situation or needs. Think about your personal circumstances and read the relevant Product Disclosure Statement and target market determination at **art.com.au/pds** before you make any decision about our products. 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 **art.com.au/privacy** or by contacting us.

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 **art.com.au/pdsupdates** or you can call us on **13 11 84** for an update. We will also send you a paper or electronic copy of the updated information on request, free of charge.

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 'terminal illness'. Please see the meaning of these words in the Definitions section from page 45.

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Insurance with us

Insurance in super is a feature of Australia's world-class super system. The cover is a safety net to help give you some financial protection, support and peace of mind if you can't work because you're sick or injured. It aims to help you when you can't work. And, because the purpose of super is to help you save money during your working life to spend when you retire, it's designed to help you protect those savings and keep growing them, if you can.

We use our size and scale, and work hard to provide you with flexible and more affordable cover through super. We offer cover you can get automatically and cover you can have more choice and control over. You can change your cover as your needs change. We have cover if you want:

- Standard cover that you get automatically when you meet the requirements or choose if you want it to start early
- to choose options to add extras to Standard cover
- to tailor your cover to suit your unique needs.

When we say account in this guide, we mean your Super Savings Accumulation account.

The Australian Retirement Trust difference

Cover with care

ART offers Total & Permanent Disability Assist (TPD Assist) cover if you get sick or injured and can't work. We believe it's also important to help you quickly and support you to get better if you can. So, we offer wellness, occupational rehabilitation and financial support in your cover to help you regain your health, confidence and some financial security.

Flexible

Change, reduce or cancel your cover anytime as your needs change.

Peace of mind

Protection 24 hours per day, 7 days per week.

Hassle-free

We deduct the cost of cover from your super account, so you don't pay out of your pocket. This will reduce your retirement savings.

We're with you

We're here to support you if you need to make a claim. And we connect you to the Insurer so you can see what's happening with your claim every step of the way.

If you need to make an insurance claim

We're here to help and guide you. We aim to pay all eligible insurance claims as quickly as possible.

To start a claim:

- Visit **art.com.au/claim**
- Call us on **13 11 84**
- If you're eligible, you're able to start a claim in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

How much cover do you need?

You can use the Insurer's Insurance Needs Calculator[1] to estimate how much cover you might need now, and as your needs change. Simply go to **art.com.au/learn/tools/insurance-needs-calculator**

1 The Insurer provides and is responsible for the Insurance Needs Calculator. We don't endorse and are not responsible for the calculator or its outputs. The estimates the calculator produces are illustrative. You should consider getting financial advice before making any decisions.

Your cover options

When you have a Super Savings Accumulation account with us, you can choose your cover.

You can get Standard cover. Unless you say no to cover when you join, you'll automatically get Standard Death and TPD Assist cover when you meet the requirements for it to start. If you don't meet the requirements to get Standard cover automatically, you can get it early. Or, if you said no to Standard cover when you joined or cancelled it, but change your mind, you can apply for Tailored cover.

You can have more control over your cover. You can apply to add extras to your Standard cover from the options we give you. If you want to take even more control of your cover to suit your unique needs, you can tailor it. Here's how it works.

Get it

Standard cover

Get Standard Death and TPD Assist cover in any of the following ways:

- Get it automatically when you meet all requirements for cover to start
- Get it early if you want it before you meet all the requirements for it to start automatically

Add extras to it

You'd like to choose some extras

Choose extra options

- Opt-In Income Protection cover
  - request it within 120 days of joining us if you have Standard Death and TPD Assist cover[1]
- White Collar cover
  - request it within 120 days of joining us if you have Standard Death and TPD Assist cover[1], **or**
  - apply for it after 120 days of joining us[2]
- Top Up your Standard or White Collar cover
- Transfer cover to us from another fund or insurer

Tailor it

You take control

Apply any time for:

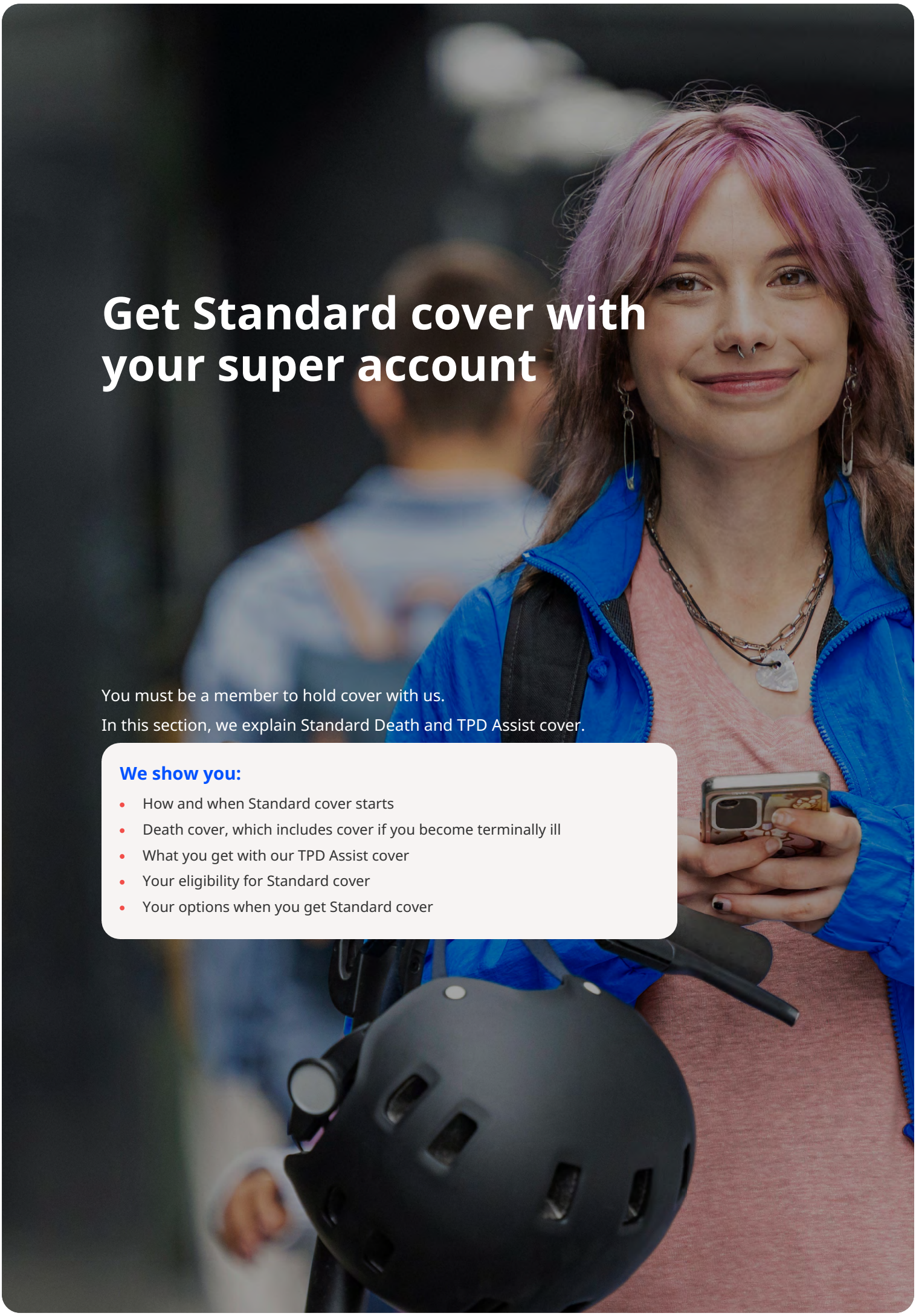
- Tailored Death cover
- Tailored TPD Assist cover
- Tailored TPD cover
- Tailored Income Protection cover

1 Or, if you joined the Fund before turning 15, within 120 days of us receiving your first superannuation guarantee contribution after you turn 15.
2 Or, if you joined the Fund before turning 15, after 120 days of us receiving your first superannuation guarantee contribution after you turn 15.

Get advice from the start

If you already have a financial adviser, they're your best source of personalised guidance. If you don't have an adviser, you can get financial advice on your super with ART as part of your membership with us.[1]

1 Representatives of ART Financial Advice Pty Ltd (ABN 50 087 154 818, AFSL 227867) give financial advice. ART Financial Advice Pty Ltd is responsible for the advice it gives and is a separate legal entity. Please read the Financial Services Guide at **art.com.au/fsg** for more information.



Get Standard cover with your super account

You must be a member to hold cover with us.

In this section, we explain Standard Death and TPD Assist cover.

We show you:

- How and when Standard cover starts
- Death cover, which includes cover if you become terminally ill
- What you get with our TPD Assist cover
- Your eligibility for Standard cover
- Your options when you get Standard cover

Get Standard cover with your super account

The Standard cover you can get with your super account is Standard Death and our TPD Assist cover.

Standard cover

When you get Standard cover, you get Standard Death and TPD Assist cover.

Key facts	Death cover	TPD Assist cover
You get it automatically when you meet all requirements for cover to start	✓	✓
Minimum age you can get it automatically	25 You must be age 25 and meet all requirements for Standard cover to start automatically	25 You must be age 25 and meet all requirements for Standard cover to start automatically
Minimum eligible entry age for cover	15	15
Maximum eligible entry age for cover	69	66
Age it ends automatically	70	67
Do you need to supply medical evidence or complete a health assessment?	–	–
'Limited cover' applies	✓ Please see page 31	✓ Please see page 31
How much Standard cover you get	The amount of cover you get depends on your age. For the amount of cover by age, please see page 55	
How much Standard cover costs	Insurance premiums depend on various factors including: – the amount of cover – your age; premiums generally increase with age – your gender – government taxes and charges – the Insurer's premium rates (which may change) For Standard cover premium rates, please see page 55. We deduct premiums from your Super Savings Accumulation account. Premiums include a 7% insurance fee which is calculated inclusive of stamp duty.	

Get Standard cover automatically with your super account

Unless you say no to cover when you join, you get Standard cover automatically with your Super Savings Accumulation account when you meet the requirements for cover to start.

When you get Standard cover automatically, it will generally start on the date we receive a Superannuation Guarantee (SG) contribution for you after you meet all these requirements:

- You're a member, **and**
- You reach the age of 25, **and**
- Your account balance reaches $6,000

Get Standard cover automatically	When cover starts	You should know
Get Standard cover automatically when you meet all requirements for cover to start	Standard cover starts on the date we get the first SG contribution for you after you turn age 25 and reach an account balance of $6,000	It starts as 'limited cover'. Please see page 31

How to get Standard cover automatically



Get Standard cover early

If you don't meet all the requirements for Standard cover to start automatically, you can still get Standard cover early if you're under age 25 and/or have an account balance below $6,000.[1]

1 You'll also need to meet the other eligibility requirements listed on page 9

Get Standard cover early	When cover starts	You should know
Get Standard cover early, before you reach age 25 and/or your account balance reaches $6,000	On the date we get the first SG contribution for you after you opt in to cover early	It starts as 'limited cover'. Please see page 31

How to get Standard cover early

Opt in to Standard cover:

- Request Standard cover when you complete and send us your Open an Accumulation Account form.
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Your free look period

If you start Standard Death and TPD Assist cover but cancel it within 60 days, we'll refund any premiums that you've paid back to your Accumulation account.

Check if you're eligible for Standard cover

Important: We generally won't assess your eligibility for insurance cover until you make a claim.

Type of cover	When you're generally eligible	When you're not eligible
Standard Death and TPD Assist cover	You're generally eligible: • for Death cover if you are between the ages of 15 and 70 • for TPD Assist cover if you are between the ages of 15 and 67 • if you're a member, meet all requirements for cover to start or you have opted in and we get a SG contribution for you	• You already have cover with us in your Super Savings Accumulation account or said no to cover when you joined • You left ART, but within 6 months of you leaving, we got a late SG contribution from the employer who made contributions before you left • The Insurer approves your application to transfer cover to us or to get Tailored cover before you get Standard cover • You're a 'self-employed person' or 'unemployed person', **or** • You previously received or are eligible to receive any of these benefits from a super fund or insurer: — terminal illness — terminal medical condition — permanent incapacity — total and permanent disability

If you make a claim and the Insurer finds you weren't eligible for cover, we'll refund your premiums for the time you weren't eligible.

You should know: If your financial affairs are under the supervision of a third party (due to your medical condition or incapacity), you'll only get Standard Death cover.

Your options after you get Standard cover

Keep it	Cancel it	Choose other cover
• Decide if your Standard cover suits your needs. To confirm your cover and premiums, call us on **13 11 84** • Review your cover when your circumstances or financial commitments change	• If you don't want cover, you can say no to cover when you join • To cancel your Standard cover, complete and send us the Insurance Variation form at **art.com.au/insurance-forms** or call us. If you're eligible, you're able to cancel your Standard cover at any time through **Member Online** • If you cancel your cover, it will take effect from the date we get your request. We'll stop deducting premiums from your super account from this date • You can't make a claim with us for a sickness or injury that happens after your cover is cancelled	• Add Opt-In Income Protection cover to your Standard cover • Apply White Collar cover to your Standard cover and/or Opt-In Income Protection cover • Apply to Top Up your Standard cover or White Collar cover • Instead of Standard cover, apply for: — Tailored Death cover — Tailored TPD Assist or Tailored TPD cover — Tailored Income Protection cover

How to cancel, reduce or change any or all of your cover

- Contact us on **13 11 84**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Death cover

What you get with Death cover

- A one-off lump sum benefit when you die
- A one-off lump sum benefit if you have a life-ending illness or injury and have less than 24 months to live

The benefit on your Death cover when you die

Important: When you die, your super, including any benefit on your Death cover, doesn't automatically form part of your estate or your Will. So, the only way to make sure that it goes to the person or people you want it to, is to tell us using the options described below.

You can tell us who to pay your death benefit to by nominating someone in either of 2 ways:

- **A valid binding nomination on your Accumulation account**– this binds us to pay the benefit to the person or people you choose out of your eligible dependants or legal personal representative, who is generally the executor of your estate.
- **A valid reversionary nomination on your Income account**– if you're getting an income stream from your super, then those payments revert to your spouse or de facto partner you nominate until the money runs out. The person can choose to take your super as a lump sum instead.

If you don't have a valid death benefit nomination in place when you die, we must decide who to pay your death benefit to and how much of the benefit goes to each person if there's more than one person claiming it.

For more information on making a binding nomination and who is eligible to get your death benefit, please see **art.com.au/beneficiary**

The benefit on Death cover if you have a terminal illness

If you have Death cover with us and meet the 'terminal illness' definition, you may get a terminal illness benefit from your Death cover.

The maximum amount of Death cover we pay for a terminal illness benefit is $5 million.

TPD Assist cover

What you get with TPD Assist cover

Wellness support, early intervention, occupational rehabilitation, re-skilling and re-training, and financial support are all part of TPD Assist cover.

- Tools and education to support your health
- Help early and quickly to intervene if you're sick or injured
- Personalised occupational rehabilitation and retraining to help you become work-ready, if you can
- Support payments for ongoing financial support
- In some cases, a single lump sum benefit
- No premium to pay while you're on a claim

We assist with wellness support and occupational rehabilitation

Our aim is to help you regain your health, confidence and some financial security

- Get help for your body and mind. Access our Insurer's wellness tools and education at any time.
- We want you to get help quickly when you're sick or injured, so you don't even need to make a claim to access some services.
- When you're on a claim, the Insurer's rehabilitation consultant works with you, your health professionals, your rehabilitation provider, and your employer, if you have one, to help you get well.



We assist with financial support

If the Insurer approves your claim and support payments

- Get up to 4 support payments over a minimum of 3 years.
- If your 'date of disablement' is on or after 1 July 2026, your first support payment is 40% of your maximum benefit amount at your 'date of disablement'. If you're eligible at each 'new assessment date', the Insurer will pay up to 3 more payments of 20% of your maximum benefit amount each. So, you may be able to get:

40% for your first payment + **20%** at the first 'new assessment date' + **20%** at the second 'new assessment date' + **20%** at the third 'new assessment date'

- After the first payment, the Insurer will assess your eligibility each year for the next support payment as close as possible to 12 months after the last 'decision date'. You'll be required to provide supporting details and information at each 'new assessment date'. If they approve the next support payment, you'll be paid as soon as possible.
- If your 'date of disablement' was before 1 July 2026, you may get a different number of maximum payments as well as different percentages for each payment. It depends on the policy at your 'date of disablement'.

If the Insurer approves your claim and a lump sum

Instead of support payments, you can get one lump sum benefit (minus any amounts already paid), based on your 'date of disablement', if in summary:

- you have $25,000 or less of TPD Assist cover at your 'date of disablement' or at any 'new assessment date'
- you're age 62 or older at the 'date of lodgement' or any 'new assessment date'
- you suffer a 'specified medical condition' and can't ever work again because of it
- you suffer the loss of the use of two limbs, sight in both eyes, or the use of one limb and sight in one eye, or
- you suffer 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult for at least 3 months, and are likely to require permanent ongoing continuous care and supervision.

How TPD Assist can work

This case study may help explain how you can get support payments. It's just an illustration and the member we feature isn't real. It assumes that all terms and conditions have been met.

Tom's story

Tom is an ART member and got Standard Death and TPD Assist cover automatically with his super account. When Tom gets injured and can't work, he makes a claim on his TPD Assist cover.

After submitting a claim, the Insurer assesses it against the policy and finds Tom:

- is eligible for the cover
- meets Part B1 of the TPD Assist definition on page 46 at the 'date of lodgement'
- has a maximum benefit payable of $240,000 at the 'date of disablement'.

The Insurer approves Tom's claim and the first support payment of $96,000, which is 40% of the maximum benefit payable.

