



# Personal Superannuation Service & Personal Retirement Service (Former Members of simpleWRAP)

**Insurance Guide Closed to new applications**



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This Insurance Guide is issued by the Trustee.

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**Unique Superannuation Identifier:**

Freedom of Choice Personal Superannuation Service (former members of simpleWRAP) - ETS0009AU

The information in this document forms part of the Product Disclosure Statements dated TBA for Freedom of Choice Personal Superannuation Service & Personal Retirement Service (former members of simpleWRAP) prepared 3 December 2018.

## Introduction

This Insurance Guide ('Guide') is issued by Equity Trustees Superannuation Limited ('the Trustee'), in its capacity as Trustee of AMG Super ('the Fund') of which the Freedom of Choice Personal Superannuation Service (former members of simpleWRAP) ('the Personal Superannuation Service') and the Freedom of Choice Personal Retirement Service (former members of simpleWRAP) ('the Personal Retirement Service') is a part.

Freedom of Choice helps provide for you and your loved ones when you are no longer able to do so. If you have a Personal Superannuation Service account with Freedom of Choice, you may apply for insurance cover to suit your needs. The types of insurance cover you can have will cover you in the case of death, total and permanent disability and temporary disability (Income Protection). Insurance cover is not available with a Personal Retirement Service account.

This Guide will help you understand exactly what these types of cover offer, how much it will cost you and how to apply for cover.

If you would like to apply for new cover or apply for additional cover, call our Client Services Team on 1800 806 013 to find out more.

This Guide describes the insurance benefits available to members of the Personal Superannuation Service through a group insurance policy for Death and Total and Permanent Disablement cover, and for Income Protection covers. It summarises significant terms and conditions relating to that insurance, but does not outline all the provisions of the applicable insurance policy(s). In the event of any inconsistency between this Guide and the insurance policy(s), the policy(s) will prevail.

This Guide is intended for the use of members to help them decide which insurance arrangements provided by Freedom of Choice meet their particular requirements. Nothing in this Guide is intended as, nor should take the place of, personal advice from a licensed financial adviser. You should discuss your personal and financial situation and your particular needs with such an adviser before making specific insurance decisions.

## Trustee's liability

The Trustee does not guarantee the payment of an insured benefit or the performance of the Insurer.

## Client Services

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## Insurance cover available through Freedom of Choice

Insurance cover helps you provide for yourself and your dependants when you are no longer able to do so. Freedom of Choice provides the following types of insurance cover under its group insurance policy arrangements:

- » Death Only Cover
- » Death and Total & Permanent Disablement Cover (TPD)
- » Income Protection Cover

### Death Only Cover

This lump sum insurance cover is paid when you die or are deemed Terminally Ill by the Insurer. If you are entitled to receive a lump sum benefit for Terminal Illness, the maximum that you can receive prior to your death is \$5 million. If you are insured for Death Cover in excess of this amount, the balance will be paid out upon your death while a member of Freedom of Choice.

If you have death cover, this benefit paid in addition to the balance paid from your superannuation account.

### Death and TPD Cover

This lump sum insurance cover is paid when you die or should you be deemed by the Insurer to be terminally ill or totally and permanently disabled. If you receive a lump sum benefit for TPD, the maximum that you can receive is \$3 million. If you have Death Cover in excess of the amount of your TPD Cover, the excess Death Cover may remain with you within the Fund as Death Only Cover and the conditions for Death Only Cover will apply.

This benefit is paid in addition to the amount paid from your superannuation account.

### Income Protection Cover (also known as Group Salary Continuance, GSC, Salary Continuance Insurance or SCI)

This insurance cover pays you an 'income' on a monthly basis in certain cases where you are injured or sick and unable to work. This benefit is paid separately from the amount in your superannuation account. Refer to page 8 for more details about Income Protection insurance cover.

### Insurance with an alternative Insurer (External Insurance)

Alternatively, you may select to establish an individual insurance policy through one of Freedom of Choice's approved external retail insurers. Under this option, the Trustee will be the owner of the policy which allow the insurance premiums to be paid through your Freedom of Choice Personal Super account. All external insurance policies are subject to Trustee approval.

**If insurance through an external retail insurer applies to you, the information about insurance in this section of the Insurance Guide does not apply. Your insurance cover will be subject to the terms and conditions of the insurance policy issued by the alternative insurer. Please note that this arrangement needs to be organised through a qualified adviser.**

### Insurer

The insurance cover available to Freedom of Choice members under group insurance policy arrangements is taken out by the Trustee with TAL Life Limited (ABN 70 050 109 450, AFSL No. 237848) (TAL). The insurance provides cover anywhere in the world 24 hours a day, subject to the Insurer's terms and conditions.

### Amount of cover (Death and TPD)

You may apply for a fixed dollar amount of cover. You will need to be underwritten (supply health evidence and be accepted by the Insurer) for this cover; please refer to the note on underwriting in the 'More to consider' section later in this Guide. Further information about how the Income Protection cover works can be found later in this Guide.

For some members, joined to the Personal Superannuation Service as a result of a successor fund transfer from The Executive Superannuation Fund, you may retain the insurance cover (subject to the same terms and conditions applicable to you) immediately prior to the transfer. You should refer to the significant event notice provided to you for information about this. The information in this Insurance Guide relating to levels, types and cost of cover, eligibility for, and the cancellation of insurance cover; conditions and exclusions that are applicable to insurance cover; and other significant information about insurance cover apply to all Personal Superannuation Service members with insurance cover in the Fund, unless additional or modified terms and conditions apply to you as a result of the Insurer's underwriting process (as previously notified to you).

### Fixed cover and TPD

TPD Cover will reduce by 20% of the original level of sum insured for each year from age 65. At age 68, the TPD payable will remain at 20% of the original level until it ceases at age 75. TPD payable from age 70 is restricted to Part A or Part C of the TPD Definitions under the insurance policy (refer to the qualification tests table found in the Explanation of terms section of this Guide).

### Cancellation of cover

You can change or cancel any cover provided to you in Freedom of Choice. If you wish to change or cancel cover, please call Client Services on 1800 806 013.

## Insurance arrangements on joining Freedom of Choice

### Eligibility for all cover

To be eligible for insurance cover (to become an Insured Person) you must be:

- » a member of Freedom of Choice;
- » accepted by the Insurer;
- » an Australian Resident, unless otherwise agreed in writing;
- » for Death and TPD Cover, aged between 15 and 75; and
- » for Income Protection Cover, aged between 15 and 65. Other eligibility conditions apply to Income Protection cover - see page 8.

## Life Events Cover

Life Events Cover is a guaranteed future insurability benefit provided the below conditions are met. When certain life events occur, as an Insured Person you may apply to increase your Death Only Cover or Death and TPD Cover up to certain limits without providing medical evidence, as set out in the table below:

Life event	Allowable increase in Death Cover or Death & TPD Cover
<ul style="list-style-type: none"> <li>» Marriage</li> <li>» Birth or adoption of a child</li> <li>» Divorce</li> </ul>	Each application cannot exceed the lesser of: <ul style="list-style-type: none"> <li>» 25% of the original sum insured; or</li> <li>» \$200,000</li> </ul>
Effecting primary mortgage* on first home or increasing existing mortgage^ for the purpose of building or renovating the home.*	Each application cannot exceed the lesser of: <ul style="list-style-type: none"> <li>» 25% of the original sum insured</li> <li>» The total amount of the mortgage or the amount of the increase in the mortgage; or</li> <li>» \$200,000</li> </ul>

\* either alone or jointly with another person;

^ the mortgage must be your primary place of residence.

The following general conditions apply to Life Events Cover:

- » The increase of cover due to a Life Event will not apply if:

- your existing cover is subject to a loading, limitation or exclusion applied as a result of underwriting; or
- you intend to make or are entitled to claim a benefit for Terminal Illness or TPD.
- » You must apply in writing within 90 days of a Life Event and can only do so if you are aged 55 or less at the time. Evidence of the Life Event must be provided.
- » Only one increase of cover due to a Life Event may be exercised in any 12 month period.
- » The total of all applications for increase of cover due to a Life Event cannot exceed the lesser of the following:
  - the original sum insured; or
  - \$1,000,000, subject to your total cover (under the Group Life policy provided by the Insurer and any other insurance policy with any other organisation) not exceeding \$3,000,000.
- » No increase in the cover due to a Life Event will be payable where a claim arises from the following:
  - suicide occurring in the first 13 months after the increase; or
  - an intentional self-inflicted act or injury.
- » Should a claim be made from a Life Event that occurred during the six month period following the relevant increase in the sum insured, the increased portion of the sum insured will only be paid if your death or TPD resulted from an Accident.

## Insurance premiums

Premiums are calculated as at the annual review date, 1 July each year. Insurance premiums are calculated with reference to your age next birthday, gender, smoking status, occupation and level of cover, and will be deducted in arrears from your account at the end of each month.

The cost of Death and TPD insurance cover is based on the premium rates set out in the following tables. The premium rates include insurance administration fees.

### Insurance Fees

An insurance administration fee of 10% of annual premiums is payable for the provision of insurance services provided by the Fund Administrator in relation to Freedom of Choice's insurance arrangements.

The insurance administration fee is included in the premium rates for Death Only and Death & TPD Cover shown in the following tables.

### Personal Superannuation Service – Table of premium rates

Annual Premium Rates per \$1,000 sum insured.

Age next birthday	Death Only Cover				Death and TPD Cover			
	Male	Female	Male	Female	Male	Female	Male	Female
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	0.79	0.95	0.31	0.36	0.81	0.95	0.31	0.36
17	0.81	0.95	0.31	0.36	0.81	0.95	0.31	0.36
18	0.81	0.95	0.31	0.36	0.81	0.95	0.31	0.36
19	0.85	0.98	0.33	0.36	0.85	0.98	0.33	0.36
20	0.88	1.05	0.33	0.38	0.88	1.05	0.33	0.38
21	0.92	1.09	0.33	0.38	0.92	1.09	0.33	0.38
22	0.95	1.16	0.33	0.38	0.95	1.16	0.33	0.38
23	0.96	1.17	0.31	0.36	0.96	1.17	0.31	0.36
24	0.95	1.19	0.29	0.36	0.95	1.19	0.31	0.36
25	0.88	1.16	0.27	0.36	0.95	1.19	0.29	0.38
26	0.84	1.11	0.26	0.36	0.92	1.19	0.29	0.38
27	0.79	1.06	0.23	0.33	0.90	1.17	0.31	0.40
28	0.71	1.03	0.23	0.33	0.88	1.17	0.33	0.42
29	0.67	0.96	0.21	0.33	0.86	1.19	0.36	0.48
30	0.64	0.96	0.21	0.33	0.85	1.21	0.38	0.50
31	0.60	0.92	0.21	0.36	0.85	1.24	0.38	0.56
32	0.58	0.92	0.23	0.38	0.85	1.26	0.42	0.61
33	0.56	0.92	0.23	0.38	0.85	1.31	0.45	0.67
34	0.55	0.92	0.26	0.42	0.86	1.36	0.48	0.76
35	0.55	0.96	0.29	0.50	0.90	1.43	0.56	0.85
36	0.56	0.98	0.31	0.55	0.95	1.53	0.61	0.98
37	0.60	1.08	0.36	0.61	1.00	1.62	0.67	1.09
38	0.64	1.16	0.40	0.71	1.06	1.76	0.79	1.26
39	0.69	1.27	0.42	0.81	1.14	1.91	0.88	1.43
40	0.74	1.40	0.48	0.92	1.24	2.09	1.00	1.64
41	0.79	1.53	0.55	1.06	1.36	2.28	1.14	1.86
42	0.88	1.72	0.61	1.19	1.48	2.54	1.29	2.09
43	0.96	1.88	0.67	1.33	1.66	2.79	1.43	2.35
44	1.06	2.12	0.74	1.46	1.83	3.10	1.57	2.64
45	1.17	2.35	0.84	1.66	2.03	3.49	1.72	2.89
46	1.27	2.60	0.90	1.85	2.24	3.91	1.88	3.22
47	1.38	2.86	0.98	2.05	2.51	4.41	2.07	3.54
48	1.53	3.22	1.08	2.26	2.79	4.97	2.28	3.97
49	1.66	3.52	1.17	2.48	3.16	5.65	2.56	4.47
50	1.81	3.89	1.26	2.74	3.54	6.43	2.86	5.00
51	1.98	4.27	1.36	2.95	4.00	7.30	3.22	5.60
52	2.16	4.62	1.48	3.18	4.55	8.22	3.58	6.24
53	2.35	5.05	1.62	3.45	5.17	9.34	3.97	6.91

54	2.54	5.47	1.72	3.68	5.86	10.57	4.43	7.64
55	2.76	5.97	1.85	3.96	6.61	11.93	4.89	8.49
56	3.01	6.43	1.98	4.23	7.35	13.27	5.37	9.29
57	3.26	6.97	2.12	4.48	8.18	14.75	5.91	10.23
58	3.57	7.55	2.26	4.77	9.13	16.39	6.51	11.22
59	3.86	8.17	2.43	5.10	10.23	18.31	7.12	12.32
60	4.20	8.79	2.57	5.43	11.51	20.58	7.86	13.56
61	4.57	9.39	2.74	5.65	13.04	23.02	8.67	14.84
62	5.00	10.11	2.93	5.89	14.80	25.73	9.58	16.23
63	5.45	10.79	3.12	6.17	16.75	28.69	10.69	17.83
64	5.97	11.55	3.31	6.43	18.94	31.96	11.98	19.65
65	6.51	12.35	3.54	6.72	21.43	35.60	13.42	21.68
66	6.93	13.04	3.73	6.99	24.09	39.78	15.10	24.20
67	7.41	13.77	3.93	7.26	27.14	44.51	17.00	27.05
68	7.89	14.52	4.12	7.53	30.60	49.89	19.15	30.28
69	8.39	15.25	4.31	7.78	34.51	55.93	21.60	33.95
70	8.88	15.97	4.52	8.06	38.89	62.74	24.42	38.15
71	10.65	19.15	5.43	9.67	45.17	72.97	28.30	44.27
72	12.79	22.99	6.51	11.59	52.49	84.87	32.81	51.39
73	15.34	27.59	7.82	13.89	61.00	98.75	38.06	59.67
74	18.41	33.11	9.38	16.68	70.91	114.94	44.17	69.31
75	22.08	39.74	11.24	20.01	82.46	133.85	51.25	80.53

**Notes:** For Age 71 – 75 (Age Next Birthday), TPD cover is only provided for Part A (Permanent Loss) or Part C (Activities of Daily Living) of the TPD definition (refer 'Explanation of terms' later on in this Guide).

## Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the previous table.

Type	Death Only	Death & TPD
Professional	0.90	0.90
White Collar	1.00	1.00
Light Blue Collar	1.00	1.25
Heavy Manual Skilled	1.25	1.60
Heavy Manual Unskilled	1.50	2.00

Tabular rates are multiplied by these rates.

## Occupational definitions

Professional	Those occupations that require tertiary qualifications, i.e. a university degree, or registration by a government body or professional institute (you must be currently engaged in an occupation for which these qualifications apply). Well-established executives and senior managerial white collar workers with incomes in excess of \$80,000 p.a., who have been in their industry for at least 5 years are also considered professional.
White Collar	Clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representative not involved in any deliveries.
Light Blue Collar	Supervisors of blue-collar workers performing no manual work but doing occasional site visits (less than 10% of time). Certain qualified tradespeople e.g. electricians, bakers, builders, etc. and certain skilled technical workers such as shop assistants.
Heavy Manual Skilled	Trades people and those involved in heavier manual duties (e.g. sheet metal workers, mechanics, etc.).
Heavy Manual Unskilled	Heavy manual occupations (e.g. stonemasons, bulldozer/bobcat operator, bricklayers, etc.).