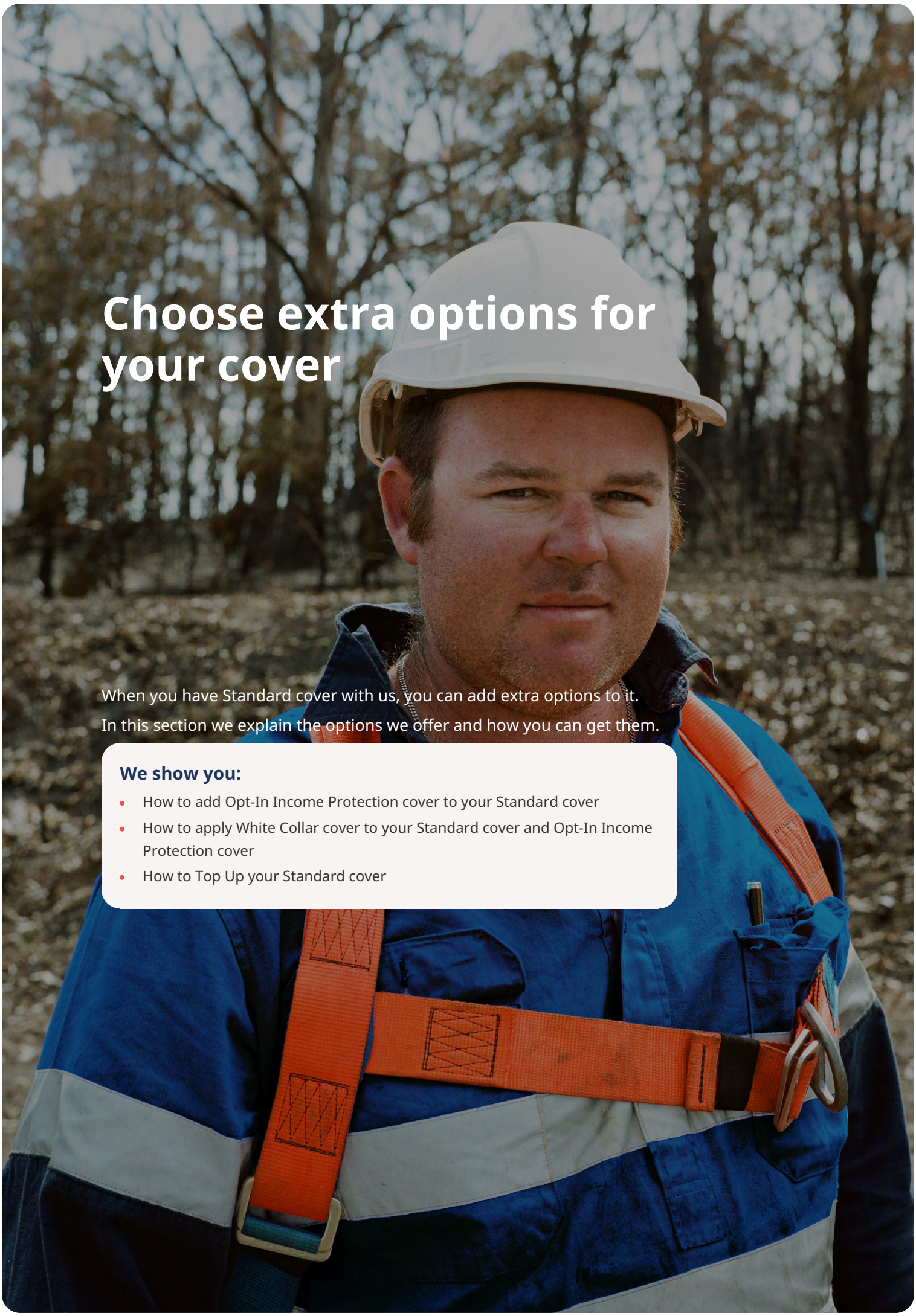
Tom also begins occupational rehabilitation and uses the support services available under his cover. The rehab still doesn't help Tom successfully return to the workforce in the next 12 months.

One year later, after taking Tom's rehabilitation into account, the Insurer finds Tom:

- meets Part B2 of the TPD Assist definition on page 47 on the first 'new assessment date'

The Insurer approves Tom's next support payment of $48,000, which is 20% of the maximum benefit payable.

This example is illustrative only.



Choose extra options for your cover

When you have Standard cover with us, you can add extra options to it.

In this section we explain the options we offer and how you can get them.

We show you:

- How to add Opt-In Income Protection cover to your Standard cover
- How to apply White Collar cover to your Standard cover and Opt-In Income Protection cover
- How to Top Up your Standard cover

Choose extra options for your cover

Choose options that can give you extra cover.

Opt-In Income Protection cover

What you get with Opt-In Income Protection cover

Opt-In Income Protection cover pays you an income after a 'waiting period' of 90 days, for up to 2 years if you can't work for a time because you're sick or injured.

- Cover that replaces part of your income
- Regular monthly payments after the 'waiting period' ends while you're off work recovering
- Rehabilitation or retraining support, if it's appropriate for you

You may be able to claim 1 of 2 types of benefit on your Opt-In Income Protection cover. Either:

- 'Total disability' benefit, **or**
- 'Partial disability' benefit

We define 'total disability' and 'partial disability' in the Definitions section from page 46.

Your income matters

Your 'income' determines how much you can get as a benefit if the Insurer approves a claim. So, tell us if:

- your 'income' changes
- your work hours change, affecting your 'income'
- you become unemployed.

If you want to increase your amount of Opt-In Income Protection cover, you must apply. Telling us new details about your 'income' alone won't increase your cover.

If you're unemployed at the 'date of disablement' and have been unemployed for more than 12 months, you won't be eligible for an Opt-In Income Protection cover benefit.

Waiting period and benefit period

The 'waiting period' is how long you need to wait before you're eligible to get a benefit. It starts from the date a doctor certifies that you can't work because of your sickness or injury and you meet the definition of 'totally disabled'.

You must be 'totally disabled' for at least 7 out of the first 10 days of the 'waiting period' and continue to be 'totally disabled' or 'partially disabled' for the rest of it. You may return to work without having to start the 'waiting period' again for up to 10 days.

The Insurer will add any days you go back to work to your original 'waiting period'. But if you return for more than the allowed number of days, your 'waiting period' will start again.

Benefit payments can start when the 'waiting period' ends. They're paid monthly in arrears. You won't get a benefit during the 'waiting period'.

The 'benefit period' is the maximum amount of time that we'll pay a benefit for any one claim. Your payments will stop when your 'benefit period' ends, even if your disability continues.

Rehabilitation

The Insurer may approve the payment of expenses equal to up to 6 months of your benefit payments for rehabilitation programs that can help:

- rehabilitate your disability
- return you to the occupation you had before you became disabled
- retrain you for another occupation.

How Opt-In Income Protection cover works

- If you have Standard Death and TPD Assist cover, or it's going to start, you can add Opt-In Income Protection cover within 120 days of joining us (or if you joined the Fund before turning 15, within 120 days of when we receive your first SG contribution after you turn 15).
- Choose an amount of cover based on 85% of your monthly 'income', rounded up to the next $500. It's up to a maximum of $5,000 per month. If you don't tell us your 'income', your cover amount will be $2,500 per month.
- On a claim, your monthly benefit payments start after a 'waiting period' of 90 days. They're paid monthly in arrears. No benefit will be paid for the 'waiting period'.
- On a claim, your 'benefit period' is up to 2 years.

Check if you're eligible for Opt-In Income Protection cover

Important: We generally won't assess your eligibility for insurance cover until you make a claim.

Type of cover	When you're generally eligible	When you're not eligible
Opt-In Income Protection cover	As well as being eligible for Standard cover, you must: • add Opt-In Income Protection cover within 120 days of joining us (or, if you joined before turning 15, within 120 days of us getting your first SG contribution after you turn 15) • be between the ages of 15 and 64 • be employed and working at least 15 hours per week	• You're 'unemployed' • You're a 'casual employee' • You're a 'self-employed person' • You're a 'contractor' on a contract of less than 6 months • You're employed on a work visa • Your financial affairs are under the supervision of a third party (due to medical condition or incapacity) • You previously received or are eligible to receive any of these benefits from a super fund or insurer: — terminal illness — terminal medical condition — permanent incapacity — total and permanent disability

How to apply for Opt-In Income Protection cover

Add Opt-In Income Protection within 120 days of joining us (or, if you joined before turning 15, within 120 days of us getting your first SG contribution after you turn 15). You don't need to supply medical evidence or complete a health assessment.

Apply for Opt-In Income Protection cover:

- Complete and send us the New Member Insurance Options form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

White Collar cover

What you get with White Collar cover

If you work in a white collar occupation, you can apply for White Collar cover. Depending on the type of cover you already have, this can mean more cover or lower premiums.

If the Insurer approves your application for White Collar cover, it replaces any Standard Death and TPD Assist cover or Opt-In Income Protection cover you have.

How White Collar cover works

White Collar Death and TPD Assist cover	White Collar Income Protection cover
• You get 50% more cover than Standard Death and TPD Assist cover at no extra cost	• You pay less for Opt-In Income Protection cover • Depending on your 'income', it may also mean you get more Opt-In Income Protection cover, up to a maximum of $7,500 per month

The following table shows examples of how much extra cover you can get with White Collar cover. The figures for TPD Assist cover are for the maximum benefit if you were to get all 4 support payments.

Age	Standard Death cover ($)	White Collar Death cover ($)	Standard TPD Assist cover ($)	White Collar TPD Assist cover ($)
15	62,500	**93,750**	125,000	**187,500**
25	125,000	**187,500**	175,000	**262,500**
35	240,000	**360,000**	240,000	**360,000**
45	132,000	**198,000**	132,000	**198,000**
55	42,000	**63,000**	42,000	**63,000**
65	16,000	**24,000**	16,000	**24,000**

The following table shows how much less you pay in premiums per week for White Collar cover compared to Opt-In Income Protection cover for each $500 per month insured.

Age	Opt-In Income Protection cover premium per week ($)		White Collar-Income Protection cover premium per week ($)	
	Male	**Female**	**Male**	**Female**
Up to 39	0.33	0.47	**0.21**	**0.29**
40-49	0.74	1.17	**0.46**	**0.72**
50-64	1.82	2.32	**1.13**	**1.44**

Check if you're eligible for White Collar cover

Important: We generally won't assess your eligibility for White Collar cover until you make a claim.

Type of cover	When you're generally eligible	When you're not eligible
White Collar cover	As well as being eligible for Standard cover, you must meet all these requirements of working in a white collar role: • You're working at least 15 hours per week • You perform at least 80% of your work in an office environment • Your work duties are only clerical, administration, managerial and don't involve more than 10% light or heavy manual duties	• You're not eligible for Standard cover • You're a casual employee • Your financial affairs are under the supervision of a third party (due to your medical condition or incapacity) • You previously got or are eligible to get a benefit from TPD Assist cover

If you make a claim and the Insurer finds you weren't eligible for White Collar cover, your cover will be reduced back to Standard cover or Opt-In Income Protection cover and your premiums will be adjusted and refunded accordingly.

How to apply for White Collar cover

Within 120 days of joining us

If you apply within 120 days of joining us (or if you joined the Fund before turning 15, within 120 days of when we receive your first SG contribution after you turn 15), you can request White Collar cover without answering questions about your health:

- Complete and send us your Open an Accumulation Account form or New Member Insurance Options form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

After 120 days of joining us

If you apply after 120 days of joining us (or if you joined the Fund before turning 15, after 120 days of when we receive your first SG contribution after you turn 15), you must answer questions about your health when you request White Collar cover:

- Complete and send us the White Collar application form at **art.com.au/insurance-forms**
- Contact us on **13 11 84**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Top Up cover

What you get with Top Up cover

You can apply to Top Up your Standard cover or White Collar cover every 12 months. Top Up cover can apply to:

- Standard Death and TPD Assist cover, including White Collar cover
- Standard Death cover only (if you only hold one type of cover)
- Standard TPD Assist cover only (if you only hold one type of cover)

How Top Up cover works

- You can apply to Top Up your Standard cover or White Collar cover once within any 12-month period.
- Your premiums will change each time you increase your cover.
- You'll need to answer some questions and provide information about your health, but you won't need to do any other medical checks.
- The Insurer needs to assess and approve your application before it can start.

How much Top Up cover you can get

If you already have Standard cover or White Collar cover, the following table shows how much you can apply to increase it by.

Type of cover	How much you can apply for at any one time	Maximum amount you can have
Standard Death and TPD Assist cover/White Collar Death and TPD Assist cover	For the amount of cover and premiums, please see page 55	Double the amount of Standard or White Collar cover you can otherwise get for your age

Check if you're eligible to apply for Top Up cover

Type of cover	When you're generally eligible	When you're not eligible
Top Up cover	To be eligible to apply for Top Up cover you must meet all the following requirements: • You have Standard cover or White Collar cover with us • You're under the age of 67 • You have money in your super account with us • We got an 'eligible contribution' into your account for you within the past 12 months • Your cover amount is less than double the amount of Standard/White Collar cover for your age	• You're not eligible for Standard cover • We previously refused an application for cover with us • It's been less than 12 months since your last Top Up cover application • Your financial affairs are under the supervision of a third party (due to your medical condition or incapacity)

How to apply for Top Up cover

- Complete and send us the Top Up Cover application form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

When cover you choose as an extra option starts

How you get cover	Cover start date	You should know
Add Opt-In Income Protection cover within 120 days of joining us[1]	The later of: • the start date of your Standard cover • the date we get your application for Opt-In Income Protection cover If you don't already have Standard cover, the start date is: • the date we get the first SG contribution for you after you apply	Opt-In Income Protection cover isn't available to you after 120 days of joining us[2] 'Limited cover' will apply. Please see page 31
Apply for White Collar cover	If you apply within 120 days of joining us,[1] the start date is: • the start date of your Standard cover or Opt-In Income Protection cover If you apply after 120 days of joining us,[2] the start date is: • the date the Insurer approves your application • If your Standard cover has not started, the start date is the date the first SG is received after you apply	'Limited cover' will apply to the increase in your cover above your Standard cover or Opt-In Income Protection cover. Please see page 31
Apply for Top Up cover on your existing Standard cover or White Collar cover	The date the Insurer accepts your application	You can only Top Up your cover one time in a 12-month period

1 Or, if you joined the Fund before turning 15, within 120 days of when we receive your first SG contribution after you turn 15.
2 Or, if you joined the Fund before turning 15, after 120 days of when we receive your first SG contribution after you turn 15.

How to transfer cover to us

You can apply to transfer cover from another super fund or individual insurance policy to us. The Insurer must approve your application.

Your new cover will start on the later of:

- the date the Insurer approves the application to transfer cover, **and**
- the date the old cover is cancelled.

How much cover you can transfer to us

In total, you can transfer:

- up to $1 million of death-only cover, TPD-only cover, or death and TPD cover
- the smaller amount out of $10,000 per month or 85% of your 'income' for Income Protection cover.

Check if you're eligible to transfer your cover

When you can't transfer your cover:

- You've had an application for insurance cover declined before by us
- You've received or are eligible to get a benefit for total and permanent disability or income protection from any superannuation fund or insurer
- You've been diagnosed with a sickness that reduces your life expectancy to less than 24 months
- You're not 'at work' or can't do all the duties of your usual job because of a sickness or injury on the date you transfer your cover.

What happens when you transfer your cover

If the Insurer approves your transfer of cover:

- It becomes subject to the terms and conditions of our Insurer's policies.
- You must cancel your old cover from the date the Insurer approves your application to move it.
- Any special terms, loadings, restrictions or exclusions from your old cover move to your new cover.
- We add any death and TPD cover you transfer to any you already have with us. Your total cover can't go above maximum limits.
- Your total death and TPD cover will become Tailored Death and TPD cover on a 'fixed cover' basis.
- We'll add any income protection cover you transfer to any you already have with us. Your total cover can't go above 85% of your 'pre-disability income'. The maximum benefit limit is $30,000 per month.
- Your total Income Protection cover will become Tailored Income Protection cover.
- The 'waiting period' and 'benefit period' will be the same for your new Income Protection cover as it was for your old cover. If that's not possible, we'll pick the next longest 'waiting period' and next shortest 'benefit period'.

Before you transfer cover

- Think about which cover is best for you
- Check the cost of cover
- Compare the features and benefits of each cover before you cancel your old cover
- If you're not sure, talk to a financial adviser.

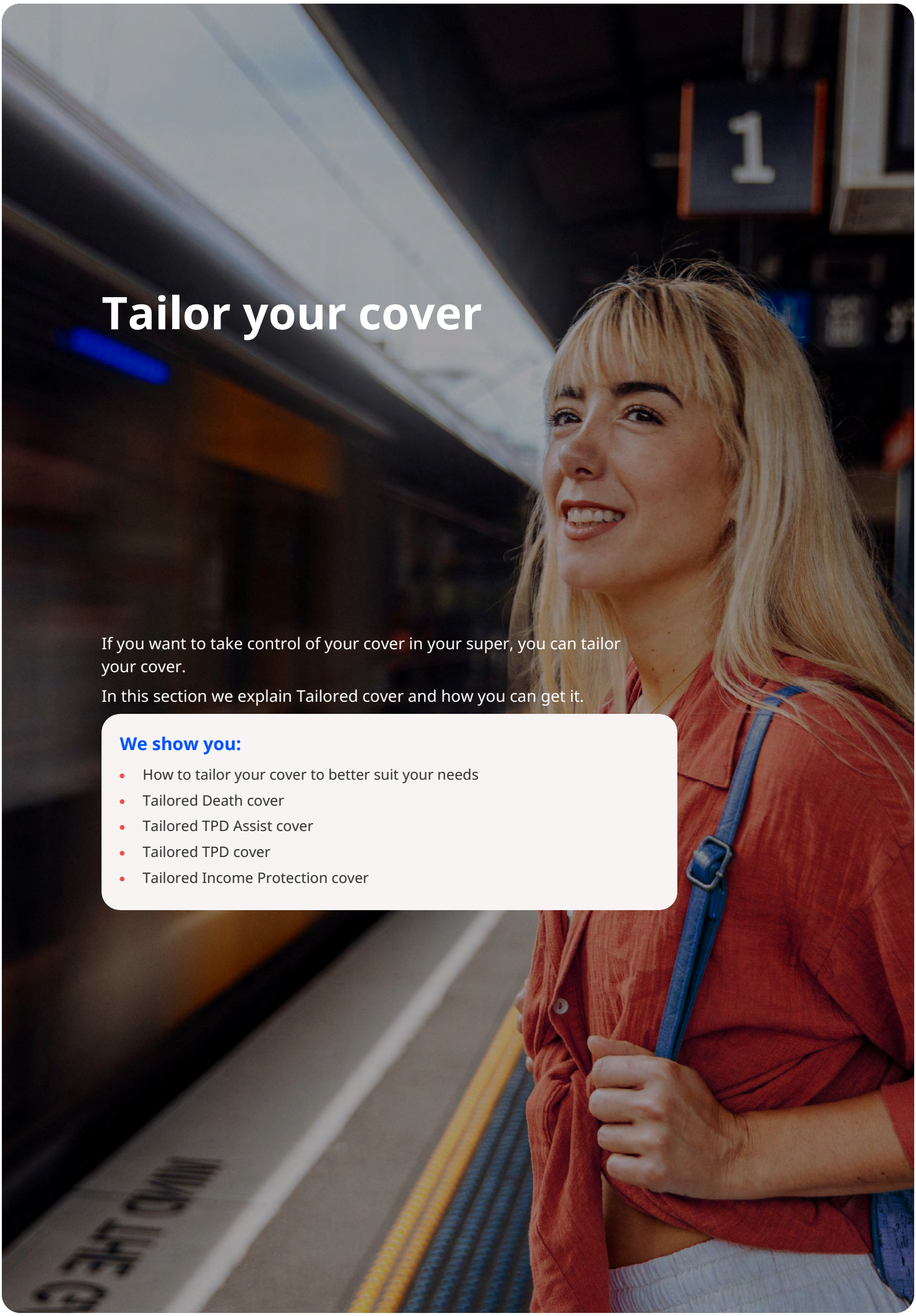
How to apply to transfer your cover

You must send us these documents when you apply to transfer your cover:

- If your cover was in a superannuation fund: your most recent annual statement (issued within the last 12 months) or a recent statement letter or email from the trustee issued within 30 days of your application.
- If your cover was an individual retail policy: your most recent renewal notice (issued within the last 12 months) or a recent statement letter or email from the insurer issued within 30 days of your application.