## How to calculate the standard premium for Death and TPD

$$\begin{array}{|c|} \hline \text{Your level of cover} \\ \hline 1,000 \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{Premium Rate} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{Occupational Factor} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Your premium per year} \\ \hline \end{array}$$

### Example

A male member who is 45 years and 6 months old (46 next birthday), a smoker and is a clerk (White Collar) with \$146,250 Death and TPD Cover.

$$\begin{array}{|c|} \hline \$146.25 \\ \hline \end{array} \times \begin{array}{|c|} \hline 3.91 \\ \hline \end{array} \times \begin{array}{|c|} \hline 1.0 \\ \hline \end{array} = \begin{array}{|c|} \hline \$571.84 \text{ p.a.} \\ \hline (\$11.00 \text{ per week}) \\ \hline \end{array}$$

## Important information on rates

If you are in doubt about the correct Class/Occupation Loading Factor ('OLF') for your occupation or you believe that you have been placed in the wrong Class/OLF, please contact Client Services. If you do not have the correct Class/OLF you may pay an incorrect premium or receive less than the amount for which you believe you are insured in the event of a claim. Details of the Occupational Loading / Discount Factors are set out on page 13.

If you do not state an occupation then you will be rated for the occupation with the highest premiums. If your occupation changes please advise Client Services immediately.

Additionally, if you are insured member in the Personal Superannuation Service, please ensure that your smoker status is up-to-date. If you have not smoked any substance for the past 12 months, you should be listed as non-smoker.

## Income Protection Cover

### Eligibility for Income Protection Cover

To be eligible to apply for Income Protection Cover you must be:

- » a member of Freedom of Choice;
- » an Australian Resident, unless otherwise agreed in writing;
- » aged between 15 and 65;
- » employed on a full time, or permanent part-time basis to work for at least 15 hours a week (Casual or contract employees will be assessed for eligibility on a case-by-case basis, and will need to be working at least 15 hours a week with their current employer) and be accepted by the Insurer.

### Summary of insured benefit features of the cover

Feature	
Total Disability Benefit	Up to 75% of Earned Income plus up to 10% of Earned Income allowable for superannuation contributions
Benefit period	2 years, 5 years, or to age 65*
Waiting period	30, 60 or 90 days
Cover ceasing age	65
Benefit escalation when on claim	5% or CPI whichever is the lesser

\*Note: if your occupational type rating is Heavy Manual Unskilled your Benefit Period may only be 2 years or 5 years only; the Benefit Period option of 'to age 65' is not available.

## Amount of Income Protection Cover

For some members, joined to the Personal Superannuation Service as a result of a successor fund transfer from The Executive Superannuation Fund, you may retain the income protection insurance cover (subject to the same terms and conditions applicable to you) immediately prior to the transfer. You should refer to the significant event notice provided to you for information about this.

The information in this Insurance Guide relating to levels, types and cost of cover, eligibility for, and the cancellation of insurance cover; conditions and exclusions that are applicable to insurance cover; and other significant information about insurance cover apply to all Personal Superannuation Service members with insurance cover in the Fund, unless additional or modified terms and conditions apply to you as a result of the Insurer's underwriting process (as previously notified to you).

### Cancellation of cover

You can change or cancel any cover provided to you in Freedom of Choice. If you wish to change or cancel cover, please call Client Services on 1800 806 013.

### Requested cover

You will need to be underwritten (supply health evidence and be accepted by the Insurer) for cover requested. Please refer to the note on underwritten cover in the More to consider section of this Guide.

### What are your benefits from Income Protection Cover?

Monthly benefits are paid in arrears commencing from the day following the agreed Waiting Period. The Waiting Period is the period, commencing on the first day of Total Disability, during which no Benefit is payable; this period may be 30, 60 or 90 days (as selected by you or, if applicable to you, as stipulated under a tailored benefit design). Benefits will continue to be paid whilst you are Totally Disabled or Partially Disabled up to a maximum of the applicable Benefit Period. Please refer to 'Explanation of Terms' section of this Guide for the meaning of 'Benefit Period' and 'Benefit Offset'.

#### Total Disability benefit

If you become Totally Disabled as defined, then you may receive your insured benefit up to the maximum amount of benefit, subject to any Benefit Offset.

The maximum monthly benefit you can be assessed for is the lesser of:

- a) 75% of the Earned Income plus up to 10% of Earned Income as Superannuation Contribution Benefit where applicable
- b) \$30,000 per month including the Superannuation Contributions Benefit (if applicable).



### Partial Disability benefit

If you become Partially Disabled, you may be entitled to a Partial Disability benefit subject to any Benefit Offsets.

A Partial Disability benefit begins to accrue:

- » from the day after you are no longer Totally Disabled, or
- » after the end of the Waiting Period if during the Waiting Period you have been Totally Disabled for at least 7 out of 12 consecutive days and Partially Disabled for the remainder of the Waiting Period whichever occurs later.

### Superannuation Contribution Benefit

If you have selected an option to receive a Superannuation Contribution Benefit, the Insurer will pay up to 10% of your Earned Income to your account in Freedom of Choice. For the purpose of calculating Earned Income, your Employer's mandated superannuation contributions are not included.

### Additional death benefit

If you die while a Disability Income benefit is being paid to you, the Insurer will pay to your account in Freedom of Choice an additional sum equal to one quarter of the annual Income Protection benefit.

### Recurrent disablement benefit

If within 6 months of the date payments ceased for Total or Partial Disability, you again become Totally Disabled or Partially Disabled due to the same or related Illness or Injury:

- » the Waiting Period will be waived and the claim will be regarded as a continuation of the previous claim; and
- » your monthly benefit will recommence to be paid for the remainder of the Benefit Period (subject to the terms and conditions of the Policy).

### Rehabilitation benefit

If in the Insurer's opinion, your potential to return to Gainful Employment will benefit from a program of rehabilitation, the Insurer will pay the cost provided that before the program is undertaken, the Insurer and your medical practitioner approve in writing.

### Benefit escalation

If you have been receiving an Income Protection Cover benefit for 12 months, your benefit will increase by the lesser of:

- a) the increase in the CPI for that period; or
- b) 5%.

## Insurance premiums

Premiums are calculated as at the review date, 1 July each year and are based on the premium rates set out on the following pages, depending on whether you are a member of the Employer Superannuation Service or Personal Superannuation Service. The premium rates include insurance administration fees. Insurance premiums are calculated with reference to your age next birthday, gender, smoking status, occupation and level of cover, waiting period and benefit period and will be deducted in arrears from your account at the end of each month.

## Insurance Fees

An insurance administration fee of 10% of annual premiums is payable for the provision of insurance services provided by the Fund Administrator in relation to Freedom of Choice's insurance arrangements.

The insurance administration fee is included in the premium rates for Income Protection Cover shown in the following tables.

## Premium waiver

Any premium for Income Protection Cover that becomes payable while an Income Protection Cover benefit is payable to you will be waived. However, the premium is payable during the Waiting Period.

## Personal Superannuation Service – Table of premium rates for Income Protection Cover – Benefit Period for 2 yrs

Annual Premium Rates per \$1,000 annual benefit. Rates exclude stamp duty (refer to 'Stamp duty rates' following these tables).

Age next birthday	Waiting Period 30 days				Waiting Period 60 days				Waiting Period 90 days			
	Male		Female		Male		Female		Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker
16	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
17	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
18	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
19	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
20	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
21	0.85	0.65	3.07	2.34	1.31	0.98	2.24	1.71	2.17	1.65	3.74	2.84
22	0.84	0.64	2.90	2.20	1.36	1.04	2.25	1.71	2.28	1.73	3.75	2.85
23	0.87	0.66	2.96	2.25	1.53	1.16	2.45	1.86	2.55	1.94	4.08	3.10
24	0.91	0.68	3.03	2.30	1.68	1.27	2.65	2.02	2.81	2.14	4.43	3.36
25	0.95	0.71	3.11	2.36	1.85	1.41	2.86	2.17	3.10	2.35	4.78	3.63
26	0.98	0.75	3.18	2.42	2.02	1.54	3.07	2.34	3.37	2.56	5.14	3.91
27	1.02	0.77	3.25	2.47	2.20	1.67	3.30	2.51	3.66	2.78	5.50	4.18
28	1.06	0.81	3.31	2.51	2.36	1.80	3.52	2.68	3.94	3.00	5.87	4.46
29	1.11	0.84	3.35	2.54	2.50	1.90	3.75	2.85	4.16	3.16	6.24	4.74
30	1.14	0.86	3.36	2.55	2.61	1.98	3.97	3.02	4.36	3.32	6.63	5.04
31	1.18	0.91	3.36	2.55	2.72	2.06	4.22	3.20	4.54	3.45	7.02	5.33
32	1.23	0.93	3.35	2.54	2.81	2.14	4.45	3.37	4.68	3.55	7.42	5.64
33	1.25	0.95	3.35	2.54	2.88	2.20	4.70	3.56	4.82	3.66	7.83	5.95
34	1.28	0.98	3.34	2.54	2.96	2.25	4.95	3.76	4.94	3.75	8.26	6.28
35	1.33	1.01	3.32	2.52	3.03	2.31	5.23	3.97	5.05	3.84	8.72	6.62
36	1.38	1.05	3.34	2.54	3.10	2.35	5.52	4.18	5.16	3.93	9.18	6.97
37	1.44	1.10	3.35	2.54	3.17	2.41	5.80	4.41	5.28	4.01	9.68	7.35
38	1.51	1.14	3.38	2.57	3.24	2.46	6.12	4.65	5.41	4.11	10.18	7.74
39	1.57	1.20	3.45	2.63	3.33	2.53	6.44	4.90	5.55	4.22	10.74	8.15
40	1.68	1.27	3.55	2.70	3.44	2.61	6.78	5.16	5.73	4.35	11.32	8.60
41	1.80	1.36	3.70	2.81	3.55	2.70	7.16	5.44	5.92	4.51	11.94	9.06
42	1.95	1.47	3.88	2.95	3.70	2.81	7.55	5.74	6.16	4.68	12.58	9.57
43	2.12	1.61	4.11	3.13	3.87	2.94	7.97	6.06	6.46	4.91	13.30	10.11
44	2.34	1.78	4.42	3.35	4.07	3.10	8.43	6.41	6.80	5.16	14.05	10.67
45	2.63	2.00	4.78	3.63	4.32	3.28	8.91	6.77	7.21	5.47	14.84	11.27
46	2.96	2.25	5.22	3.96	4.61	3.50	9.42	7.15	7.67	5.83	15.70	11.93
47	3.35	2.54	5.75	4.37	4.94	3.75	9.98	7.58	8.24	6.26	16.63	12.64
48	3.83	2.91	6.36	4.84	5.33	4.05	10.56	8.04	8.88	6.75	17.63	13.40
49	4.38	3.34	7.08	5.38	5.77	4.40	11.22	8.52	9.64	7.33	18.70	14.21
50	5.04	3.83	7.93	6.03	6.30	4.78	11.92	9.05	10.50	7.97	19.85	15.08
51	5.83	4.43	8.87	6.75	6.88	5.23	12.66	9.62	11.47	8.72	21.11	16.04
52	6.73	5.11	9.97	7.57	7.55	5.74	13.47	10.24	12.58	9.57	22.45	17.06
53	7.77	5.91	11.22	8.52	8.31	6.32	14.36	10.92	13.85	10.52	23.94	18.20
54	8.98	6.83	12.61	9.57	9.16	6.96	15.32	11.65	15.27	11.61	25.54	19.42
55	10.37	7.88	14.16	10.76	10.13	7.70	16.37	12.44	16.87	12.83	27.30	20.74
56	11.95	9.07	15.90	12.08	11.22	8.52	17.53	13.32	18.70	14.21	29.22	22.21
57	13.75	10.45	17.84	13.56	12.43	9.45	18.81	14.28	20.73	15.75	31.34	23.82
58	15.80	12.01	19.98	15.20	13.81	10.50	20.20	15.35	23.02	17.50	33.66	25.58
59	18.12	13.77	22.36	17.00	15.35	11.67	21.75	16.52	25.60	19.45	36.24	27.54
60	20.73	15.75	24.97	18.97	17.11	13.00	23.45	17.83	28.51	21.66	39.10	29.72
61	23.66	17.98	27.84	21.16	19.07	14.50	25.37	19.28	31.80	24.16	42.28	32.14
62	26.96	20.48	30.98	23.54	21.32	16.21	27.51	20.91	35.53	27.01	45.85	34.85
63	30.65	23.30	34.43	26.16	23.85	18.13	29.91	22.74	39.77	30.22	49.86	37.90
64	32.13	24.42	36.21	27.51	25.08	19.06	31.44	23.90	41.81	31.77	52.40	39.82
65	16.48	12.53	18.58	14.12	14.23	10.81	17.61	13.37	23.72	18.03	29.35	22.31

## Personal Superannuation Service – Table of premium rates for Income Protection Cover – Benefit Period for 5 yrs

Annual Premium Rates per \$1,000 annual benefit. Rates exclude stamp duty (refer to 'Stamp duty rates' following these tables).