To apply to transfer your existing cover:

- Complete and send us the Transfer of Insurance Cover form at **art.com.au/insurance-forms**



Tailor your cover

If you want to take control of your cover in your super, you can tailor your cover.

In this section we explain Tailored cover and how you can get it.

We show you:

- How to tailor your cover to better suit your needs
- Tailored Death cover
- Tailored TPD Assist cover
- Tailored TPD cover
- Tailored Income Protection cover

Tailored cover

What you get with Tailored cover

Tailored cover means you can adapt your cover to better suit your needs. You get more options and control of your cover with Tailored cover than with Standard cover or White Collar cover.

- You can choose the amount of cover that works for you
- With Tailored Income Protection, you can choose your ‘waiting period’ and 'benefit period'
- Your occupational category based on your job will affect your premiums
- When you apply for Tailored cover, the Insurer assesses all the information you give them in a process called underwriting

You can apply for these types of Tailored cover, up to maximum amounts:

- Tailored Death cover
- Tailored TPD Assist or Tailored TPD cover
- Tailored Income Protection cover

Important: You can hold either Standard cover or Tailored cover, not both. If the Insurer approves your application for Tailored cover before your Standard cover starts, you’re not eligible for Standard cover.

Underwriting and special acceptance offers

When you apply for cover, the Insurer conducts a process called underwriting to decide whether to cover you, on what terms, and at what cost. The Insurer may get you to complete a health assessment and ask questions about your:

- medical and family history
- work situation
- hobbies.

If the Insurer agrees to cover you, they might put special conditions on your cover. If there are conditions, you’ll get a special acceptance offer. The offer may have exclusions that mean you won’t be covered for a specific condition or pastime. You must accept the special acceptance offer within 30 days. If you don't, and you want Tailored cover in the future, you’ll need to apply again and be assessed by the Insurer.

Important: The Insurer decides whether to cover you depending on your answers to their questions. You have a legal duty to take reasonable care not to make a misrepresentation when you answer. Please read the full explanation of your legal duty, and the impact on your insurance if you don't meet it, on our insurance forms and **art.com.au/duty**

Your occupation affects your premiums

Your occupational category determines the premium rates that apply to you. When you apply for Tailored cover, the Insurer gives you an occupational category based on your job. If you have cover and change jobs, you can ask to change your occupational category.

If you have cover and apply to change it, the Insurer will check your occupational category. They'll change it for you if it's different to the one they gave you when you got your cover. But the Insurer can only change it if it is better for you, such as Light Blue to White, not the other way around.

These are the occupational categories that apply to Tailored cover.

Occupational category	Description
Professional	White collar professionals who aren't performing manual duties (such as a doctor, lawyer, accountant). Usually have a tertiary qualification or are registered with a professional body and must be using these qualifications in their occupation.
White	Clerical, administration and managerial occupations involving office duties only and who do less than 10% light manual duties (such as administrator, bookkeeper, computer operator).
Light Blue	Certain light-manual skilled workers (such as photocopy/TV repairers, purchasing officer, travelling sales representatives, claims/loss assessor, business owners in non-hazardous industries involved in light manual work such as a coffee shop owner, and supervisors of Medium Blue workers).
Medium Blue	Qualified tradespeople involved in non-hazardous industries doing light manual work (such as qualified cabinetmakers, carpenters, plumbers, and mechanics).
Heavy Blue	Heavy manual workers, unskilled or performing higher risk occupations (such as interstate bus driver, armoured vehicle driver, warehouse worker, groundsman, carpet layer, house removalist).
Hazardous	Hazardous occupations including airline crew and pilots, fire fighters, professional sportspeople, police, underground workers, miners, those working at heights above 10 metres, abalone diver, asbestos worker, bouncer.

How to update your occupational category

- Contact us on **13 11 84**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Tailored Death cover

You need to apply to get this cover. You might want to apply for Tailored Death cover if:

- you're not eligible for Standard cover
- you want to tailor your cover to better suit your needs.

Compare Standard Death cover and Tailored Death cover

Key facts	Standard Death cover you get automatically	Tailored Death cover
Do you need to apply?	You get cover when you meet the requirements for Standard cover to start automatically. But you can opt in early	You can apply any time
Terminal illness benefit	✓	✓
Do you need to supply medical evidence or complete a health assessment?	Where Standard cover starts automatically or you opt in early	✓
Age cover can start	From age **25** You must be age 25 and meet all requirements for Standard cover to start automatically but you can opt in early from age 15	From age **15**
Age cover stops	Age **70**	Age **70**
Maximum amount of cover	Changes with your age	**Death:** Unlimited **Terminal illness**: $5 million
Extra cover options and occupational category	White Collar cover Top Up cover	Review your occupational category - this may mean a lower premium
Can you choose the basis of your cover?		✓ 'Fixed cover' or 'fixed premium.' If you don't choose, you get 'fixed cover'
'Limited cover' applies	✓ Please see page 31	

Tailored TPD Assist cover and Tailored TPD cover

You need to apply to get this cover. You might want to apply for Tailored TPD Assist cover or Tailored TPD cover if:

- you're not eligible for Standard cover
- you want to tailor your cover to better suit your needs.

Important: You can hold either Tailored TPD Assist cover or Tailored TPD cover, not both.

Compare Standard TPD Assist cover, Tailored TPD Assist cover and Tailored TPD cover

Key facts	Standard TPD Assist cover you get automatically	Tailored TPD Assist cover	Tailored TPD cover
Do you need to apply?	You get cover when you meet the requirements for Standard cover to start automatically or you can opt in early	✓	✓
Do you need to supply medical evidence or complete a health assessment?	Where Standard cover starts automatically or you opt in early	✓	✓
Age cover can start	From age **25** You must be age 25 and meet all requirements for Standard cover to start automatically but you can opt in early from age 15	From age **15**	From age **15**
Age cover stops	Age **67**	Age **67**	Age **67**
Maximum amount of cover	Changes with your age	$3 million	$3 million
Extra cover options and occupational category	• White Collar cover • Top Up cover	• Review your occupational category - this may mean a lower premium	• Review your occupational category - this may mean a lower premium
Can you choose the basis of your cover?		✓ 'Fixed cover' or 'fixed premium'. If you don't choose, you get 'fixed cover'	✓ 'Fixed cover' or 'fixed premium'. If you don't choose, you get 'fixed cover'
Does cover reduce with age?	✓ Your amount of cover always depends on your age	✓ If you have 'fixed cover', it reduces from age 61 annually by 10% of your insured benefit on the day before you turn 61 until your 67th birthday when cover stops	✓ If you have 'fixed cover', it reduces from age 61 annually by 10% of your insured benefit on the day before you turn 61 until your 67th birthday when cover stops
How you can get a benefit if it's approved	Up to 4 support payments In some cases, a lump sum. Please see page 12	Up to 4 support payments In some cases, a lump sum. Please see page 12	A lump sum benefit

Key facts	Standard TPD Assist cover you get automatically	Tailored TPD Assist cover	Tailored TPD cover
Do we assess you for every support payment?	✓ For each support payment	✓ For each support payment	–
Do you get 'occupational rehabilitation' support with your benefit?	✓	✓	–
'Limited cover' applies	✓ Please see page 31	–	–

Tailored TPD Assist cover and Tailored TPD cover reduces with age

If you have 'fixed cover' Tailored TPD Assist or Tailored TPD cover, we take your insured benefit on the day before you turn 61 and reduce it by 10% each year. We start from your 61st birthday until you turn 67 and cover stops.

This table shows an example based on $200,000 of fixed TPD cover. The cover will reduce as follows:

Your Age	TPD[1] Assist/TPD[1] cover ($)
60	200,000
61	180,000
62	160,000
63	140,000
64	120,000
65	100,000
66	80,000
67	nil

1 TPD means Total & Permanent Disability

If your cover started after age 60, your cover will reduce at a rate greater than 10% per annum. This will be consistent with any reduction had your cover started before age 60.

Fixed cover or fixed premium cover for Tailored Death, TPD Assist or TPD cover

'Fixed cover' is a type of Tailored cover where the amount of your cover stays the same, but your weekly premium generally increases as you get older.

'Fixed premium' is a type of Tailored cover where the weekly premium stays the same, but the amount of your cover generally decreases as you get older.

Our Insurer may, from time to time, change premium rates for all covers on a consistent basis. If this happens, your premiums may increase or decrease.

If you don't choose which type of cover, you'll get 'fixed cover'. You can change between 'fixed cover' and, 'fixed premium' at any time.

How to change your Death, TPD Assist or TPD cover

- Complete and send us the Insurance Variation form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Tailored Income Protection cover

You need to apply to get this cover. You might want to apply for Tailored Income Protection cover if:

- you're not eligible for Opt-In Income Protection cover
- you want to tailor your cover by applying for more cover or by changing your 'benefit period' or 'waiting period'.

Compare Opt-In Income Protection cover and Tailored Income Protection cover

Key facts	Opt-In Income Protection cover	Tailored Income Protection cover
Do you need to apply?	If you have Standard Death and TPD Assist or White Collar cover, you can opt in within 120 of joining us (or if you joined the Fund before turning 15, within 120 days of when we receive your first SG contribution after you turn 15)	
Do you need to supply medical evidence or complete a health assessment?		
Age cover can start	From age **15** But it won't start until your Standard cover starts	From age **15**
Age cover stops	Age **65**	Age **65**
'Benefit period'	2 years	Choice of: 2 years 5 years to age 65
'Waiting period'	90 days	Choice of: 30 days 60 days 90 days 180 days
Maximum amount of cover	Based on 85% of your monthly 'income' up to $5,000 per month	You can apply for up to 85% of your 'income'
Maximum benefit we'll pay per month	$5,000 ($7,500 if you have White Collar cover)	$30,000
Extra cover options and occupational category options	White Collar cover	Review your occupational category - this may mean a lower premium
Are you eligible for cover if you're an 'unemployed person'?	You must be employed and working at least 15 hours per week	You must be employed and working at least 15 hours per week
Are you eligible for cover if you're a casual employee?		You're only eligible for a 2-year 'benefit period'
Are you eligible for cover if you're an employee on a contract of 6 months or more?		You're only eligible for a 2-year 'benefit period'
Are you eligible for cover if you're a 'self-employed person'?		
Are you eligible for cover if you're working in Australia on a valid work visa?		Your 'benefit period' will stop when you're no longer legally allowed to work in Australia
Is your amount of cover indexed?		

Key facts	Opt-In Income Protection cover	Tailored Income Protection cover
Are benefit payments indexed?	—	✓
Do we waive IP premiums while you're on a claim?	✓	✓
Do you get 'occupational rehabilitation' support with your benefit?	✓ If it's appropriate for you	✓ If it's appropriate for you
Does 'limited cover' apply?	✓ Other restrictions may also apply Please see page 31	—

Waiting period and benefit period

The 'waiting period' is how long you need to wait before you're eligible to get a benefit. It starts from the date a doctor certifies that you can't work because of your sickness or injury and you meet the definition of 'totally disabled'.

You must be 'totally disabled' for at least 7 out of the first 10 days of the 'waiting period' and continue to be 'totally disabled' or 'partially disabled' for the rest of it. You may return to work without having to start the 'waiting period' again for the rest of it. You may return to work without having to start the 'waiting period' again for:

- up to 5 days for a 30-day 'waiting period' **or**
- up to 10 days for a 'waiting period' of 60 days or more

The Insurer will add any days you go back to work to your original 'waiting period'. But if you return for more than the allowed number of days, your 'waiting period' will start again.

Benefit payments can start when the 'waiting period' ends. They're paid monthly in arrears. You won't get a benefit during the 'waiting period'.

The 'benefit period' is the maximum amount of time that we'll pay a benefit for any one claim. Your payments will stop when your 'benefit period' ends, even if your disability continues.

We index the amount of your Tailored Income Protection cover

The amount of your Tailored Income Protection cover automatically goes up by the amount that wages went up over the past year. We do this on 1 July each year using the annual trend adjusted rise in Average Weekly Ordinary Time Earnings (AWOTE) at the previous November. We limit any increase to a maximum of 5%. For information on AWOTE, please visit **ato.gov.au**

You can choose not to index your Tailored Income Protection cover amount each year by letting us know by 1 July. You can ask for indexation again if you opt out. If you choose to get annual indexation again, 'limited cover' will apply to the increased amount of cover. Please see page 31.

We also index the benefit for Tailored Income Protection cover

If you have Tailored Income Protection cover and are on a claim for longer than 12 months in a row, we increase your benefit. We do it every 12 months. The amount is whichever is less out of the Consumer Price Index (CPI) increase or 5%.

How to change Tailored Income Protection cover indexation

- Complete and send us the Insurance Variation form at **art.com.au/insurance-forms**

When Tailored cover starts

How you get cover	Cover start date	You should know
Apply for Tailored cover	Either: • the date the Insurer approves your application, where the Insurer hasn't made the approval subject to any loadings or benefit exclusions, **or** • the date you accept a special acceptance offer, which must be within 30 days of the offer being made	Your cover will only start if you have enough money in your Accumulation account to pay insurance premiums. If you don't have enough money in your account, we'll let you know

How to apply for Tailored cover

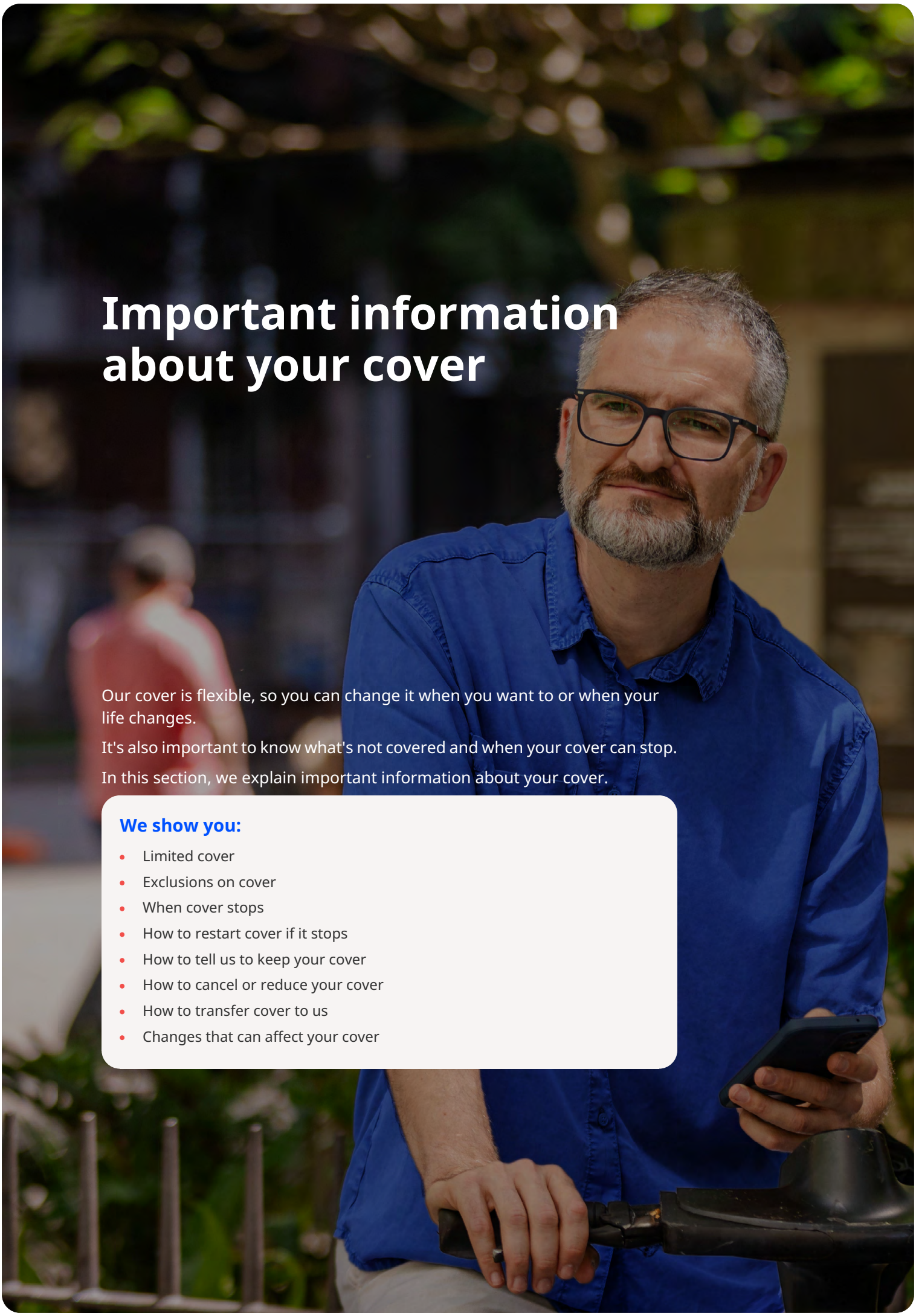
You can apply for Tailored cover at any time:

- Complete and send us the Tailored Insurance form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

How to change the amount of your Tailored cover

You can apply to change your cover at any time. Maximum amounts apply to cover.

- Complete and send us the Tailored Insurance form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.



Important information about your cover

Our cover is flexible, so you can change it when you want to or when your life changes.

It's also important to know what's not covered and when your cover can stop.

In this section, we explain important information about your cover.

We show you:

- Limited cover
- Exclusions on cover
- When cover stops
- How to restart cover if it stops
- How to tell us to keep your cover
- How to cancel or reduce your cover
- How to transfer cover to us
- Changes that can affect your cover

Important information about your cover

Important: If you have more than one Super Savings Accumulation account with us, you can only have insurance cover in one. If you have cover in more than one Super Savings Accumulation account with us, we'll cancel the duplicate cover and refund premiums you paid for it to your super account. You're only eligible to claim an insurance benefit under one Super Savings Accumulation account.

When you won't get a benefit on your cover

If you make a claim, these are the key reasons we won't pay a benefit:

- 'Limited cover' applies
- Exclusions
- You don't satisfy the definition for the claim you're making
- You're ineligible for cover

Limited cover

'Limited cover' generally means you can only claim on your cover for a sickness or injury you got after your cover started, restarted or increased. We define 'limited cover' on page 53.