Age next birthday	Waiting Period 30 days				Waiting Period 60 days				Waiting Period 90 days			
	Male		Female		Male		Female		Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker
16	1.03	0.78	1.57	1.22	1.51	1.14	3.91	2.98	2.68	2.04	4.40	3.34
17	1.05	0.81	1.61	1.24	1.52	1.15	3.91	2.96	2.68	2.04	4.40	3.34
18	1.04	0.80	1.66	1.28	1.52	1.14	3.93	3.00	2.68	2.04	4.40	3.34
19	1.04	0.80	1.66	1.28	1.53	1.15	3.90	2.95	2.68	2.04	4.41	3.34
20	1.05	0.81	1.73	1.34	1.53	1.15	3.96	3.02	2.70	2.05	4.43	3.36
21	1.05	0.80	1.74	1.35	1.54	1.16	3.95	3.03	2.71	2.05	4.44	3.36
22	1.04	0.80	1.76	1.36	1.62	1.24	3.68	2.80	2.86	2.17	4.47	3.40
23	1.07	0.82	1.80	1.40	1.82	1.38	3.78	2.87	3.21	2.44	4.87	3.70
24	1.11	0.84	1.83	1.42	2.01	1.52	3.96	3.01	3.52	2.68	5.31	4.03
25	1.16	0.86	1.86	1.44	2.21	1.67	4.06	3.08	3.91	2.96	5.77	4.37
26	1.24	0.94	1.90	1.46	2.43	1.85	4.20	3.20	4.31	3.27	6.21	4.72
27	1.28	0.97	2.03	1.57	2.64	2.01	4.27	3.25	4.66	3.54	6.66	5.07
28	1.34	1.02	2.15	1.66	2.88	2.20	4.28	3.27	5.03	3.82	7.17	5.45
29	1.40	1.06	2.25	1.75	3.02	2.30	4.60	3.50	5.34	4.05	7.63	5.80
30	1.50	1.13	2.33	1.81	3.20	2.43	4.88	3.71	5.66	4.31	8.12	6.17
31	1.52	1.16	2.45	1.90	3.34	2.53	5.23	3.96	5.87	4.46	8.67	6.58
32	1.60	1.21	2.55	1.97	3.46	2.64	5.54	4.20	6.14	4.65	9.18	6.98
33	1.61	1.23	2.65	2.05	3.57	2.72	5.84	4.43	6.32	4.81	9.73	7.40
34	1.66	1.27	2.78	2.16	3.70	2.81	6.20	4.71	6.48	4.93	10.35	7.87
35	1.76	1.33	2.95	2.28	3.77	2.87	6.58	5.00	6.71	5.10	10.95	8.32
36	1.82	1.37	3.14	2.43	3.92	2.98	6.96	5.28	6.88	5.24	11.60	8.81
37	1.92	1.45	3.37	2.62	4.02	3.05	7.35	5.58	7.06	5.36	12.30	9.33
38	2.02	1.53	3.67	2.85	4.11	3.12	7.82	5.94	7.26	5.52	13.03	9.91
39	2.13	1.62	4.02	3.11	4.25	3.23	8.26	6.27	7.50	5.70	13.80	10.47
40	2.28	1.73	4.21	3.26	4.42	3.34	8.75	6.66	7.76	5.90	14.63	11.11
41	2.45	1.86	4.61	3.56	4.57	3.47	9.30	7.06	8.10	6.16	15.48	11.75
42	2.66	2.01	5.11	3.96	4.77	3.63	9.86	7.50	8.46	6.44	16.41	12.47
43	2.91	2.21	5.70	4.42	5.03	3.82	10.47	7.96	8.92	6.77	17.45	13.26
44	3.26	2.48	6.35	4.92	5.35	4.06	11.13	8.45	9.44	7.17	18.55	14.10
45	3.63	2.76	7.11	5.51	5.70	4.33	11.80	8.97	10.05	7.64	19.66	14.94
46	4.15	3.16	7.94	6.15	6.11	4.64	12.56	9.54	10.75	8.17	20.96	15.93
47	4.76	3.61	8.87	6.87	6.60	5.01	13.40	10.17	11.63	8.84	22.34	16.98
48	5.40	4.10	9.91	7.68	7.15	5.44	14.26	10.86	12.58	9.56	23.83	18.11
49	6.22	4.73	11.04	8.56	7.80	5.93	15.26	11.58	13.77	10.47	25.43	19.32
50	7.23	5.50	12.30	9.53	8.53	6.47	16.31	12.38	15.08	11.46	27.16	20.64
51	8.43	6.41	13.66	10.58	9.41	7.15	17.44	13.25	16.58	12.61	29.06	22.08
52	9.78	7.43	15.14	11.74	10.41	7.91	18.68	14.21	18.32	13.93	31.13	23.66
53	11.38	8.65	16.73	12.97	11.48	8.73	20.04	15.23	20.31	15.42	33.41	25.40
54	13.24	10.06	18.50	14.33	12.75	9.70	21.53	16.37	22.55	17.14	35.88	27.28
55	15.37	11.68	20.33	15.76	14.20	10.78	23.18	17.62	25.06	19.05	38.64	29.36
56	17.77	13.50	22.28	17.27	15.84	12.03	24.98	18.98	27.98	21.26	41.65	31.66
57	20.64	15.70	24.40	18.91	17.67	13.44	28.14	21.40	31.21	23.71	45.01	34.21
58	23.85	18.13	26.62	20.63	19.76	15.03	31.73	24.14	34.92	26.54	48.71	37.02
59	27.58	20.97	28.97	22.46	22.17	16.86	35.83	27.23	39.10	29.71	52.84	40.16
60	31.76	24.14	31.42	24.35	24.88	18.91	40.26	30.58	43.92	33.37	57.46	43.67
61	34.22	26.01	31.70	24.57	26.83	20.38	42.11	32.02	47.34	35.97	59.92	45.54
62	35.46	26.94	30.60	23.72	27.76	21.11	42.27	32.13	49.04	37.27	59.87	45.51
63	35.11	26.67	28.27	21.92	27.88	21.20	40.56	30.83	49.24	37.41	58.18	44.22
64	34.86	26.50	22.52	17.46	27.22	20.68	40.46	30.73	48.03	36.51	56.85	43.21
65	17.88	13.60	8.10	6.27	15.44	11.73	20.76	15.78	27.24	20.71	31.85	24.21

## Personal Superannuation Service – Table of premium rates for Income Protection Cover – Benefit Period ‘to age 65’

Annual Premium Rates per \$1,000 annual benefit. Rates exclude stamp duty (refer to ‘Stamp duty rates’ section of this Guide).

Age next birthday	Waiting Period 30 days				Waiting Period 60 days				Waiting Period 90 days			
	Male		Female		Male		Female		Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker
16	2.36	1.83	3.18	2.47	3.88	3.01	6.31	4.88	6.46	5.01	10.51	8.15
17	2.41	1.87	3.25	2.52	4.00	3.11	6.47	5.02	6.67	5.17	10.83	8.38
18	2.51	1.95	3.35	2.60	4.14	3.21	6.70	5.18	6.90	5.35	11.17	8.66
19	2.56	2.00	3.44	2.66	4.25	3.30	6.86	5.32	7.07	5.48	11.44	8.87
20	2.63	2.04	3.55	2.75	4.37	3.38	7.04	5.46	7.28	5.65	11.76	9.12
21	2.68	2.08	3.65	2.83	4.50	3.48	7.25	5.62	7.50	5.81	12.08	9.36
22	2.56	2.00	3.78	2.93	4.44	3.44	7.44	5.76	7.42	5.74	12.42	9.62
23	2.45	1.90	3.85	2.98	4.44	3.44	7.63	5.92	7.41	5.74	12.74	9.87
24	2.36	1.83	3.95	3.06	4.42	3.42	7.85	6.08	7.37	5.71	13.08	10.14
25	2.24	1.73	4.10	3.17	4.42	3.42	8.07	6.26	7.37	5.71	13.46	10.43
26	2.21	1.71	4.15	3.22	4.44	3.44	8.28	6.42	7.41	5.74	13.81	10.70
27	2.17	1.68	4.53	3.52	4.55	3.52	8.64	6.70	7.57	5.86	14.42	11.17
28	2.18	1.70	4.83	3.74	4.67	3.62	9.08	7.04	7.81	6.05	15.15	11.74
29	2.22	1.72	5.10	3.95	4.90	3.80	9.65	7.47	8.13	6.31	16.10	12.47
30	2.25	1.75	5.35	4.14	5.12	3.96	10.26	7.95	8.48	6.58	17.08	13.25
31	2.35	1.82	5.61	4.34	5.37	4.16	10.98	8.51	8.96	6.94	18.30	14.18
32	2.47	1.92	5.91	4.57	5.70	4.42	11.78	9.14	9.50	7.36	19.65	15.24
33	2.56	2.00	6.22	4.82	6.07	4.71	12.68	9.84	10.12	7.84	21.13	16.37
34	2.73	2.11	6.56	5.08	6.46	5.01	13.65	10.58	10.77	8.35	22.78	17.66
35	2.92	2.26	7.00	5.42	6.91	5.35	14.74	11.43	11.55	8.95	24.58	19.05
36	3.17	2.46	7.47	5.80	7.42	5.74	15.91	12.33	12.36	9.58	26.50	20.54
37	3.40	2.63	8.05	6.24	7.96	6.17	17.16	13.31	13.27	10.28	28.60	22.17
38	3.72	2.88	8.74	6.77	8.55	6.62	18.46	14.31	14.25	11.04	30.81	23.88
39	4.02	3.11	9.52	7.37	9.22	7.14	19.90	15.42	15.36	11.91	33.17	25.72
40	4.43	3.43	10.47	8.12	9.92	7.70	21.40	16.58	16.53	12.82	35.65	27.63
41	4.87	3.78	11.60	8.98	10.65	8.25	22.95	17.80	17.77	13.77	38.27	29.66
42	5.38	4.17	12.80	9.92	11.47	8.90	24.63	19.10	19.12	14.82	41.06	31.83
43	6.01	4.65	14.20	11.01	12.36	9.57	26.36	20.43	20.60	15.96	43.94	34.06
44	6.68	5.18	15.82	12.26	13.31	10.32	28.16	21.83	22.18	17.20	46.92	36.37
45	7.47	5.80	17.56	13.61	14.31	11.08	30.04	23.28	23.85	18.48	50.06	38.81
46	8.36	6.48	19.43	15.06	15.40	11.94	31.97	24.78	25.66	19.90	53.26	41.28
47	9.37	7.26	21.53	16.68	16.57	12.84	33.95	26.32	27.61	21.40	56.57	43.86
48	10.50	8.14	23.74	18.41	17.81	13.81	36.00	27.90	29.72	23.03	59.98	46.50
49	11.76	9.12	26.14	20.26	19.17	14.86	38.08	29.52	31.94	24.76	63.47	49.20
50	13.18	10.22	28.60	22.17	20.56	15.94	40.22	31.17	34.31	26.60	67.05	51.98
51	14.74	11.43	31.21	24.18	22.11	17.14	42.43	32.88	36.85	28.56	70.70	54.80
52	16.47	12.77	33.82	26.22	23.71	18.37	44.63	34.60	39.52	30.63	74.36	57.64
53	18.36	14.23	36.45	28.26	25.43	19.71	46.86	36.33	42.37	32.85	78.12	60.56
54	20.34	15.76	39.10	30.31	27.22	21.10	49.08	38.05	45.35	35.15	81.83	63.43
55	22.53	17.46	41.52	32.18	29.08	22.54	51.31	39.77	48.46	37.57	85.52	66.30
56	24.75	19.18	43.81	33.96	31.03	24.06	53.46	41.44	51.71	40.08	89.11	69.07
57	27.03	20.95	45.77	35.48	33.02	25.58	55.50	43.03	55.02	42.65	92.54	71.73
58	29.31	22.72	47.34	36.70	34.98	27.12	57.42	44.51	58.31	45.20	95.67	74.16
59	31.46	24.40	48.33	37.46	36.88	28.60	59.01	45.74	61.50	47.67	98.35	76.24
60	33.31	25.83	48.62	37.68	38.62	29.94	60.24	46.70	64.37	49.91	100.44	77.86
61	34.74	26.93	48.02	37.23	40.08	31.07	60.94	47.23	66.82	51.80	101.54	78.72
62	35.46	27.50	46.33	35.92	41.06	31.83	60.84	47.16	68.45	53.06	101.42	78.62
63	34.71	26.90	42.83	33.20	40.87	31.68	59.15	45.85	68.11	52.80	98.57	76.41
64	28.58	22.16	34.13	26.46	35.84	27.78	51.51	39.93	59.76	46.32	85.86	66.56
65	10.35	8.02	12.27	9.52	19.71	15.27	28.74	22.28	32.84	25.46	47.93	37.15

## Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the above tables.

Type	Income Protection
Professional	0.80
White Collar	1.00
Light Blue Collar	1.50
Heavy Manual Skilled	1.75
Heavy Manual Unskilled	2.50

Tabular rates are multiplied by these rates.

## Occupational definitions

Professional	Those occupations that require tertiary qualifications, i.e a university degree, or registration by a government body or professional institute (you must be currently engaged in an occupation for which these qualifications apply). We also consider well-established executives and senior managerial white collar workers with incomes in excess of \$80,000 p.a., who have been in their industry for at least 5 years.
White Collar	Clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representative not involved in any deliveries.
Light Blue Collar	Supervisors of blue-collar workers performing no manual work but doing occasional site visits (less than 10% of time). Certain qualified tradespeople e.g. electricians, bakers, builders, etc and certain skilled technical workers such as shop assistants.
Heavy Manual Skilled	Trades people and those involved in heavier manual duties (e.g. sheet metal workers, mechanics, etc).
Heavy Manual Unskilled	Heavy manual occupations (e.g. stonemasons, bulldozer/bobcat operator, bricklayers, etc).

## Stamp duty rates

Stamp duty is not included in the premium rates for Income Protection Cover shown in the above tables. The premiums charged will include an amount for stamp duty payable, which will be based on the stamp duty rate applicable for the State in which the Insured Person resides.

The following stamp duty rates currently apply to Premium Rates for Income Protection Cover each year.

State	Stamp duty rate
Victoria	10%
New South Wales	5%
Queensland	9%
South Australia	11%
Western Australia	10%
Australian Capital Territory	0%
Northern Territory	10%
Tasmania	10%

## More to consider

### Who can apply?

The eligibility requirements for your insurance cover are set out earlier in this Guide. Please contact Client Services if you need more information.

### How to apply?

To apply for insurance, you, or your financial adviser on your behalf (providing that you still read and sign the declaration), must complete the application for insurance, which can be obtained by contacting Client Services. Please note that your application must be assessed by and accepted by the Insurer before you can be covered for the requested level of cover.

### Underwritten cover

If you wish to apply for cover, you will need to be underwritten.

Underwriting is the process undertaken by the Insurer to assess your insurance risk. This process will require you to complete a Personal Statement or other forms as required, and to provide such additional medical evidence that the Insurer may request.

Cover may be subject to a premium loading, exclusions, limitations or in certain cases, it may be declined; that is, not accepted by the Insurer.

### Interim Accident Cover

While your insurance cover is being underwritten you will be provided with Interim Accident Cover (IAC) on the following basis:

- » Interim cover will apply for up to 120 days of your duly completed Personal Statement being received by the Insurer;
- » the Insurer may pay Interim Accident Cover up to a maximum of \$1 Million for Death only or Death and TPD (depending on whether your application for cover is for Death only cover or Death and TPD cover);
- » under similar circumstances, you may also be covered for Income Protection up to a maximum of \$15,000 per month (if your application for cover is for Income Protection cover);
- » the interim cover will also cease when your cover is accepted or declined or would otherwise have ceased as set out later on in this section.

IAC commences from the date your duly completed Personal Statement is received by the Insurer. Further conditions and limits apply under the insurance policy. For further details, please contact Freedom of Choice.

### Duty of disclosure

Before the Insurer advises acceptance of cover on your life, you have a duty under the Insurance Contracts Act 1984 to inform the Insurer of every matter that you know, or could reasonably be expected to know, which may affect the Insurer's decision to insure you or the terms of that insurance cover. You have the same duty to inform the Insurer before cover is varied, extended or reinstated. This duty of disclosure does not apply to anything that reduces the Insurer's risk, that is common knowledge that the Insurer should know in

the ordinary course of business or that the Insurer does not require you to disclose. Your duty of disclosure applies even after this Personal Statement is completed until the Insurer advises acceptance of the cover.

If you do not disclose relevant matters and the Insurer would not have granted cover at all, the Insurer may cancel cover within three years of granting it. If your non-disclosure was fraudulent, the Insurer may cancel cover at any time. If the Insurer is entitled to cancel the insurance cover or a subsequent increase in insurance cover, it may within the first three years adjust the sum insured based on the premium charged, to the amount that would have applied had full disclosure been made.

All questions on the Personal Statement are relevant as to whether or not the Insurer accepts the risk and, if so, on what terms. Consequently, all questions must be answered correctly and completely, and you must ensure that you complete Section 8 of the Personal Statement to indicate the type and level of cover you would like to apply for.

Cover will commence from when you are accepted by the Insurer, but some interim cover may apply – see above 'Interim Accident Cover'.

## How to make a claim

If you would like to make a claim you need to notify Client Services as soon as it is reasonably possible of an event that is likely to give rise to a claim. The relevant contact details are under the heading *Making a claim on your insurance* found at the back of this Guide.

## Individual transfer terms

If you are an Insured Person in the Personal Superannuation Service you may apply to transfer the amount of insurance cover held with an external superannuation fund into your cover held with Freedom of Choice, subject to terms and conditions of Freedom of Choice's group insurance policy.