When 'limited cover' applies to cover

When your cover is 'limited cover'	How long 'limited cover' will last
When you get Standard cover automatically or get Standard cover early	Cover starts as 'limited cover' and lasts until: • You've been 'at work' for 30 days in a row from the date your cover starts • If you don't meet the 30-day in a row 'at work' rule from the date cover starts, 'limited cover' lasts for 12 months from the date your cover starts and continues until you've been 'at work' for 30 days in a row after the end of the 12-month period
When you: • **add Opt-In Income Protection cover to your Standard cover, or** • **replace Opt-In Income Protection cover with White Collar Income Protection cover within 120 days of joining us[1]**	Opt-In Income Protection cover starts as 'limited cover'. 'Limited cover' lasts for 12 months from the date your cover starts and continues until you've been 'at work' for 30 days in a row after the end of the 12 months
When you increase your Standard Death and TPD Assist cover with White Collar cover within 120 days of joining us[1]	Any increase in cover is 'limited cover' for 12 months from the date your cover starts and continues until you've been 'at work' for 30 days in a row after the end of the 12 months
When you ask us to restart Death, TPD Assist or TPD cover within 60 days of it stopping due to inactivity	Cover is 'limited cover' until you've been 'at work' for 30 days in a row from the date your cover restarts
If your Death, TPD Assist or TPD cover restarts automatically	Cover is 'limited cover' until you've been 'at work' for 30 days in a row from the date your cover restarts
When you left your employer because you were sick or injured and transfer Death only, TPD only, or Death and TPD cover to us from a Super Savings – Business Accumulation account or Super Savings – Corporate Accumulation account	Cover is 'limited cover' until you've been 'at work' for 30 days in a row from the date you transfer
When you restart indexing your Tailored Income Protection cover after you opted out of indexation	Any increase in cover is 'limited cover' for 12 months from the date the increase in cover starts, and continues as 'limited cover' until you've been 'at work' for 30 days in a row after the end of the 12-month period

1 Or, if you joined the Fund before turning 15, within 120 days of when we receive your first SG contribution after you turn 15.

Examples of 'limited cover'

These case studies help explain how ‘limited cover’ may apply. They’re just an illustration and the members we feature aren’t real. They assume that all terms and conditions have been met. If we use figures, we sometimes round them up to help you understand the example more clearly.

Jarrah's story

Jarrah joins as an ART member and doesn’t say no to cover on joining.

Jarrah:

- is 29 years old
- has an account balance of $7,300
- is getting SG contributions made by their employer
- gets Standard cover automatically
- meets the 30-day in a row ‘at work’ rule.

‘Limited cover’ applies to Jarrah’s Standard cover until they’ve been 'at work’ for 30 days in a row from the date their cover starts. Because Jarrah is ‘at work’ for 30-consecutive days from when their cover starts, ‘limited cover’ no longer applies after 30 days.

This example is illustrative only.

Cameron’s story

Cameron is an ART member and wants Standard cover even though they don’t meet the requirements for it to start automatically. When Cameron opts in to Standard cover early, they:

- are 24 years old
- have an account balance of $6,100
- don’t meet the 30-day in a row ‘at work’ rule.

‘Limited cover’ applies to Cameron’s Standard cover for at least 12 months because Cameron doesn't meet the 30-day in a row ‘at work’ rule when Standard cover starts. It continues until Cameron meets the 30-day in a row ‘at work’ rule from the date the 12 months ends.

This example is illustrative only.

Fiona’s story

Fiona is an ART member and has Tailored Income Protection cover after applying and the Insurer accepting it on 1 March.

Fiona’s cover on 1 March was based on an ‘income’ of $60,000 per annum:

- $60,000 x 85% = $51,000 per annum = $4,250 per month

The indexation rate for 1 July is 4.5%.

Fiona’s cover on 1 July (date of indexation):

- $51,000 per annum increased by 4.5% = $53,295 per annum = $4,441 per month

If Fiona had previously opted out of indexation and then chose to opt back in, indexation will restart from 1 July. The increased amount of $2,295 per annum will be subject to ‘limited cover’ for 12 months and continues until Fiona is ‘at work’ for 30 days in a row after the 12-month period.

This example is illustrative only.

Exclusions

Type of cover	Exclusions – when we won't pay a benefit
All (Other than Opt-In Income Protection cover and Tailored Income Protection cover)	We won't pay a benefit for the following: • If the event that results in the claim results directly or indirectly, fully or partly, from you being deployed to a hostile environment as part of active military service where you participated in active service after your cover started • Any exclusions the Insurer put on your cover when you applied to get or increase cover • For cover you transfer to us from another super fund or insurer or from a Super Savings – Corporate account or Super Savings – Business Accumulation account to a Super Savings Accumulation account, any restrictions or exclusions on your previous cover will continue • If the event that results in the claim results directly or indirectly, fully or partly, from your suicide, attempted suicide or self-inflicted act within 12 months of the date your cover starts with us • Other suicide exclusions apply as set out below.
Increases in cover	In addition to the exclusions listed above for All, we won't pay a benefit for the increase in cover if the event that results in the claim results directly or indirectly, fully or partly, from: • Your suicide, attempted suicide or intentional self-inflicted act whether sane or insane within 12 months of the date your increased cover starts. The exclusion doesn't apply where you changed from Standard or White Collar cover to Tailored cover of the same amount.
Standard Death and TPD Assist cover **White Collar Death and TPD Assist cover**	In addition to the exclusions listed above for All, we won't pay a benefit if the event that results in the claim results directly or indirectly, fully or partly, from: • Your suicide, attempted suicide or intentional self-inflicted act whether sane or insane within 12 months of the date your cover started. If you restart Death or TPD Assist cover, the exclusion only applies if it applied before the cover stopped. In that case, it will continue to apply for as long as it would have if your cover hadn't stopped.
Tailored TPD Assist cover **Tailored TPD cover** **Tailored Death cover**	In addition to the exclusions listed above for All, we won't pay a benefit, if the event resulting in the claim results directly or indirectly, fully or partly, from: • Your suicide, attempted suicide or intentional self-inflicted act while sane or insane within 12 months of the date your cover either started or increased. The exclusion doesn't apply where you changed from Standard cover or White Collar cover to Tailored cover of the same amount.
Opt-In Income Protection cover **Tailored Income Protection cover**	We won't pay a benefit if the event resulting in the claim results directly or indirectly, fully or partly, from any of the following: • Your suicide, attempted suicide or intentional self-inflicted act, whether sane or insane • An uncomplicated pregnancy, childbirth or miscarriage • A criminal act that you committed • You being deployed to a hostile environment as part of active military service or your participation in active military service • Any exclusions the Insurer put on your cover when you applied to get cover or increase cover • For cover you transfer to us from another super fund or insurer, or from a Super Savings – Corporate account or a Super Savings – Business Accumulation account to a Super Savings Accumulation Account, any restrictions or exclusions that applied to your previous cover will continue.

When cover stops

Type of cover	When cover stops
All	Cover stops on the earliest date of any of the following: • Our policy with the Insurer ends • You die • You stop being a Super Savings Accumulation account member • We get your request to cancel your cover • We can't complete your membership, so we cancel your cover and return your super contributions or transfer them to another super fund • You withdraw all money from your account with us • The premium is due and there's not enough money in your account to pay it, and it stays overdue for 4 months, or less if we've already told you your cover's going to lapse • We don't get an 'eligible contribution' for you for 12 months in a row, or more, and you haven't told us in writing to keep your cover.
Death cover	Cover stops on the earliest date of any of the following: • You turn 70 • The date the Insurer agrees to pay you a terminal illness benefit, except if your Death cover is higher than the terminal illness benefit, which means the balance of your Death cover will continue • The date your full TPD Assist or TPD benefit is payable, except if your Death cover is higher than your TPD Assist or TPD cover, which means the balance of your Death cover will continue.
TPD Assist cover **TPD cover**	Cover stops on the earliest date of any of the following: • You turn 67 • The date your full TPD Assist or TPD benefit is payable • The date the Insurer agrees to pay you a death benefit (including a terminal illness benefit) • The date the Insurer agrees to pay you a terminal illness benefit, except if your Death cover is higher than the terminal illness benefit, which means the balance of your Death cover and any TPD Assist cover or TPD cover will continue.
Income Protection cover	Cover stops on the earliest date of any of the following: • You turn 65 • 24 months after you go on any 'unpaid leave' that your employer approves and you haven't returned to work (unless we agree to another arrangement with you).

How to restart Death, TPD Assist or TPD cover if it stops

Why your cover stopped	How to restart it	When it restarts
We didn't get an 'eligible contribution' for you for 12 months and you didn't tell us to keep your cover	**Ask for it to restart**: • Ask us in writing to restart Death, TPD Assist or TPD cover within 60 days of it stopping. Visit **art.com.au/restart-insurance**	• The type and level of Death, TPD Assist or TPD cover you had, including any exclusions, loadings, or special terms, restarts the date we get your request • 'Limited cover' will apply. Please see page 31
• **You've got no money left in your super account or not enough to pay premiums and premiums remain in arrears for 4 months** • **We didn't get an 'eligible contribution' for you for 12 months and you didn't tell us to keep your cover**	**It will restart automatically as Standard Death and TPD Assist cover:** • when we get an SG contribution for you, **and** • you've reached age 25, **and** • your account balance has reached $6,000	• Standard Death and TPD Assist cover restarts on the date we get the SG contribution for you • 'Limited cover' will apply. Please see page 31

How to tell us to keep your cover

You can tell us if you want your cover to continue even if we're not getting contributions to your super account for you. You must tell us before your cover stops. You must have enough money in your super account to pay insurance premiums if you want to keep your cover.

Tell us to keep your cover:

- Elect to keep your cover at **art.com.au/keep-my-insurance**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

What happens if your Income Protection cover stops

If you have Opt-In, White Collar or Tailored Income Protection cover and it stops for any reason, it won't restart. If you want Income Protection cover in the future, you can apply for Tailored cover at any time. Just complete and send us the Tailored Insurance form at **art.com.au/insurance-forms**

The insurer will assess your application and you may need to provide medical evidence.

How to cancel or reduce your cover and what happens next

Cancel, reduce or change your cover at any time.

If you cancel your cover, it will stop and we'll stop deducting premiums from the date we get your request. You won't be able to make a claim with us for an event that happens after we cancel your cover.

If you reduce or cancel some of your cover, it will take effect from the date we get your request. We'll continue to deduct premiums from your super account each month for any cover you keep. If you want to increase your cover again, you need to apply and supply medical evidence.

Cancel, reduce or change any or all your insurance:

- Complete and send us the Insurance Variation form at **art.com.au/insurance-forms**
- If you're eligible, you're able to manage this in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

Changes that can affect your cover

You have a birthday

We recalculate your premium, along with any change in your cover amount, on or around your birthday each year. We'll write to let you know about any changes.

You change jobs, income level or stop work

When you leave your employer, any existing Death, TPD and Income Protection cover you have will continue. We'll continue to deduct your premiums from your super account.

You should tell us if:

- you change occupation
- your 'income' changes
- you stop employment
- you change employer.

Depending on the changes, your premiums may change. Your insurance needs may also change.

You take leave

If your employer approves your leave or 'unpaid leave', your cover will continue while you're on leave except for when it would stop anyway. But you do need to be aware of a few additional restrictions on your cover.

Your cover:

- We'll continue to deduct premiums from your super account while you're on leave. You're responsible for making sure there's enough money in your account while you're on leave to pay your premiums.
- Your Income Protection cover will stop after 24 months of 'unpaid leave'.

If you make a claim:

- If you make a claim on your TPD Assist or TPD cover while you're on leave, the TPD definition that will generally apply will be the one that applied while you were working. But it also depends on how long you're on leave.
- If you make a claim on your Income Protection cover, your benefit will depend on your 'income' immediately before you went on leave that the Insurer accepted.

You go overseas

If you travel or work overseas, your cover will continue except for when it would stop anyway. But you do need to be aware of a few additional restrictions on your cover.

Your cover:

- We continue to deduct premiums from your super account while you're overseas. You're responsible for making sure there's enough money in your account while you're overseas to pay your premiums.

If you make a claim:

- If you make a claim while you're based overseas, we may require you to return to Australia, at your expense, and/or provide medical evidence to the Insurer's satisfaction, so the Insurer can assess any claim you make under your Income Protection cover, TPD Assist or TPD cover, or for a terminal illness benefit. If you don't do so, the Insurer may refuse to pay or reduce the amount payable for the claim.
- If you make a claim on any Income Protection cover you have, your employment status at your 'date of disablement' will apply.
- If you make a claim on your TPD Assist or TPD cover while you're on leave, the TPD definition that will generally apply will be the one that applied while you were working.
- Income Protection benefit payments may stop if you're living overseas and get 12 months of benefit payments.

You're employed on a work visa

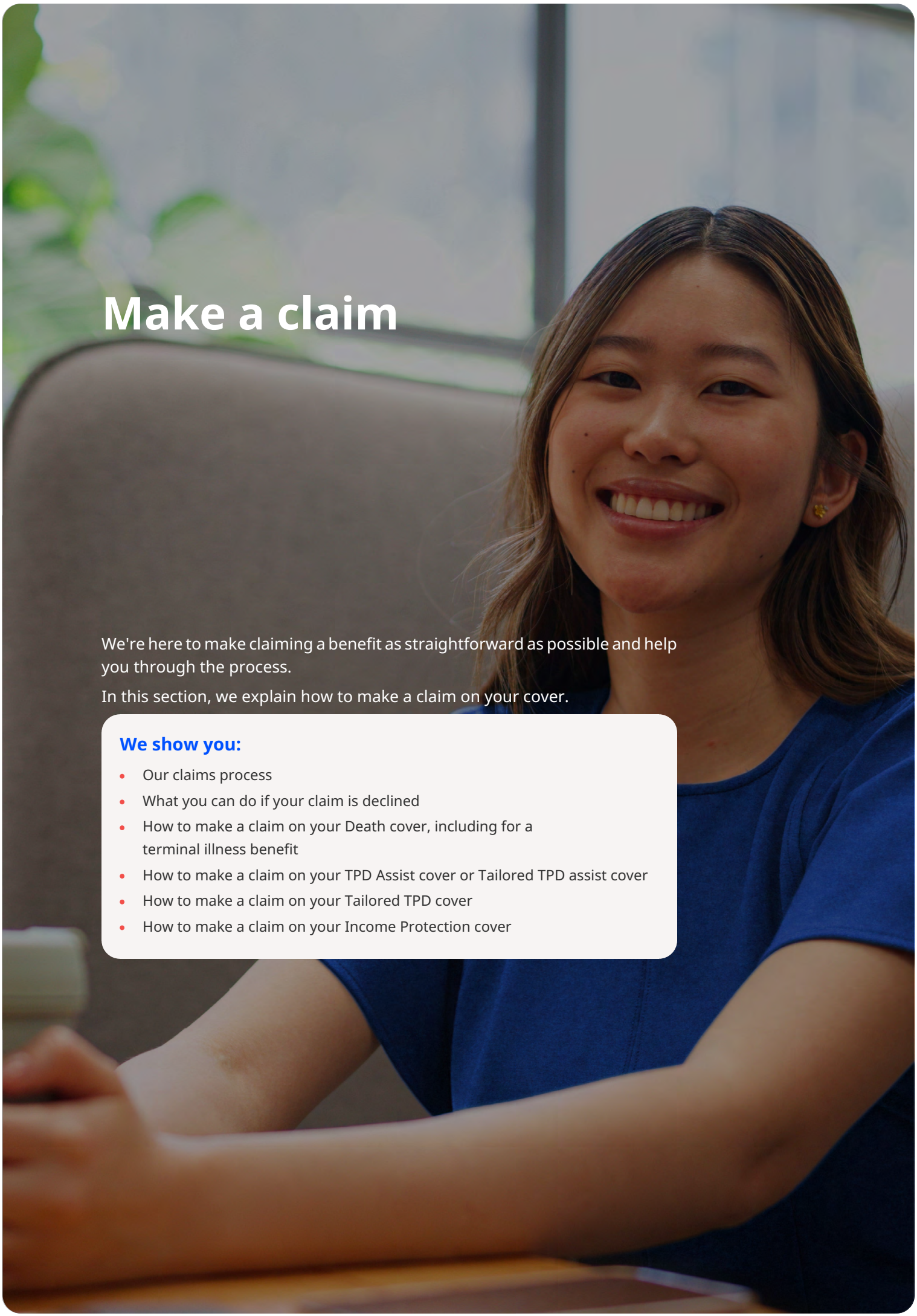
If you're employed on a valid work visa, you're eligible for Standard cover and may also apply for Tailored Income Protection cover and Tailored Death, TPD Assist or TPD cover.

Your cover:

- Your existing cover continues when your visa expires or when you permanently leave Australia, unless your cover ends for another reason. We'll keep deducting premiums from your account until the cover stops or is cancelled. You can contact us to cancel your cover.

If you make a claim:

- If you make a claim on any Income Protection cover you have, any benefit the Insurer approves will be limited to only as long as you can legally work in Australia under the terms of the work visa.



Make a claim

We're here to make claiming a benefit as straightforward as possible and help you through the process.

In this section, we explain how to make a claim on your cover.

We show you:

- Our claims process
- What you can do if your claim is declined
- How to make a claim on your Death cover, including for a terminal illness benefit
- How to make a claim on your TPD Assist cover or Tailored TPD assist cover
- How to make a claim on your Tailored TPD cover
- How to make a claim on your Income Protection cover

Make a claim

We understand that making an insurance claim can be a difficult time. We're here to make claiming a benefit as straightforward as possible.

Our claims process

Are you a First Nations person or need extra help?

Please let us know if you're an Aboriginal or Torres Strait Islander person or would like any extra help so we can better support you through the claims process. We offer language assistance and have different ways you can prove your identity if you don't have identification documents. We're here to help you through this process.

There are 5 stages to making a claim with us.



1. Start your claim online or contact us

- We're here to help. Start a claim in a way that suits you:
  - Visit **art.com.au/claim**
  - Contact us on **13 11 84**
  - If you're eligible, you're able to start a claim in **Member Online**, just go to Your account, select Insurance, and follow the prompts. Visit **Member Online** for more information.

2. Complete and send us forms and documents

- The forms you need to complete and documents you need to provide depend on the circumstances of your claim.

3. Assessing your claim

- We send your claim to the Insurer to assess. The Insurer assesses your claim against the insurance policy.

4. We tell you the outcome of your claim

- Once the Insurer makes a decision about the claim, they tell us, and we review it.
- If the Insurer approves your claim, we let you know you'll get a benefit.
- If the Insurer doesn't approve your claim, and we don't agree, we send the claim back to the Insurer to reconsider. You may need to provide more information to support your claim.
- If the Insurer doesn't approve your claim, and we agree, we'll let you know why. If you don't agree with the decision, you can make a complaint.

5. Payment

- Generally, the Insurer will pay a benefit they approve for your Death, TPD Assist, TPD or Terminal Illness claim into your super account. We invest it in our Cash investment option. For a payment of TPD Assist, TPD cover, or Terminal Illness benefit we'll contact you for payment instructions. If we don't get payment instructions from you within 28 days, we invest the payment according to your current investment strategy. Benefits the Insurer approves for an Income Protection cover claim go directly to you as monthly payments for up to 75% of your 'pre-disability income', with any additional benefits paid to your super account with us or another fund. Depending on the type of claim, the Insurer will review each of your ongoing benefit payments.

Your Income Protection benefit will usually be taxable income and attract PAYG tax (the same as salary and wages). Tax gets taken out of the benefit before it's paid. You may want to seek taxation advice from a qualified tax agent. For more information, please visit **ato.gov.au**

If your claim is declined

If the Insurer declines your claim, we will complete an independent review of the Insurer's decision. If we agree the Insurer's decision is fair and reasonable and you disagree with this, you may lodge a complaint at no additional cost to you. More information about our complaints process can be found here **art.com.au/complaint**

Contact us

Here's how to contact us to discuss your complaint.

Phone:	**13 11 84**
Mail:	Australian Retirement Trust The Complaints Manager GPO Box 2924 Brisbane Qld 4001
Email:	**art.com.au/contact-us/email-us**
In person:	Visit **art.com.au/contact-us** for locations

Contact AFCA

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

Phone:	**1800 931 678** (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne Vic 3001
Web:	**www.afca.org.au**
Email:	**info@afca.org.au**

Make a claim on your Death cover

When you die, Death cover pays a one-off lump sum benefit. Or if you have a 'terminal illness', you may be able to claim a terminal illness benefit on your Death cover.

The benefit on Death cover

The Insurer assesses a death benefit claim based on the cover you had on the date you died. The insurance benefit matches the amount of Death cover you had at the date of your death. We add any approved insurance benefit to your super account and invest it in our Cash investment option. So, the total death benefit is the sum of your super balance and the insurance benefit on your Death cover.

For more information on making a death benefit claim, or to start a claim, please see **art.com.au/claim**

Make a terminal illness claim

You must meet the 'terminally ill' definition. The Insurer will assess your claim against the insurance policy. The benefit matches the amount of Death cover you had at the date of the latest 'written certification' by a doctor that you're 'terminally ill'. We add any approved benefit to your super account and invest it in our Cash investment option. So, the total terminal illness benefit is the sum of your super balance and the insurance benefit on your Death cover.

The maximum amount we pay for a terminal illness benefit is $5 million. You can get the money as one or more lump sum payments.

For more information on making a terminal illness claim, or to start a claim, please see **art.com.au/claim**

How a terminal illness claim affects your cover

When you get a terminal illness benefit, your Death cover and/or TPD cover will:

- stop if your benefit is equal to or more than your cover
- reduce by the amount of the benefit if the benefit was less than the amount of cover, unless your cover stops for another reason.

When you make a terminal illness claim it can also affect your cover like this:

If this happens	Then this happens
Cover you hold stops because you get a terminal illness benefit	You'll get a refund on any premiums you paid for that cover from the date of the last 'written certification' by a doctor that you're 'terminally ill'
You withdraw the total balance of your super account	Your cover will stop and you can't claim for any future events
You also claim on your TPD cover around the same time for the same sickness or injury, and the Insurer approves both claims	You'll only get the larger of the 2 benefits, not both. Your cover will stop and you can't claim for any future events
You continue to hold cover	You must leave enough money in your super account to cover administration fees and premiums, or the cover will stop

Make a claim on your TPD Assist or Tailored TPD Assist cover

You must meet the relevant definition of 'total & permanent disability assist' while you hold TPD Assist or Tailored TPD Assist cover on your 'date of disablement'.

You can only claim one TPD Assist benefit at a time. If you also have Income Protection cover, you may be able to claim on this cover as well. It's assessed separately.

The benefit on TPD Assist or Tailored TPD Assist cover

The Insurer assesses your claim against the insurance policy. The maximum benefit payable is the amount of your TPD Assist cover at your 'date of disablement'. This is whether it's a lump sum or the total of all 4 support payments. We add any approved benefit, whether it's the lump sum or the first support payment, to your super account and invest it in our Cash investment option. Then we contact you for payment instructions. So, the benefit payable is both your super money and your insurance payment.

Important to know: if you withdraw your full account balance, your account will close, your cover will cease and you won't be able to make a claim for any future events.

You don't pay premiums for Death cover or TPD Assist cover while you're on a TPD Assist claim.

For more information on making a claim on your TPD Assist or Tailored TPD Assist cover, or to start a claim, please see **art.com.au/claim**

Lump sum

If you meet Part A or C of the TPD Assist definition on page 46, you get a lump sum benefit. It will match the amount of your cover at your 'date of disablement', less any amount you've have already been paid. It applies:

- to a new sickness or injury
- at any 'new assessment date' for the sickness or injury that you're already getting a benefit for.

If you meet Part B of the TPD Assist definition on page 48, you can sometimes get a lump sum payment. It matches the amount of your cover at your 'date of disablement', less any Part B amount you've already been paid. It applies if:

- you're age 62 or older at the 'date of lodgement' or any 'new assessment date' **or**
- your amount of cover is $25,000 or less at the 'date of lodgement', or it drops to $25,000 or less at date of lodgement or at any new assessment date.

Support payments

If you meet Part B of the TPD Assist definition, you may get a benefit of up to 4 support payments over a minimum of 3 years. The maximum benefit payable is the amount of your TPD Assist cover at your 'date of disablement', less any benefits already paid. You must meet all of the following to get all 4 payments:

- Part B1 of the TPD Assist definition at the 'date of lodgement'
- Part B2 of the TPD Assist definition on the first 'new assessment date'
- Part B2 of the TPD Assist definition on the second 'new assessment date'
- Part B2 of the TPD Assist definition on the third 'new assessment date'

When support payments stop

Support payments stop on the earliest of the following:

- You don't satisfy Part B of the TPD Assist definition at a 'new assessment date'
- You've been paid the full amount of your benefit
- You die
- You get a terminal illness benefit

How a benefit of support payments affects your cover

If you make a claim and get support payments, it can affect your cover like this:

If this happens	Then this happens
Your support payments stop because you were paid all 4 support payments, which is your full benefit	If your Death cover is equal to or less than your TPD Assist cover, your Death and TPD Assist cover will stop. If your Death cover is higher than your TPD Assist cover, then any remaining Death cover will continue, if you keep your account open and have enough money to pay your premiums.
Your support payments stop because you no longer meet Part B of the definition, and you still have a super account with us	Any remaining Death and TPD Assist cover you have may continue. We'll reduce any remaining cover you have by the total of any support payments you were paid. We'll restart deducting premiums because you're no longer on a claim. And we'll adjust the premiums for your new amount of cover. If you make another claim on the remaining cover, we'll check if it's a continuing or separate claim.
You have remaining Tailored TPD Assist cover	It will stay as either 'fixed premium' or 'fixed cover'. If it's 'fixed premium', we'll fix it on the date your benefit stops using the new amount of your cover, your age, and occupational category. If you make another claim on the remaining cover, we'll check if it's a continuing or separate claim.

Whether a recurrent claim is continuing or a separate claim

A recurrent claim is if you've been on a TPD Assist claim and it stopped before you got all your support payments, and then you make another claim because the same or related sickness or injury comes back.

The Insurer will treat this new claim like you're either continuing your original one or making a separate claim.

When it's a continuing claim	When it's a separate claim
• Your sickness or injury comes back within 12 months of your support payments stopping because you no longer met the TPD Assist definition • The date you lodge your new claim becomes your 'new assessment date' • If the Insurer approves the claim, your original claim period keeps going. You may be able to get any support payments left from the original claim, which is up to 4 in total	• Your sickness or injury comes back 12 months or more after your support payments stop because you no longer met the TPD Assist definition • You have TPD Assist cover at the new 'date of disablement' • The date your sickness or injury comes back is your new 'date of disablement' and you'll be assessed under the definition that applies at that date. The benefit you may be able to get depends on your amount of cover at your new 'date of disablement' that has been adjusted by any support payments made under your original claim • If the Insurer approves the claim, you'll either get a lump sum or support payments, depending on which part of the TPD Assist definition you meet

If you die or become terminally ill while on a TPD Assist claim

If you die, become 'terminally ill' or meet the 'modified terminal illness' definition while you're on claim for TPD Assist, and have Death cover on the account, a benefit may be payable.

Your cover	If this happens	Then this happens
You have Death cover and TPD Assist or Tailored TPD Assist cover	You're on a TPD Assist claim and getting support payments, and you either: • die • become 'terminally ill' and are diagnosed with an illness or injury that means you're expected to die within 24 months of the date of the latest 'written certification' and this illness or injury is different to the one you're getting support payments for under TPD Assist • meet the definition for 'modified terminal illness' that means you're expected to die within 3 years from the sickness or injury that you're getting a benefit for on your TPD Assist cover	A lump sum benefit may be payable for either: • Death – the benefit is the Death cover you had on the date you died, less any TPD Assist benefit already paid • Terminal illness – the benefit is the amount of Death cover you had at the date of the latest 'written certification', less any TPD Assist benefit already paid, up to the maximum terminal illness benefit amount • Modified terminal illness – the benefit is the amount of TPD Assist cover at the 'date of disablement', less any TPD Assist benefit already paid
You had Death cover, but it stopped only because we didn't get an 'eligible contribution' for you for 12 months in a row	You're on a TPD Assist claim and getting support payments, and because of the sickness or injury you're claiming for, you either: • die • become 'terminally ill' or meet the definition for 'modified terminal illness'	You may get a lump sum for: • TPD Assist – the benefit is the amount of cover at your 'date of disablement', less any TPD Assist benefit already paid

Make a claim on your Tailored TPD cover

If you have Tailored TPD cover, to claim you must meet the relevant TPD definition on your 'date of disablement'.

You can only claim one TPD benefit at a time. If you also have Income Protection cover, you may also be able to claim on this cover as well. It's assessed separately.

The benefit on Tailored TPD cover

The Insurer assesses your claim against the insurance policy. The benefit is the amount of Tailored TPD cover you had at your 'date of disablement'. We add any approved insurance benefit to your super account and invest it in our Cash investment option. Then we contact you for payment instructions. So, the benefit payable is both your super money and your insurance payment.

You can get the money as a lump sum benefit.

Important to know: if you withdraw your full account balance, your account will close, your cover will cease and you won't be able to make a claim for any future events.

For more information on making a claim on your Tailored TPD cover, or to start a claim, please see **art.com.au/claim**

How a claim affects your cover

When you get a benefit on your TPD cover, your Death cover will:

- stop if the TPD cover paid is equal to or more than your Death cover
- reduce by the amount of TPD cover paid if the benefit was less than the amount of Death cover, unless your cover stops for another reason.

Make a claim on your Income Protection cover

You must meet the relevant definition to be able to claim on your Income Protection cover. If you meet the relevant definition, you can claim either:

- 'Total disability' benefit, **or**
- 'Partial disability' benefit

If you have TPD Assist cover or TPD cover, you may also be able to claim on this cover as well as your Income Protection cover. It's assessed separately.

The benefit on Income Protection cover

The Insurer assesses your claim against the insurance policy. The benefit is based on the amount of your cover at the date you became 'totally disabled'. If the Insurer approves your claim, you'll get your first monthly payment after your 'waiting period' ends.

For more information on making a claim on your Income Protection cover, or to start a claim, please see **art.com.au/claim**

Total disability monthly payments

Your 'total disability' monthly benefit:

- Monthly payments start after the 'waiting period' ends.
- You get the payments monthly in arrears. Your first payment may sometimes be later than one month after the end of the `waiting period' because it depends on when the Insurer approves your claim.
- If a benefit is for part of a month, it will be 1/30th of the monthly benefit amount for each day.
- Monthly payments up to 75% of your 'pre-disability income' go directly to you.
- If your cover amount is more, it's split like this:

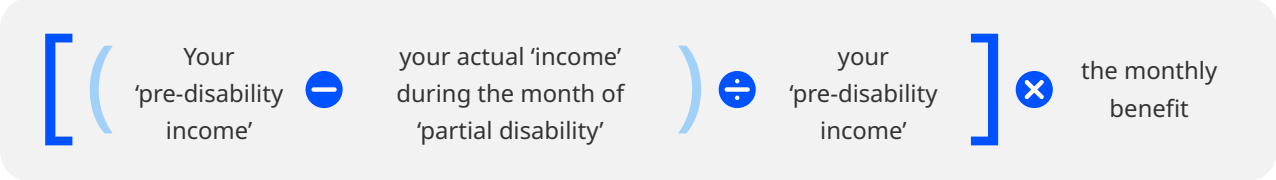
Type of Income Protection cover	Amount to you	Amount to your super account with us or another fund as a super contribution
Opt-In Income Protection cover **White Collar Income Protection cover**	Up to 75% of your 'pre-disability income'	Up to 25% of your 'pre-disability income'
Tailored Income Protection cover		Up to 10% of your 'pre-disability income'

Partial disability monthly payments

You may get a partial disability benefit after the 'waiting period', or following a period of 'total disability', if all of the following apply:

- You're following the reasonable advice of your doctors,
- You go back to work for the same or another employer, **and**
- You're earning less than you would have if you didn't suffer from a disability.

For a partial disability benefit, we use this formula:



Your monthly partial disability benefit:

- For payments to start you must be 'partially disabled' immediately after the 'waiting period' ends, or after your total disability benefit stops.
- You get payments monthly in arrears. Your first benefit payment may sometimes be later than one month after the end of the `waiting period' because it depends on when the Insurer approves your claim.
- If a benefit is for part of a month, it will be 1/30th of the monthly benefit amount for each day.
- When the monthly benefit plus your actual income during the month is up to 75% of your 'pre-disability income', the payment goes directly to you.
- If it's more, it's split like this:

Type of Income Protection cover	Amount to you	Amount to your super account with us or another fund as a super contribution
Opt-In Income Protection cover **White Collar Income Protection cover**	The amount of the partial disability benefit that equals 75% of your 'pre-disability income' less your actual super contribution income	Any amount over 75% of your 'pre-disability income' up to 25% of your 'pre-disability income'
Tailored Income Protection cover		Any amount over 75% of your 'pre-disability income' up to 10% of your 'pre-disability income'

Offsets to your benefit

The Insurer may be entitled to reduce your benefit by any lump sum, periodic or other payments you get because of your illness or injury for:

- Workers' compensation, motor accident compensation or similar legislation or scheme
- Other law or that a court orders that you get for loss of income, losing your ability to earn or any other economic loss including any benefits or payments for work injury damages
- Income protection insurance policies
- Paid sick leave while you're getting the benefit, but you don't have to use all your sick leave before you can get a benefit
- Any other payment you got or will get for loss of income, loss of earning capacity or any other economic loss because of the sickness or injury you're claiming for. This doesn't include total and permanent disability or terminal illness benefits, which won't lower your benefit. But it does include payments that you got or will get in a legal settlement, whether it's in court or out of court.

How we offset your monthly payment:

If this happens	Then this happens
You get a lump sum or one-time payment	• The Insurer works out how much of that payment is for lost income, loss of earning capacity or any other economic loss • They divide that amount by 60, then take it off your monthly payment for 60 months • If you don't provide enough information to work out how much that part is, they divide the whole payment by 60 and take that amount off your monthly payment for 60 months

You get another payment while you're getting a monthly total disability benefit	• The Insurer lowers your monthly total disability benefit payment so:
	  • your monthly benefit payment plus
	  • the other payment
	doesn't add up to more than 75% of your 'pre-disability income'

You get another payment while you're getting a partial disability benefit	• The Insurer lowers your partial disability benefit payment so:
	  • your benefit payment plus
	  • the other payment plus
	  • your actual income
	doesn't add up to more than 100% of your 'pre-disability income'

When monthly payments stop

Benefit payments stop on the earliest of the following:

- You die
- You turn 65
- The Insurer assesses that you no longer satisfy the definition of 'total disability' or 'partial disability'
- Your 'benefit period' ends
- You live overseas and got 12 months of benefit payments

Whether a recurrent claim is continuing or a separate claim

A recurrent claim is if you've been on a claim and it stopped because you were no longer disabled, and then you make another claim because the same or related disability comes back.

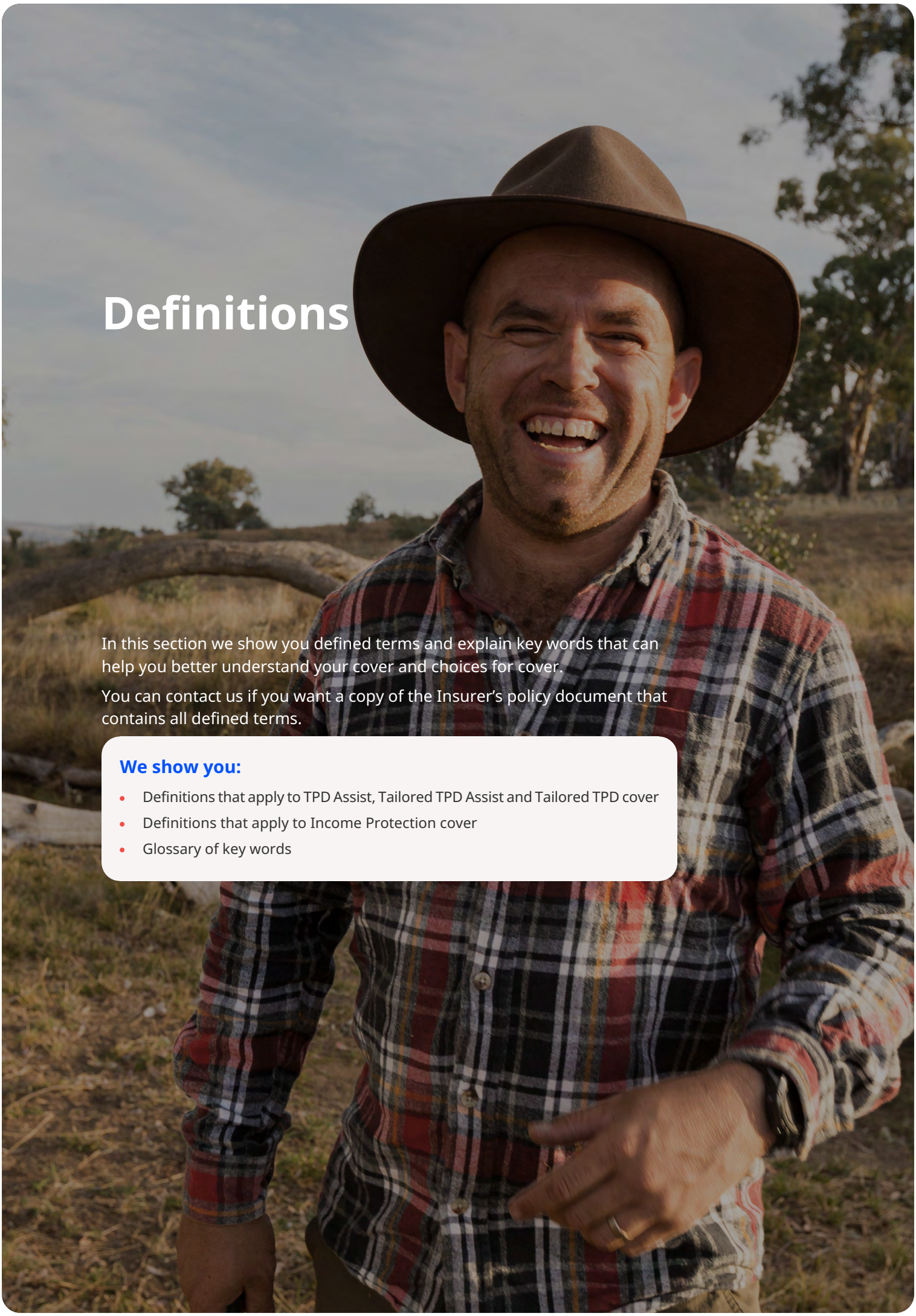
The Insurer will treat this new claim like you're continuing your original one or making a separate claim.