The maximum amount of cover that you can apply to transfer is as follows:

- a) \$1,000,000 for Death Cover

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- b) For Death and TPD Cover, the lesser of:
  - i. \$1,000,000; and
  - ii. the maximum benefit (under Freedom of Choice's group insurance policy) less your TPD cover under the Fund

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- c) For Income Protection Cover, the lesser of:
  - i. \$10,000 per month; and
  - ii. the maximum benefit (under Freedom of Choice's group insurance policy) less your Income Protection Cover under the Fund.

If you wish to take advantage of this option or need further details, please contact Client Services. Terms and conditions, including eligibility criteria, apply.

## Employment Overseas Cover and Worldwide Cover

Your cover continues automatically irrespective of whether you are overseas for work or not, subject to payment of premiums.

The Insurer may require you to return to Australia at your own cost for assessment of any claim. If you have Income Protection Cover and suffer Total Disability or Partial Disability while residing or travelling overseas, payment of any benefit will cease after six months from the date benefit payments commenced, unless otherwise agreed by the Insurer and advised by Freedom of Choice in writing.

## Cover whilst on Leave Without Pay ('LWOP')

Whilst on employer approved LWOP and premiums continue to be paid:

- a) Death Cover continues

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- b) Any TPD Cover continues for the first 24 months of leave without pay (your prior LWOP employment status would be used to determine TPD), after which only Parts A, B, C, D(ii) or E of the TPD definition will apply (refer 'Explanation of Terms' section).

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- c) Any Income Protection Cover continues for the first 12 months of leave without pay (your prior LWOP employment status would be used to determine Total Disability or Partial Disability), after which cover ceases. For cover to continue beyond 12 months, the Insurer's prior written approval will be required.

## Exclusions

### 1. Death and TPD Cover

No benefit is payable to you under Death and TPD Cover if your claim has resulted from any of the following:

- » an intentional self-inflicted Injury or attempt at suicide;
- » uncomplicated pregnancy or childbirth;
- » war or acts of war whether declared or not;
- » service in the armed forces of any national or international organisation, including active service and training exercises within national or international armed reserve units; or
- » any other specific event or cause agreed between you and the Insurer.

### 2. Income Protection Cover

No benefit is payable to you under Income Protection Cover if your claim has resulted from any of the following:

- » an intentional self-inflicted Injury or attempt at suicide;
- » uncomplicated pregnancy or childbirth;
- » war or acts of war whether declared or not;
- » service in the armed forces of any national or international organisation, including active service and training exercises within national or international armed reserve units; or
- » any other specific event or cause agreed between you and the Insurer.

## Cessation of cover

Death and TPD Cover shall cease to apply on the earliest of:

- » the date the group insurance policy taken out by the Trustee terminates; or
- » the date your membership in Freedom of Choice ceases; or
- » upon payment of a TPD Benefit or Terminal Illness Benefit and there is no remaining death benefit; or

- » upon admission of a death benefit claim; or
- » the date Freedom of Choice receives from you an *Application to Cancel Insurance Cover Form*; or
- » 30 days after the end of the month in which your account balance is no longer sufficient to pay insurance premiums.

**In addition:**

- » Death Cover ceases at 75 years of age;
- » Death and TPD Cover ceases at 75 years of age. TPD benefit payable after age 70 is restricted to Part A or C of the TPD definitions (see TPD Definitions on page 17 of this Guide).

**Income Protection Cover shall cease to apply on the earliest of:**

- » the date the group insurance policy taken out by the Trustee terminates; or
- » the date your membership with Freedom of Choice ceases; or
- » the date you no longer work at least 15 hours per week (except where you are under 'Cover Whilst on Leave Without Pay' provisions); or
- » where you are on employer approved LWOP, 12 months from commencement of the leave; or
- » the date Freedom of Choice receives from you an *Application to Cancel Insurance Cover Form*; or
- » 30 days after the end of the month in which your account balance is no longer sufficient to pay insurance premiums; or
- » your attainment of age 65; or
- » your death.

## Explanation of Terms

Important note: This section explains key terms and definitions in the applicable group insurance policy. Other terms and definitions are contained in the policy, and must be satisfied if relevant to your claim. If you would like further information, contact Client Services on 1800 806 013.

### General Terms

#### Accident

An unforeseen violent, external and visible event that occurs accidentally during the period of cover.

#### At Work

This is when you are actively performing all the agreed hours and duties of your usual occupation without restriction or limitation due to Injury or Illness, and you are not receiving and/or entitled to receive income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits.

#### Australian Resident

An Australian citizen or a person who is the holder of an Australian Permanent Visa within the meaning of section 30 of the Migration Act 1958 (Cth) or resides in Australia on a 457 working visa.

#### Automatic Acceptance Limit or AAL

If you meet the relevant criteria set out in the insurance policy (which is summarised in this Guide), the Insurer may provide you with cover under the automatic acceptance provisions in accordance with the lesser of the following:

- » your standard or tailored automatic insured benefit amount (if any) in accordance with your applicable benefit design; and
- » the amount specified in the table Automatic Acceptance Limits, for which no evidence of health is required.

#### Benefit Ceasing Age

- » Age 75 years in the case of Death Cover or Death and TPD Cover. However please see the definition of TPD below for further details in relation to conditions and restrictions.
- » Age 65 in the case of Income Protection Cover.

#### Benefit Offsets

The amount of Income Protection Cover benefit will be reduced by all amounts paid or payable from all of the following:

- » workers' compensation payments;
- » payments under statutory compensation, pension, social security or similar schemes;
- » income benefits from policies of insurance and superannuation trustees; and
- » employer funded sick leave entitlements and other income payments.

#### Benefit Period

The nominated period that a benefit begins to accrue under the relevant insurance policy for Income Protection Cover and excludes the Waiting Period. The Benefit Period can be either 2 years, 5 years or to age 65 (except for some occupations) which is selected at the time of application or as previously notified to you if automatic Income Protection cover is provided to you under a tailored benefit design for your Employer Plan.

#### Domestic Duties

Means the following tasks performed by a person whose main occupation is to maintain their family home:

- » cooking of meals for their family;
- » cleaning of the home;
- » shopping for their family's food;
- » doing their family's laundry; or
- » taking care of dependent children (if applicable);

but excludes any tasks performed for salary, reward or profit.

Any Domestic Duties performed by an Insured Person who:

- » is actively seeking Gainful Employment; or
- » is performing unpaid Domestic Duties but not on a full time basis will not be deemed to be Domestic Duties.

#### Earned Income

For Death and TPD Cover, means one of the following, subject to the terms of the insurance policy:

- the annual wages or salary last agreed between the employer and the Insured Person immediately before the date of death or commencement of Total and Permanent Disablement; or
- during an interim period between a person's initial nomination for membership and the date on which an agreed salary or wage figure is obtained from the employer, a notional Earned Income equal to two-thirds of the person's Average Weekly Ordinary Time Earnings.

Note: Under the insurance policy, Casual employees who are eligible for automatic cover are not regarded as having salary or wages, however may receive the same level of cover as a permanent employee based on notional earned income equal to 2/3 of the person's Average Weekly Ordinary Time Earnings (AWOTE).

For Income Protection Cover, means one of the following, subject to the terms of the insurance policy:

- a) Definition 1
- (i) the annual wages or salary last agreed between the Participating Employer and the Insured Person immediately before the date of death, Terminal Illness or Date of Disablement; or
  - (ii) during an interim period between a person's initial nomination for membership and the date on which an agreed salary or wage figure is obtained from the Participating Employer, a notional earned income equal to 2/3 of the person's Average Weekly Ordinary Time Earnings (AWOTE).

Suggest Fund change to above or include a paragraph to say that this is not the full definition and if member need the fully details of the definition to call the Fund.