When it's a continuing claim	When it's a separate claim
• The Insurer agrees you became disabled because of the same sickness or injury within 6 months of the original claim stopping • No new 'waiting period' applies • Your 'benefit period' will stay the same, and you won't need to start a new waiting period	• The Insurer agrees you became disabled because of the same or a related sickness or injury after 6 months of the original claim stopping • You still have cover • A new 'waiting period' applies • A new 'benefit period' applies

If you have more than one sickness or injury at a time

You can only get a benefit for one sickness or injury at a time, even if you have more than one. The Insurer will use medical evidence to decide which one to use for your claim.

If you recover from the sickness or injury of your claim, but have another sickness or injury, while you're on claim, even if it's not related, your claim can keep going if you're disabled. Your 'benefit period' will stay the same.



Definitions

In this section we show you defined terms and explain key words that can help you better understand your cover and choices for cover.

You can contact us if you want a copy of the Insurer's policy document that contains all defined terms.

We show you:

- Definitions that apply to TPD Assist, Tailored TPD Assist and Tailored TPD cover
- Definitions that apply to Income Protection cover
- Glossary of key words

Definitions

Definitions that apply to TPD Assist, Tailored TPD Assist and Tailored TPD cover

Total & Permanent Disability Assist/ Total & Permanent Disability means:	
Part A – Loss of limbs and/or sight **Applies to:** • **TPD Assist** • **Tailored TPD Assist** • **Tailored TPD cover**	a) As a result of a sickness or injury, you have suffered, at the 'date of disablement', the total and irrecoverable loss of: • — the use of 2 limbs (limb means a whole hand or whole foot) — the use of the sight of both eyes; **or** — the use of one limb and the sight of one eye, • **or** you have suffered a 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult person for at least 3 consecutive months and, at the end of that 3-month period, you are likely to require permanent ongoing continuous care and supervision by another adult, **and** b) after considering all relevant evidence which is reasonably available, the Insurer determines that you will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience. **Date of disablement for Part A:** Date of disablement means where you claim a benefit under Part A of the definition, the date: a) on which you suffer the total and irrecoverable loss of the use of 2 limbs, the use of sight of both eyes, or the use of one limb and sight of one eye, where a limb is defined as the whole hand or whole foot, **or** b) 3 months after you've suffered 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult person for at least 3 consecutive months and, at the end of that 3-month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.

Total & Permanent Disability Assist/ Total & Permanent Disability means:	
Part B1 – Unable to do a suited occupation ever again at the 'date of lodgement' **Applies to:** • **TPD Assist** • **Tailored TPD Assist**	Where, solely by reason of a sickness or injury: a) you have been continuously unable to perform your occupational duties since the 'date of disablement' and remain so at the 'date of lodgement' solely as result of sickness or injury b) you are under the care of, and following the advice and treatment of a 'medical practitioner', **and** c) the Insurer determines in their opinion that you, as at the 'date of lodgement', will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience. The determination made by the Insurer under paragraph c) is to be made after considering all relevant evidence which is reasonably available to them as at the 'date of lodgement', including any education, training or experience you acquired up to the 'date of lodgement'. **Date of disablement for Part B1** Date of disablement means where you claim a benefit under Part B1 of the TPD Assist definition: a) the date that is the first day you permanently stopped all work, solely as a result of a sickness or injury, **or** b) where you're 'unemployed' or on 'domestic duties', the date that the sickness or injury prevents you from being able to work, even though work may not be available at that time, as certified by a 'medical practitioner'. **Date of lodgement for Part B1** Date of lodgement means the date you lodge a claim for a TPD Assist benefit under the TPD Assist Part B1 definition and provide all mandatory documentation required by the Insurer to start assessment of the claim. **Modified terminal illness (TPD Assist and Tailored TPD Assist only)** Modified terminal illness means for the same sickness or injury that gave rise to a TPD Assist being paid where: • 2 registered 'medical practitioners', jointly or separately, have certified (such certification to be approved by the Insurer) that you suffer from a sickness or have incurred an injury that is likely to result in your death within 3 years of the date of 'written certification' (the certification period), **and** • at least one of the 'medical practitioners' is a specialist practicing in the area related to the sickness or injury that you suffer, **and** • for each of the certificates, the certification period has not ended.

Total & Permanent Disability Assist/ Total & Permanent Disability means:	
Part B2 – Unable to do a suited occupation ever again at the new assessment date **Applies to:** • **TPD Assist** • **Tailored TPD Assist**	Where, solely by reason of a sickness or injury: a) you have been continuously unable to perform your occupational duties since the 'date of disablement' and remain so at the 'new assessment date' solely as result of the sickness or injury b) you are under the care of, and following the advice and treatment of a 'medical practitioner' **and** c) either: i. you have not been required by the Insurer to participate in an 'occupational rehabilitation program', **or** ii. you have been required by the Insurer to participate in an 'occupational rehabilitation program' and are fully participating in it to the Insurer's satisfaction, **and** d) the Insurer determines in their opinion that you, as at the 'new assessment date', will be unable ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience. The determination by the Insurer under paragraph d) is to be made after considering all relevant evidence which is reasonably available to them at the 'new assessment date', or subsequently given to them and relevant to the assessment of you at the relevant 'new assessment date', including any 'occupational rehabilitation program' and any education, training or experience you acquired up to the relevant 'new assessment date'. **Note:** Where you stop participating in a required 'occupational rehabilitation program' on the advice of your 'medical practitioner', the Insurer will consider whether they should: • vary the 'occupational rehabilitation program', **or** • withdraw the requirement that you participate in the 'occupational rehabilitation program'. In doing so, the Insurer will consider any independent evidence in their consideration as well as any written documentation from your 'medical practitioner' addressing the following: • outlining the reasons you've been advised to stop participating in the 'occupational rehabilitation program' • stipulating the duration of any required period of cessation and the anticipated timeframe for return to participation in the 'occupational rehabilitation program' • whether any variations can be made to the 'occupational rehabilitation program' that would enable you to participate, **and** • all the medical information relied upon by the treating 'medical practitioner' in forming their opinion. **Date of disablement for Part B2** Date of disablement means where you claim a benefit under Part B2 of the TPD Assist definition: a) the date that is the first day you permanently stopped all work, solely as a result of a sickness or injury, **or** b) where you're 'unemployed' or on 'domestic duties', the date that the sickness or injury prevents you from being able to work, even though work may not be available at that time, as certified by a 'medical practitioner'. **New assessment date** New assessment date means the date you lodge a claim for a TPD Assist benefit under the TPD Assist Part B2 definition and provide all mandatory documentation required by the Insurer to start assessment of the claim. The new assessment date cannot be less than 12 months after the later of: a) the `decision date' after the `date of lodgment', **and** b) the previous `new assessment date' as at which you met the TPD Assist Part B2 definition. **Decision date** Means a date on which the Insurer decides that the member meets a definition of TPD Assist Part B1 or TPD Assist Part B2 as applicable. **Modified terminal illness (TPD Assist and Tailored TPD Assist only)** Modified terminal illness means for the same sickness or injury that gave rise to a TPD Assist being paid where: • 2 registered 'medical practitioners', jointly or separately, have certified (such certification to be approved by the Insurer) that you suffer from a sickness or have incurred an injury that is likely to result in your death within 3 years of the date of 'written certification' (the certification period), **and** • at least one of the 'medical practitioners' is a specialist practicing in the area related to the sickness or injury that you suffer, **and** • for each of the certificates, the certification period has not ended.

Total & Permanent Disability Assist/ Total & Permanent Disability means:	
Part B – Unable to do a suited occupation ever again **Applies to** • **Tailored TPD**	Where, solely by reason of a sickness or injury: a) you are unable to perform your occupational duties for a period of 3 consecutive months since the 'date of disablement' solely as a result of the sickness or injury b) you are under the care of, and following the advice and treatment of a 'medical practitioner', **and** c) after considering all relevant evidence which is reasonably available to them, the Insurer determines that you will be unable ever again to be gainfully employed in your usual occupation or any occupation for which you are reasonably suited by education, training or experience. **Date of disablement for Part B** Date of disablement means where you claim a benefit under Part B of the TPD definition: a) the date that is the first day of the 3-month qualifying period commencing on the date you permanently stopped work solely as a result of an injury or sickness, **or** b) where you're 'unemployed' or on 'domestic duties', the first day of the 3-month qualifying period, commencing on the date the sickness or injury prevents you from being able to work, even though work may not be available at that time, as certified by a 'medical practitioner'.
Part C – Suffering a specifically defined medical condition and permanently unable to work because of it **Applies to** • **TPD Assist** • **Tailored TPD Assist** • **Tailored TPD**	Where you are absent from all work and have been certified by a 'medical practitioner' as being unable to perform your occupational duties since the 'date of disablement': a) solely as a result of suffering one or more of the following 'specified medical conditions': chronic lung disease, cardiomyopathy, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, dementia/Alzheimer's disease, paraplegia (including quadriplegia, hemiplegia and tetraplegia), Parkinson's disease, or primary pulmonary hypertension, **and** b) after considering all medical evidence which is reasonably available, the Insurer determines that you will be unable to ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience. **Date of disablement for Part C** Date of disablement means where you claim a benefit under Part C of the definition: a) the date that is the first day you stopped all work solely as a result of suffering one or more of the listed 'specified medical conditions' outlined in Part C of the 'total & permanent disability assist'/'total & permanent disability' definition, as certified by a 'medical practitioner', **or** b) where you're 'unemployed' or on 'domestic duties', the first day on which you're certified by a 'medical practitioner' as suffering one or more of the listed 'specified medical conditions' as outlined in Part C of the 'total & permanent disability assist'/'total & permanent disability' definition.

Specified medical condition definitions

Medical Conditions used in this Insurance Guide have the following definitions. If any of the definitions for the medical conditions are updated or improved for clarity by the Insurer, the Insurer will use the definition that is more beneficial to you in relation to any claim. Where the diagnostic techniques are impractical to apply or have been superseded due to medical improvements, the Insurer will consider other appropriate and medically recognised tests.

Cardiomyopathy means: a condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant permanent physical impairment i.e. Class III on the New York Heart Association classification of cardiac impairment. The New York Heart Association classifications are:

- Class I – no limitation of physical activity, no symptoms with ordinary physical activity.
- Class II – slight limitation of physical activity, symptoms occur with ordinary physical activity.
- Class III – marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity.
- Class IV – symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.

Chronic lung disease means: end stage lung disease requiring supplementary oxygen for a minimum of 15 hours per day, as confirmed by an appropriate specialist 'medical practitioner', which is expected to be required on an ongoing basis.

Dementia and Alzheimer's disease means: the definite (clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration in your mini-mental state examination or equivalent thereof, scores to 24 or less. Dementia as a result of alcohol or drug abuse is excluded.

Major head trauma means an accidental head injury resulting in permanent neurological deficit, resulting in you either:

- being totally and permanently unable to perform any one of the 'activities of daily living', **or**
- suffering at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment 5th edition, American Medical Association.
  The diagnosis must be confirmed by a consultant neurologist.

Motor neurone disease means: the unequivocal diagnosis of motor neurone disease confirmed by a consultant neurologist.

Multiple sclerosis means: the unequivocal diagnosis of multiple sclerosis confirmed by a consultant neurologist.

Muscular dystrophy means: the unequivocal diagnosis of muscular dystrophy confirmed by a consultant neurologist.

Paraplegia, quadriplegia, tetraplegia and hemiplegia means:

- **Paraplegia** means the total and permanent loss of function of the lower limbs due to spinal cord injury or disease, or brain injury or disease.
- **Quadriplegia/tetraplegia** means the total and permanent loss of function of the lower and upper limbs due to spinal cord injury or disease, or brain injury or disease, **or**
- **Hemiplegia** means the total and permanent loss of one side of the body due to spinal cord injury or disease, or brain injury or disease.

Parkinson's disease means: the unequivocal diagnosis of idiopathic Parkinson's disease confirmed by a consultant neurologist. All other types of Parkinsonism are excluded (e.g. secondary to medication).

Primary pulmonary hypertension means: primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class III or greater under the New York Heart Association classification of cardiac impairment. The New York Heart Association classifications are:

- Class I – no limitation of physical activity, no symptoms with ordinary physical activity.
- Class II – slight limitation of physical activity, symptoms occur with ordinary physical activity.
- Class III – marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity, **and**
- Class IV – symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.

Definitions that apply to Income Protection cover

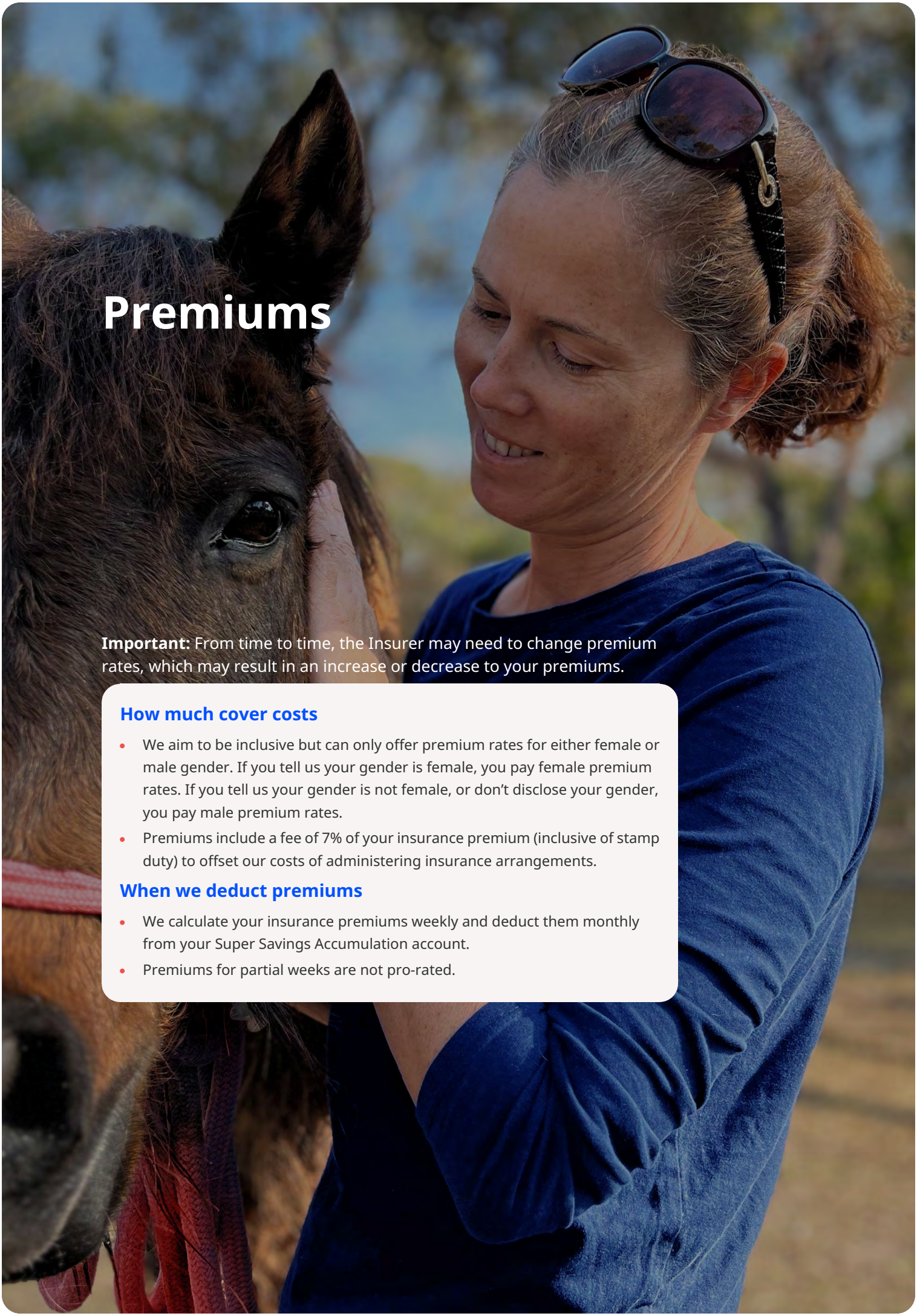
Term	Definition
Total disability or totally disabled	Total disability means that, as a direct result of a sickness or injury, you are: • continuously and completely unable to perform at least one of the major duties of your usual occupation based on the work performed immediately prior to the sickness or injury • under the regular care of and complying with the reasonable advice given by a 'medical practitioner' in respect of that sickness or injury, **and** • not in any occupation for which a person would normally expect to receive remuneration or profit. A major duty is an income-producing duty of your usual occupation which involves at least 20% of your overall occupational tasks.
Partial disability or partially disabled	Partial disability/partially disabled means that, where following a period of 'total disability', you: • have returned to work in your usual or an alternative occupation • are under the care of and complying with reasonable advice given by a registered 'medical practitioner', **and** • as a result of the disability, you've suffered and continue to suffer loss of income.
Income	Income means (unless you're a 'self employed' person) your pre-tax monthly income earned from all your occupations, less any expenses incurred in earning that income. It doesn't include director's fees, overtime payments, commissions, bonuses, penalty or shift allowances, mandated superannuation contributions, investment income, income received from deferred compensation plans, disability income policies, retirement plans or any income derived from non-vocational activities unless otherwise agreed by the Insurer. If you're a 'self-employed person', it means the income generated by the business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses.
Pre-disability income	Pre-disability income means (subject to the exceptions noted below), the higher of: • the gross monthly 'income' you earned at the 'date of disablement', **and** • an average of the gross monthly 'income' earned by you over the 3 months immediately prior to the 'date of disablement'. If you are a 'casual employee' or 'contractor', or 'unemployed', pre-disability income means: • the average of the gross monthly 'income' earned over the 12 months (or if you've been employed for less than 12 months), over your period of employment) immediately prior to the 'date of disablement'. If you're on 'unpaid leave' at the 'date of disablement', pre-disability income will be calculated based on the date immediately before your 'unpaid leave' started, instead of the 'date of disablement'. If you are a 'self-employed person', pre-disability income means the greater of: • the average of the gross monthly 'income' earned over the 12 months immediately prior to the 'date of disablement', **and** • the gross monthly 'income' earned in the latest financial year, which ended immediately prior to the 'date of disablement'.
Date of disablement	The date of disablement means: • where you're working and then stop working as a result of a sickness or injury, the last day you worked as a result of a sickness or injury as certified by a 'medical practitioner', **or** • where you're on 'employer-approved leave' or 'unemployed' and suffer a sickness or injury which prevents you from returning to work as a result of that sickness or injury, the date you became disabled as certified by the 'medical practitioner'.
Waiting period	Waiting period means the number of continuous days which must elapse before a benefit in respect of your 'total disability' or 'partial disability' begins to accrue.
Benefit period	Benefit period means the maximum period for which benefits will be paid for any one period of 'total disability' or if applicable, any one period of 'total disability' and 'partial disability'.

Glossary of key words

Term	Definition
Activities of daily living	Activities of daily living means: • **Bathing:** the ability to wash or shower without the assistance of another person. • **Dressing:** the ability to put on and take off clothing without the assistance of another person. • **Feeding:** the ability to get food from a plate into the mouth without the assistance of another person. • **Toileting**: the ability to use the toilet, including getting on and off, without the assistance of another person. • **Mobility**: the ability to get in and out of bed and a chair without the assistance of another person.
At work	At work means you are: • actively performing or capable of performing all of your normal duties, without limitation or restriction due to sickness or injury, and where working are working normal hours, **and** • in the Insurer's opinion, not restricted by sickness 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** • not in receipt of, or entitled to claim, any income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits (including government support benefits). You will be considered to be at work on the applicable date, as the context requires, if you are on 'employer approved leave' for reasons other than sickness or injury, and are otherwise able to meet the at work definition. **For Death, TPD Assist and TPD cover** only, at work also means if you're not gainfully employed but are actively engaged in full-time 'domestic duties', you will meet the at work requirement if you are able to actively perform your normal full-time 'domestic duties' without limitation or restriction due to sickness or injury.
Casual employee	Casual employee means you're working on a temporary, as required basis, are paid on an hourly basis for the period worked, and don't accrue entitlements for sick leave and annual leave.
Cognitive impairment	Cognitive impairment means the loss of intellectual capacity which renders your mini-mental state examination score, or equivalent thereof, to deteriorate to 24 or less, as confirmed by a consultant neurologist, psychiatrist or geriatrician.
CPI increase	CPI increase means the percentage increase in the average Consumer Price Index (all groups) for the 8 capital cities published by the Australian Bureau of Statistics and covering the most recent period of 12 months for which figures are available at the date of the 'monthly benefit' is to be increased. If the Consumer Price Index is suspended or discontinued, we'll agree in writing a replacement index with the Insurer.
Contractor	Contractor means: A person who has been provided a written contract of employment for a minimum period of 6 months by an employer to perform identifiable duties and who may be paid annual leave or sick leave in accordance with their written contract of employment and SG contributions are being paid in respect of that person.
Domestic duties	Domestic duties means where you've chosen to perform unpaid home duties as your primary occupation. The choice to do so shouldn't be due to unemployment or as a result of a sickness or injury.
Eligible contribution	Eligible contribution means: • Superannuation Guarantee (SG) contributions • additional employer contributions • personal contributions (including voluntary contributions, and contributions made by a spouse) • rollovers and automatic transfers from other funds. It doesn't include government contributions, including co-contributions or the Low Income Super Tax Offset.
Fixed cover	Fixed cover basis means your amount of insurance cover stays the same, but your weekly premium will generally increase as you get older. Our Insurer may, from time to time, change premiums rates for all covers on a consistent basis. if this happens, your premiums may increase or decrease.
Fixed premium	Fixed premium basis means your weekly premium stays the same, but your insurance cover will generally decrease as you get older. Our Insurer may, from time to time, change premiums rates for all covers on a consistent basis. if this happens, your premiums may increase or decrease.

Term	Definition
Leave (employer-approved leave and unpaid leave)	**Employer-approved leave** means leave, paid or unpaid, such as parental leave, annual leave, bereavement leave, long service leave, or any other leave approved by your employer for reasons other than related to a sickness or injury. **Unpaid leave** means leave (not being cessation of employment) without pay from your employer that is any of the following: • approved by that employer • authorised by: — the Commonwealth, a State or a Territory of Australia, **or** — a certified agreement or award made by a tribunal or body having the authority to do so under a law of the Commonwealth, a State or Territory of Australia, **and** • in relation to which you: — have a statutory or contractual right to resume employment at the end of the leave, **and** — are not being paid by the employer. It does not include leave: • due to your sickness or injury • during which you receive or are entitled to receive income benefits under any statutory benefits scheme such as workers' compensation or any industrial award • during which you receive or are entitled to receive disability income benefits from a superannuation fund, including us, or from any personal sickness and/or accident insurance policy (including a group policy) • during which you receive or are entitled to receive social security sickness benefits, **or** • due to strike or lockout.
Limited cover	Limited cover means you are only covered for claims arising from a sickness which first 'manifests' itself or an injury which first occurred on or after the date your cover started, most recently started, or increased (where applicable) and which is not a direct result, in whole or in part, of a condition that 'manifested' or an injury that occurred before the date your cover started, most recently started, or increased (where applicable). Manifests/manifested means you were aware of the sickness, or a reasonable person in your circumstances could be expected to have been aware of the sickness (for example, where you have sought a diagnosis, care or treatment, or where medical advice or treatment has been recommended by or received from a 'medical practitioner').
Medical practitioner	Medical practitioner means a medical practitioner who is legally qualified and registered in Australia. It does not include: • you, a member of your immediate family, including your spouse, de facto partner, children, parents, siblings, grandparents or grandchildren (in each case whether biological, adopted, or step) • your employer, your employer's immediate family, your business partner, or your employer's business partner, including their spouse, de facto partner, children, parents, siblings, grandparents or grandchildren (in each case whether biological, adopted, or step). The Insurer may, at their discretion, acting reasonably, accept a similarly qualified person who is legally qualified, registered and practising as a medical practitioner in another country with a similar standard of medical care as that in Australia, and who has a formal qualification that is generally equivalent to that required to practise in Australia. The Insurer may, at their discretion, acting reasonably, seek an independent opinion from a qualified registered medical practitioner in Australia to review such opinions and evidence. Where medical evidence is provided in a language other than English, you must bear the cost of any translation of medical evidence.

Term	Definition
Occupational rehabilitation program	Occupational rehabilitation program means any program which, at the 'date of lodgement' and each 'new assessment date' or any other date the Insurer deems appropriate, the Insurer in their sole discretion determines will assist you to improve your ability to work in your own occupation or another occupation for which you are, or may be at the conclusion of rehabilitation or retraining, reasonably suited by education, training or experience through the skills acquired during any occupational rehabilitation program. In determining these rehabilitation services, the Insurer may take into account the following criteria and any other criteria the Insurer considers appropriate: • your current or potential vocational abilities • available medical evidence, **and** • the nature, scope, objective and costs of any rehabilitation or re-training program. The Insurer may require at their own cost an independent examination(s) of you, to assist in designing and implementing an occupational rehabilitation program that is appropriate for you to participate in. You won't be required to pay for any occupational rehabilitation program. Any occupational rehabilitation program must be designed in accordance with any criteria agreed between the Insurer and us as amended or replaced from time to time. Any occupational rehabilitation program will not include any program providing 'hospital treatment' or 'general treatment' within the meaning of the *Private Health Insurance Act 2007 (Cth)* or any other program which might cause the policy to no longer be exempt from the relevant health insurance legislation.
Permanent Incapacity	Permanent incapacity is a condition of release of superannuation benefits defined in the *Superannuation Industry (Supervision) Regulations 1994 (Cth)*. A member of a superannuation fund is taken to be suffering permanent incapacity if the trustee of the fund is reasonably satisfied that the member's ill-health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.
Self-employed person	Self-employed person means someone who: • runs their own business or works for themselves, **and** • reports income earned from self-employment, **and** • doesn't have superannuation guarantee contributions under the *Superannuation Guarantee (Administration) Act 1992 (Cth)* in respect of them, excluding a person who satisfies the definition of 'contractor'. A person for whom an employer is required to pay SG contributions to avoid a superannuation guarantee charge is not a self-employed person. This includes a self-employed person who is paying themselves a salary, which is subject to a PAYG tax.
Terminal Illness/ Terminally Ill	Terminal Illness means: • 2 'medical practitioners', jointly or separately, have certified (such certification to be approved by the Insurer), that you suffer from a sickness, or have incurred an injury that is likely to result in your death within 24 months of the date of 'written certification' (the certification period), **and** • at least one of the 'medical practitioners' is a specialist practicing in the area related to the sickness or injury that you suffer, **and** • for each of the certificates, the certification period has not ended.
Terminal medical condition	Terminal medical condition is a condition of release of superannuation benefits defined in the *Superannuation Industry (Supervision) Regulation 1994 (Cth).*
Unemployed and unemployed person	Unemployed means you don't have a paid job but you're able and available to work. Unemployed person means a person other than an employee of an employer, or a 'self-employed person' who subsequently becomes unemployed while insured.
War	War means a state of armed conflict between different nations, states or armed groups using armed force to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.
War service	War service means a service performed in the military or other armed forces during a time of war, or during specific operational periods reasonably deemed to be warlike and includes participation in an action to: • defend a country or region from civil disturbance or insurrection, **or** • maintain peace in a country or region.
Written certification	Written certification means written certification by a 'medical practitioner' that you have a 'terminal illness' or 'modified terminal illness'.



Premiums

Important: From time to time, the Insurer may need to change premium rates, which may result in an increase or decrease to your premiums.

How much cover costs

- We aim to be inclusive but can only offer premium rates for either female or male gender. If you tell us your gender is female, you pay female premium rates. If you tell us your gender is not female, or don't disclose your gender, you pay male premium rates.
- Premiums include a fee of 7% of your insurance premium (inclusive of stamp duty) to offset our costs of administering insurance arrangements.

When we deduct premiums

- We calculate your insurance premiums weekly and deduct them monthly from your Super Savings Accumulation account.
- Premiums for partial weeks are not pro-rated.

Standard Death and Total & Permanent Disability Assist

Standard cover and White Collar cover and premiums (premium table 1)

Use the following table to determine the Standard Death and TPD Assist cover and White Collar cover available to eligible members, and the premiums that apply. Refer to the Support payments and maximum benefit section on page 12 to see the initial and subsequent support payments that apply for Standard TPD Assist cover.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Amount of cover ($)				Premium ($) per week[2]			
	Standard cover		White Collar cover		Death only		Death and TPD Assist	
	Death	TPD Assist (Maximum Benefit)	Death	TPD Assist (Maximum Benefit)	Male	Female	Male	Female
15 to 21	62,500	125,000	93,750	187,500	0.68	0.40	2.28	1.28
22 to 29	125,000	175,000	187,500	262,500	1.40	0.72	3.84	2.40
30 to 33	250,000		375,000					
34	246,000		369,000		3.16	1.56	7.72	4.36
35	240,000		360,000					
36	230,000		345,000					
37	219,000		328,500					
38	209,000		313,500					
39	197,000		295,500					
40	186,000		279,000		3.88	1.60	10.56	6.24
41	176,000		264,000					
42	163,000		244,500					
43	152,000		228,000					
44	142,000		213,000					
45	132,000		198,000					
46	122,000		183,000					
47	113,000		169,500					
48	103,000		154,500					
49	93,000		139,500					
50	83,000		124,500		3.60	1.60	10.16	6.08
51	75,000		112,500					
52	66,000		99,000					
53	57,000		85,500					
54	48,000		72,000					
55	42,000		63,000					
56	36,000		54,000					
57	32,000		48,000					
58	29,000		43,500					
59	27,000		40,500					
60	25,000		37,500		3.16	1.52	9.16	5.80
61	23,000		34,500					
62	21,000		31,500					
63	19,000		28,500					
64	17,000		25,500					
65 to 66	16,000		24,000					
67 to 69[1]	16,000	N/A	24,000	N/A	3.16	1.52	N/A	N/A

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements.

1 Cover from age 67 is Death only.

2 Premiums for partial weeks are not pro-rated.

Note: Different cover arrangements may exist; you will have been informed separately by letter confirming your insurance details when your cover started if this applies.

Top Up cover and premiums (premium table 2)

Use the following table to determine the cover and premiums for our Top Up cover options. The cover and premiums listed are in addition to your Death and TPD Assist or White Collar cover and premiums once accepted by the Insurer.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Amount of cover ($)				Premium ($) per week[2]			
	Top Up cover options		White Collar and Top Up cover options		Death only		Death and TPD Assist	
	Death	TPD Assist (Maximum Benefit)	Death	TPD Assist (Maximum Benefit)	Male	Female	Male	Female
15 to 21	15,625	31,250	23,438	46,875	0.17	0.10	0.57	0.32
22 to 29	31,250	43,750	46,875	65,625	0.35	0.18	0.96	0.60
30 to 33	62,500		93,750					
34	61,500		92,250		0.79	0.39	1.93	1.09
35	60,000		90,000					
36	57,500		86,250					
37	54,750		82,125					
38	52,250		78,375					
39	49,250		73,875					
40	46,500		69,750		0.97	0.40	2.64	1.56
41	44,000		66,000					
42	40,750		61,125					
43	38,000		57,000					
44	35,500		53,250					
45	33,000		49,500					
46	30,500		45,750					
47	28,250		42,375					
48	25,750		38,625					
49	23,250		34,875		0.90	0.40	2.54	1.52
50	20,750		31,125					
51	18,750		28,125					
52	16,500		24,750					
53	14,250		21,375					
54	12,000		18,000					
55	10,500		15,750					
56	9,000		13,500					
57	8,000		12,000					
58	7,250		10,875					
59	6,750		10,125					
60	6,250		9,375		0.79	0.38	2.29	1.45
61	5,750		8,625					
62	5,250		7,875					
63	4,750		7,125					
64	4,250		6,375					
65 to 66	4,000		6,000					
67 to 69[1]	4,000	N/A	6,000	N/A	0.79	0.38	N/A	N/A

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements.

1 Cover from age 67 is Death only. You can only apply for Top Up cover up to age 67.

2 Premiums for partial weeks are not pro-rated.

Note: Different cover arrangements may exist; you will have been informed separately by letter confirming your insurance details when your cover started if this applies.

Tailored cover

Tailored Death cover, Tailored TPD cover, Tailored TPD Assist cover (premium table 3)

Annual premiums for each $1,000 insured benefit for white occupational category. Premiums are shown as $ per year.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Male ($)			Female ($)		
	Death	TPD	TPD Assist	Death	TPD	TPD Assist
15	0.30	0.05	0.05	0.10	0.03	0.03
16	0.30	0.05	0.05	0.10	0.03	0.03
17	0.33	0.05	0.05	0.10	0.03	0.03
18	0.34	0.13	0.12	0.11	0.03	0.03
19	0.37	0.11	0.11	0.12	0.03	0.03
20	0.39	0.15	0.14	0.11	0.05	0.05
21	0.40	0.17	0.16	0.11	0.05	0.05
22	0.41	0.19	0.19	0.10	0.03	0.03
23	0.42	0.21	0.20	0.10	0.03	0.03
24	0.42	0.26	0.25	0.10	0.09	0.09
25	0.42	0.28	0.27	0.10	0.05	0.05
26	0.42	0.25	0.24	0.10	0.05	0.05
27	0.40	0.28	0.27	0.11	0.09	0.09
28	0.40	0.29	0.28	0.11	0.10	0.10
29	0.40	0.33	0.31	0.13	0.12	0.12
30	0.40	0.33	0.31	0.14	0.14	0.13
31	0.40	0.34	0.32	0.14	0.16	0.15
32	0.40	0.34	0.32	0.15	0.16	0.15
33	0.41	0.34	0.32	0.17	0.19	0.19
34	0.42	0.39	0.37	0.17	0.24	0.22
35	0.43	0.45	0.43	0.19	0.26	0.25
36	0.44	0.54	0.51	0.21	0.30	0.29
37	0.47	0.60	0.57	0.22	0.35	0.34
38	0.49	0.64	0.63	0.25	0.42	0.40
39	0.51	0.74	0.72	0.28	0.44	0.43
40	0.54	0.82	0.79	0.32	0.51	0.49
41	0.56	0.92	0.89	0.35	0.58	0.55
42	0.58	1.02	0.97	0.37	0.66	0.64
43	0.61	1.12	1.10	0.41	0.74	0.72
44	0.64	1.28	1.24	0.44	0.85	0.82
45	0.70	1.46	1.41	0.47	0.95	0.92
46	0.72	1.62	1.56	0.51	1.05	1.02
47	0.78	1.73	1.68	0.55	1.17	1.13
48	0.85	1.86	1.80	0.59	1.29	1.25
49	0.92	2.02	1.96	0.64	1.46	1.40
50	1.02	2.20	2.14	0.68	1.59	1.56
51	1.12	2.69	2.61	0.73	1.79	1.73
52	1.25	3.15	3.05	0.80	1.95	1.88
53	1.39	3.57	3.46	0.87	2.18	2.11
54	1.56	3.97	3.84	0.94	2.43	2.34
55	1.74	4.42	4.27	1.04	2.75	2.65
56	1.96	4.92	4.75	1.14	3.12	3.03
57	2.14	5.67	5.49	1.28	3.54	3.42
58	2.39	6.54	6.32	1.43	4.06	3.93
59	2.64	7.27	7.03	1.59	4.63	4.49
60	2.94	8.16	7.90	1.79	5.30	5.13
61	3.22	8.88	8.59	1.99	6.06	5.85
62	3.58	9.08	8.80	2.23	6.91	6.69
63	4.28	11.15	10.80	2.48	7.71	7.46
64	5.11	13.00	12.58	2.78	8.61	8.34
65	5.78	19.72	19.08	3.10	13.55	13.11
66	6.43	22.53	21.81	3.43	15.78	15.28
67	7.07			3.80		
68	8.19	N/A	N/A	4.19	N/A	N/A
69	9.34			4.57		

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements.

Occupational categories

Occupational category	Death	TPD / TPD Assist
Professional	0.85	0.85
White	1.00	1.00
Light Blue	1.20	1.60
Medium Blue	1.30	2.10
Heavy Blue	1.40	2.50
Hazardous	4.20	15.80

Note:

- You can only hold one type of disability cover, being either TPD or TPD Assist.
- TPD cover and TPD Assist cover end when you turn 67 and Death cover ends when you turn 70.
- Cover is available on a 'fixed premium' or 'fixed cover' basis.
- Rounding variations may occur when calculating premiums.
- Different cover arrangements may exist; you will have been informed separately if this applies.

Cost of Tailored cover

To calculate the annual cost of Tailored cover, locate the annual premium for your age, gender and type of cover, then calculate as follows:

Annual premium = (Amount of cover / 1,000) x Annual premium rate x occupational category rating.

You will need to calculate each type of cover separately as a different occupational category rating may apply. To calculate the weekly premiums divide the annual premium by 52.

Calculating your cover if you have fixed premiums

If you have Tailored cover on a 'fixed premium' basis, you can also calculate your cover using Premium table 3 by locating the annual premium for your age, gender and type of cover, then calculating as follows:

Annual cover = (Annual premium x 1,000) / (Annual premium rate x occupational category rating).

You will need to calculate each type of cover separately as a different occupational category rating may apply.

Opt-In Income Protection cover and White Collar Income Protection cover

90-day waiting period, 2-year benefit period (premium table 4)

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Income Protection premium ($) per week[1] (per $500 monthly benefit)			
	Opt-In Income Protection		White Collar Income Protection	
	Male	Female	Male	Female
15	0.33	0.47	0.22	0.31
16	0.33	0.47	0.22	0.31
17	0.33	0.47	0.22	0.31
18	0.33	0.47	0.22	0.31
19	0.33	0.47	0.22	0.31
20	0.33	0.47	0.22	0.31
21	0.33	0.47	0.22	0.31
22	0.33	0.47	0.22	0.31
23	0.33	0.47	0.22	0.31
24	0.33	0.47	0.22	0.31
25	0.33	0.47	0.22	0.31
26	0.33	0.47	0.22	0.31
27	0.33	0.47	0.22	0.31
28	0.33	0.47	0.22	0.31
29	0.33	0.47	0.22	0.31
30	0.33	0.47	0.22	0.31
31	0.33	0.47	0.22	0.31
32	0.33	0.47	0.22	0.31
33	0.33	0.47	0.22	0.31
34	0.33	0.47	0.22	0.31
35	0.33	0.47	0.22	0.31
36	0.33	0.47	0.22	0.31
37	0.33	0.47	0.22	0.31
38	0.33	0.47	0.22	0.31
39	0.33	0.47	0.22	0.31
40	0.74	1.17	0.49	0.77
41	0.74	1.17	0.49	0.77
42	0.74	1.17	0.49	0.77
43	0.74	1.17	0.49	0.77
44	0.74	1.17	0.49	0.77
45	0.74	1.17	0.49	0.77
46	0.74	1.17	0.49	0.77
47	0.74	1.17	0.49	0.77
48	0.74	1.17	0.49	0.77
49	0.74	1.17	0.49	0.77
50	1.82	2.32	1.21	1.54
51	1.82	2.32	1.21	1.54
52	1.82	2.32	1.21	1.54
53	1.82	2.32	1.21	1.54
54	1.82	2.32	1.21	1.54
55	1.82	2.32	1.21	1.54
56	1.82	2.32	1.21	1.54
57	1.82	2.32	1.21	1.54
58	1.82	2.32	1.21	1.54
59	1.82	2.32	1.21	1.54
60	1.82	2.32	1.21	1.54
61	1.82	2.32	1.21	1.54
62	1.82	2.32	1.21	1.54
63	1.82	2.32	1.21	1.54
64	1.82	2.32	1.21	1.54

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements.

1 Premiums for partial weeks are not pro-rated.

Rounding variations may occur when calculating premiums.

White Collar eligibility

To be eligible for White Collar Income Protection cover:

- you must have Standard Death and TPD Assist cover
- you must be working at least 15 hours per week
- at least 80% of the work you perform is in an office environment (excluding travel from one job to another)
- you must be performing duties limited to clerical, administration, managerial (or similar) which do not involve more than 10% light manual duties.

Tailored Income Protection cover

2 year benefit period (premium table 5)

Annual premiums for each $1,000 insured benefit for white occupational category. Premiums are shown as $ per year.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Male ($)				Female ($)			
	'Waiting Period'							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	2.32	1.63	1.09	0.79	3.01	2.03	1.14	0.81
16	2.34	1.65	1.11	0.79	3.03	2.05	1.17	0.82
17	2.34	1.67	1.11	0.79	3.04	2.08	1.17	0.82
18	2.38	1.67	1.11	0.79	3.07	2.11	1.17	0.81
19	2.41	1.70	1.11	0.79	3.10	2.11	1.20	0.83
20	2.44	1.70	1.11	0.79	3.15	2.13	1.20	0.85
21	2.35	1.65	1.04	0.73	3.15	2.14	1.21	0.85
22	2.32	1.61	0.96	0.71	3.18	2.16	1.21	0.88
23	2.23	1.55	0.91	0.66	3.24	2.18	1.21	0.88
24	2.19	1.49	0.88	0.63	3.26	2.21	1.25	0.92
25	2.15	1.49	0.82	0.61	3.28	2.21	1.25	0.92
26	2.15	1.48	0.80	0.57	3.37	2.31	1.33	0.96
27	2.19	1.49	0.79	0.57	3.47	2.36	1.37	1.01
28	2.21	1.49	0.79	0.57	3.61	2.48	1.42	1.06
29	2.29	1.51	0.79	0.57	3.76	2.57	1.47	1.10
30	2.34	1.56	0.79	0.59	3.95	2.68	1.52	1.14
31	2.44	1.62	0.82	0.63	4.14	2.82	1.55	1.17
32	2.54	1.70	0.82	0.63	4.39	3.00	1.62	1.20
33	2.65	1.77	0.88	0.66	4.67	3.12	1.67	1.27
34	2.78	1.85	0.91	0.70	4.93	3.31	1.73	1.36
35	2.93	1.96	0.96	0.74	5.25	3.47	1.84	1.42
36	3.11	2.05	1.01	0.79	5.57	3.65	1.96	1.50
37	3.30	2.16	1.11	0.85	5.93	3.89	2.11	1.65
38	3.47	2.32	1.18	0.93	6.30	4.14	2.26	1.78
39	3.67	2.47	1.26	1.00	6.71	4.46	2.45	1.96
40	3.93	2.62	1.37	1.11	7.13	4.77	2.68	2.13
41	4.16	2.81	1.49	1.20	7.55	5.16	2.93	2.35
42	4.45	3.02	1.65	1.32	8.03	5.52	3.21	2.59
43	4.72	3.21	1.81	1.46	8.52	5.89	3.56	2.88
44	5.02	3.46	2.02	1.62	9.02	6.30	3.93	3.18
45	5.38	3.70	2.21	1.82	9.59	6.73	4.32	3.55
46	5.77	4.01	2.49	2.05	10.14	7.17	4.77	3.93
47	6.15	4.31	2.78	2.32	10.76	7.69	5.25	4.38
48	6.60	4.67	3.08	2.59	11.40	8.20	5.80	4.83
49	7.07	5.03	3.43	2.89	12.05	8.76	6.36	5.34
50	7.63	5.49	3.87	3.24	12.79	9.34	6.99	5.87
51	8.19	5.96	4.34	3.67	13.54	9.98	7.61	6.48
52	8.84	6.46	4.84	4.15	14.34	10.64	8.31	7.07
53	9.50	7.02	5.44	4.65	15.22	11.34	9.07	7.78
54	10.27	7.68	6.07	5.23	16.15	12.12	9.84	8.47
55	11.11	8.35	6.84	5.93	17.14	12.91	10.64	9.20
56	12.01	9.13	7.68	6.70	18.21	13.77	11.48	10.02
57	13.01	9.96	8.56	7.50	19.37	14.69	12.34	10.81
58	14.15	10.92	9.57	8.40	20.62	15.68	13.21	11.65
59	15.37	11.96	10.69	9.45	21.96	16.75	14.15	12.51
60	16.70	13.08	11.93	10.57	23.45	17.86	15.11	13.40
61	18.22	14.36	13.28	11.81	25.07	19.07	16.04	14.30
62	19.91	15.77	14.80	11.90	26.85	20.37	17.03	13.67
63	17.17	14.55	12.69	10.22	25.92	21.68	18.00	14.48
64	11.04	8.70	6.92	5.66	16.63	13.13	10.45	8.56

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements.
Rounding variations may occur when calculating premiums.

Occupational categories

Occupational category	Income Protection
Professional	0.85
White	1.00
Light Blue	1.40
Medium Blue	1.70
Heavy Blue	2.50
Hazardous	10.00

Occupational categories are applied to each of the 'benefit period' and 'waiting period' options available (refer to Premium tables 5-7).

Cost of Tailored Income Protection cover

To calculate the annual cost of Tailored Income Protection cover, locate the annual premium for your age, gender and elected 'waiting period', then calculate as follows:

Insured benefit = Annual Salary x up to 85%.

Annual premium = (Insured benefit / 1,000) x Annual premium rate x occupational category rating.

To calculate the weekly premiums divide the annual premium by 52.

Tailored Income Protection cover

5 year benefit period (premium table 6)

Annual premiums for each $1,000 insured benefit for white occupational category. Premiums are shown as $ per year.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Male ($)				Female ($)			
	'Waiting Period'							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	4.82	3.54	2.32	1.80	6.26	4.45	2.50	1.88
16	4.93	3.64	2.35	1.82	6.35	4.53	2.54	1.94
17	5.01	3.65	2.41	1.83	6.43	4.55	2.59	1.94
18	5.08	3.72	2.45	1.86	6.52	4.64	2.59	1.95
19	5.17	3.77	2.46	1.87	6.62	4.69	2.59	1.95
20	5.23	3.87	2.48	1.90	6.74	4.80	2.63	2.05
21	5.10	3.72	2.35	1.83	6.82	4.85	2.72	2.08
22	5.01	3.64	2.18	1.67	6.93	4.93	2.74	2.13
23	4.95	3.54	2.10	1.64	7.05	4.99	2.78	2.17
24	4.90	3.49	2.00	1.55	7.18	5.07	2.81	2.28
25	4.78	3.39	1.90	1.50	7.23	5.15	2.86	2.28
26	4.90	3.39	1.86	1.50	7.48	5.33	3.06	2.46
27	4.95	3.46	1.83	1.49	7.75	5.54	3.21	2.59
28	5.05	3.54	1.83	1.49	8.12	5.82	3.34	2.73
29	5.18	3.64	1.86	1.50	8.52	6.08	3.47	2.81
30	5.39	3.72	1.90	1.55	9.01	6.38	3.58	2.95
31	5.64	3.92	1.95	1.58	9.53	6.74	3.71	3.07
32	5.91	4.04	2.00	1.64	10.13	7.14	3.88	3.21
33	6.23	4.28	2.13	1.80	10.80	7.61	4.07	3.39
34	6.54	4.50	2.18	1.83	11.55	8.07	4.26	3.58
35	6.96	4.78	2.35	2.00	12.33	8.65	4.53	3.84
36	7.40	5.10	2.56	2.15	13.17	9.18	4.86	4.13
37	7.82	5.46	2.69	2.32	14.09	9.87	5.21	4.47
38	8.36	5.79	2.92	2.48	15.07	10.58	5.66	4.86
39	8.93	6.23	3.15	2.72	16.12	11.32	6.16	5.33
40	9.54	6.68	3.49	3.07	17.19	12.20	6.79	5.86
41	10.21	7.14	3.82	3.35	18.38	13.10	7.47	6.52
42	10.96	7.73	4.19	3.69	19.62	14.06	8.21	7.20
43	11.72	8.27	4.67	4.13	20.93	15.10	9.13	8.03
44	12.59	8.96	5.18	4.59	22.33	16.23	10.13	8.96
45	13.49	9.73	5.79	5.17	23.82	17.45	11.26	10.02
46	14.54	10.55	6.48	5.79	25.35	18.78	12.48	11.12
47	15.64	11.44	7.28	6.53	27.02	20.15	13.84	12.42
48	16.86	12.40	8.14	7.38	28.79	21.64	15.32	13.80
49	18.18	13.52	9.17	8.27	30.67	23.22	16.87	15.27
50	19.67	14.72	10.30	9.37	32.62	24.95	18.62	16.87
51	21.27	16.12	11.66	10.64	34.78	26.79	20.48	18.65
52	22.98	17.59	13.08	11.99	37.05	28.78	22.47	20.55
53	24.98	19.27	14.78	13.56	39.54	30.88	24.56	22.50
54	27.10	21.12	16.66	15.31	42.15	33.11	26.79	24.64
55	29.46	23.15	18.77	17.26	44.99	35.53	29.16	26.81
56	32.03	25.39	21.12	19.50	48.06	38.08	31.61	29.17
57	34.89	27.89	23.70	21.95	51.38	40.82	34.14	31.61
58	38.03	30.66	26.63	24.72	54.97	43.77	36.77	34.12
59	41.59	33.76	29.86	26.32	58.88	46.93	39.54	34.84
60	45.46	37.16	33.48	28.68	63.19	50.31	42.30	36.23
61	44.88	36.85	33.52	27.27	60.66	48.11	40.06	32.59
62	42.70	35.13	32.17	25.87	56.27	44.35	36.34	29.16
63	28.27	23.97	20.89	16.84	41.71	34.90	28.99	23.30
64	18.17	14.33	11.40	9.32	26.78	21.14	16.84	13.79

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements. Rounding variations may occur when calculating premiums.

Tailored Income Protection cover

Benefit period to age 65 (premium table 7)

Annual premiums for each $1,000 insured benefit for white occupational category. Premiums are shown as $ per year.

From time to time, our Insurer may need to change premium rates on a simultaneous and consistent basis across all cover of the same kind which may result in an increase or decrease to your premiums.

Your age	Male ($)				Female ($)			
	'Waiting Period'							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	9.77	7.51	5.24	4.53	15.13	10.98	6.82	5.86
16	10.36	7.90	5.49	4.72	16.29	11.84	7.36	6.38
17	10.74	8.24	5.75	4.95	16.85	12.20	7.61	6.52
18	11.11	8.52	5.92	5.11	17.40	12.60	7.84	6.74
19	11.53	8.85	6.13	5.26	18.01	13.06	8.07	6.91
20	11.97	9.17	6.33	5.49	18.59	13.47	8.39	7.23
21	11.97	8.98	6.06	5.30	19.22	13.88	8.60	7.52
22	12.02	8.96	5.79	5.07	19.85	14.39	8.86	7.76
23	12.09	8.85	5.66	4.95	20.48	14.82	9.19	8.07
24	12.17	8.82	5.40	4.82	21.16	15.28	9.42	8.44
25	12.29	8.82	5.30	4.72	21.85	15.77	9.76	8.71
26	12.58	8.96	5.30	4.72	22.92	16.70	10.52	9.39
27	13.08	9.20	5.34	4.75	24.09	17.64	11.16	10.04
28	13.62	9.57	5.40	4.89	25.49	18.67	11.78	10.60
29	14.30	9.92	5.55	5.05	27.12	19.72	12.34	11.16
30	15.03	10.38	5.75	5.15	28.96	20.90	12.90	11.72
31	15.94	10.91	5.94	5.40	30.99	22.23	13.45	12.26
32	16.88	11.58	6.25	5.69	33.17	23.60	14.07	12.85
33	17.90	12.25	6.59	5.98	35.55	25.17	14.76	13.48
34	19.08	12.98	6.99	6.42	38.12	26.86	15.59	14.26
35	20.30	13.88	7.48	6.89	40.85	28.67	16.52	15.17
36	21.66	14.84	7.96	7.31	43.69	30.69	17.64	16.27
37	23.19	15.94	8.57	7.96	46.71	32.82	18.93	17.47
38	24.72	17.01	9.28	8.57	49.80	35.14	20.45	18.96
39	26.36	18.23	10.10	9.37	53.05	37.63	22.23	20.62
40	28.12	19.57	11.01	10.19	56.43	40.32	24.22	22.45
41	30.01	21.04	12.06	11.15	59.88	43.16	26.49	24.62
42	32.00	22.64	13.23	12.35	63.40	46.17	28.96	26.93
43	34.12	24.30	14.52	13.54	66.96	49.36	31.75	29.51
44	36.28	26.16	16.05	14.95	70.58	52.67	34.79	32.35
45	38.55	28.12	17.69	16.48	74.27	56.09	38.02	35.43
46	41.05	30.28	19.56	18.23	77.90	59.61	41.42	38.56
47	43.57	32.54	21.55	20.11	81.52	63.22	45.05	42.02
48	46.26	35.01	23.83	22.16	85.07	66.85	48.79	45.50
49	49.02	37.60	26.27	24.48	88.63	70.50	52.54	48.96
50	51.87	40.32	28.91	26.88	91.99	74.09	56.37	52.49
51	54.82	43.28	31.74	29.47	95.27	77.56	60.09	55.92
52	57.85	46.26	34.83	32.30	98.44	80.93	63.69	59.10
53	60.88	49.39	37.99	35.17	101.32	84.06	67.06	62.13
54	64.01	52.59	41.34	38.18	103.95	86.91	70.16	64.72
55	67.08	55.83	44.74	41.09	106.25	89.38	72.74	66.85
56	70.14	59.05	48.18	44.06	108.08	91.31	74.84	68.33
57	72.75	61.94	51.40	46.61	109.09	92.37	75.98	68.83
58	74.79	64.31	54.09	48.45	109.03	92.37	76.04	68.15
59	75.90	65.84	56.06	49.39	107.52	90.96	74.68	65.77
60	58.11	47.49	42.77	36.65	80.75	64.29	54.07	46.30
61	57.35	47.09	42.84	34.86	77.52	61.47	51.19	41.64
62	54.58	44.90	41.12	33.06	71.91	56.70	46.45	37.28
63	36.13	30.62	26.69	21.51	53.30	44.60	37.02	29.79
64	23.22	18.32	14.56	11.93	34.23	27.03	21.52	17.62

The premiums include stamp duty and a 7% insurance fee to offset Australian Retirement Trust's costs of administering insurance arrangements. Rounding variations may occur when calculating premiums.

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Preparation date: 31 August 2026
2681 (08/26)