Also, using terms that have capitalisation implies that they are defined terms within this document, e.g. "Participating Employer" and AWOTE, or

- b) Definition 2
- the annual wages or salary last agreed between your Employer and you immediately before commencement of Total Disability (annual wages will include Superannuation Guarantee contributions if it is the practice of your Employer to notify Freedom of Choice of its inclusion in total remuneration), plus:
- (i) the actual commissions paid by your Employer in the 12 month period immediately before commencement of Total Disability; and
  - (ii) all other regular payments or benefits provided to you by your Employer in the 12 month period immediately before commencement of Total Disability, which when combined with the above, the Insurer reasonably considers as your remuneration package; or
- c) Definition 3
- the annual income generated by you as a result of your personal exertion calculated by averaging your net income per year over the two years immediately preceding commencement of Total Disability. For the purposes of this definition, net income means your gross income less all expenses incurred by you in connection with earning that income.

### Employee

Unless otherwise defined Employee means an Employee member of a particular Employer Plan.

### Employer

An employer (or group of associated employers) who has sponsored an Employer Plan in the Employer Superannuation Service.

### Employer Plan

For the Employer Superannuation Service, a group of employees enrolled by an employer sponsor in Freedom of Choice (or group of associated employer-sponsors) and

recognised by Freedom of Choice as an Employer Plan.

### Gainfully Employed

Employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

### Illness

Sickness or disease.

### Injury

Bodily injury resulting from an Accident.

### Insured Person

A person who has applied for and has been accepted for cover in writing by the Insurer or received automatic insurance cover for which premiums are paid or agreed to be paid. An Insured Person must meet the eligibility criteria.

### Limited Cover

Cover for claims arising from an Illness that first becomes apparent or an Injury which first occurred on or after the date the cover commences.

### Medical Practitioner

Means, unless the Insurer agrees otherwise:

- a) a medical practitioner legally qualified and registered to practice in Australia; or
- b) if the claimed condition is a psychological condition diagnosed in accordance with the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), the definition of a Medical Practitioner means a person who is legally qualified and registered as a practicing psychiatrist by the relevant medical registration boards and/or the Specialist Recognition Advisory Committee coordinated through the Australian Health Insurance Commission;

but shall not include chiropractors, physiotherapists, psychologists or alternative health providers.

The Medical Practitioner cannot be the Insured Person, their spouse, close family relative, business associates or partners, fellow security holders in the same company/trust (ignoring publically listed entities), employers or employee.

### Partial Disability and Partially Disabled

Where as a direct result of the same Illness or Injury that caused Total Disability:

- a) you cannot work your pre-disability working hours, or are unable to perform at least one important income producing duty of your regular occupation, or do not have the capacity to work at the same level you were working at prior to commencement of Total Disability;
- b) you have returned to Gainful Employment and the work carried out is approved by a Medical Practitioner and by the Insurer;
- c) you suffer a partial loss of Earned Income; and
- d) you are under the regular care and following the advice of a Medical Practitioner and, in the reasonable opinion of the Insurer, you are complying with the advice and treatment given by that Medical Practitioner. All work undertaken by you must be approved by the Insurer and your Medical Practitioner.

### Partial Disability Benefit

A Partial Disability Benefit is payable if:



- a) during the Waiting Period you have been Totally Disabled for at least 7 out of 12 consecutive days and Partially Disabled for the remainder of the Waiting Period; or
- b) are Partially Disabled immediately following a period during which the Total Disability Benefit has been payable.

#### TAL/Insurer

TAL Life Limited (TAL) ABN 70 050 109 450, AFSL 237848. TAL is a specialist life insurer. TAL is the Insurer for Freedom of Choice's group life insurance policy for Death and TPD cover, and Income Protection cover.

#### Terminal Illness and Terminally Ill

Where an Insured Person's death cover commences or recommences on or after 1 July 2014 (including death cover commencing or recommencing on or after 1 July 2014 in respect of members joined to the Freedom of Choice division in AMG Super under a successor fund transfer, who retain death cover on and after the transfer), Terminal Illness, whilst insured, means:

- (i) two Medical Practitioners have separately certified in writing that, the Insured Person suffers from an Illness, or has incurred an Injury, that is likely to result in the death of the Insured Person within a period (the certification period) that ends not more than 12 months after the date of the certification;
- (ii) at least one of the Medical Practitioners is an appropriate specialist Medical Practitioner practicing in an area related to the Insured Person's Illness or Injury;
- (iii) the certification referred to in paragraph (i) occurred while the Insured Person has cover under the Policy;
- (iv) for each of the certificates, the certification period has not ended; and

We are satisfied, on medical or other evidence, that despite reasonable medical treatment, the Injury or Illness will lead to the Insured Person's death within 12 months of the date of the certification.

#### Terminal Illness Benefit

Where you are diagnosed as Terminally Ill as per the definition above, a Terminal Illness benefit may be paid. The maximum Terminal Illness benefit is the lesser of:

- » your Death Cover; and
- » \$5,000,000.

If a Terminal Illness benefit paid is equal to the death benefit, your insurance cover ceases. If the Terminal Illness benefit paid is less than the death benefit, the balance is payable on your death while a member of Freedom of Choice.

#### Waiting Period

The Waiting Period is the period, commencing on the first day of Total Disability, during which no benefit is payable; this period may be 30, 60 or 90 days or as previously notified to you if automatic Income Protection cover is provided to you under a tailored benefit design for your Employer Plan.

#### Total Disability and Totally Disabled

For an Income Protection Cover benefit payable by the Insurer, the 'Own Occupation' definition below must be satisfied.

Own Occupation means that due to an Illness or Injury you:

- » are unable to perform any important income producing duties of your regular occupation; and
- » are not currently working in any undertaking usually performed for wage or profit; and
- » are under the regular care and following the advice of a Medical Practitioner; and
- » in the Insurer's reasonable opinion, are complying with the advice and treatment given by that Medical Practitioner in relation to the cause of the Total Disability.

#### Total and Permanent Disablement (TPD)

The following three tables explain the conditions and definitions that are used in determining whether you would qualify for the payment of your insured TPD cover:

Basic conditions for payment of TPD insured cover	
Age and occupation is important	The qualification tests (or definitions) that need to be satisfied for the payment of TPD cover depend on your age and occupation and the nature of your impairment.
Employment status	The qualification test will depend on your employment status at the date you cease employment or the first date that you are totally disabled with the Injury or Illness that is the cause of your TPD.
Illness or injury while insured	Each qualification test depends on you suffering Injury or Illness while insured in Freedom of Choice, and solely because of that Injury or Illness you are impaired to the extent set out in the qualification test. You also need to be under the care and following the advice of a Medical Practitioner.
Meaning of certain words	Injury means bodily injury resulting from an Accident. Accident means an unforeseen violent, external and visible event that occurs accidentally during the period of cover. Illness means sickness or disease.
Proof of condition	You would need to provide proof of your impaired condition to the Insurer – see "how to claim" – this means you would need to co-operate with the Insurer and Freedom of Choice in obtaining proof to the satisfaction of the Insurer and the Trustee.

## The qualification tests for TPD depends on age and occupation

(Note: for the TPD benefit to be paid, you would need to satisfy one of the following TPD tests set out below PLUS you would need to satisfy the additional test that solely because of Illness or Injury, you have suffered ill-health (whether physical or psychological) that makes it unlikely that you will engage in Gainful Employment for which you are reasonably qualified by education training or experience)

Occupation	TPD definitions up to age 75	65	70	75
All occupations	Solely because of injury or illness you are unlikely to ever again perform at least two of the following activities of daily living: dressing, bathing, toileting, mobility, and feeding without the assistance of another person despite the use of appropriate assistive aids [C*]			
	Solely because of injury or illness you have suffered the permanent loss of: <ul style="list-style-type: none"> <li>» the use of two limbs (where 'limb' is the whole hand below the wrist or whole foot below the ankle)</li> <li>» the sight in both eyes; or</li> <li>» the use of one limb and the sight in one eye. [A*]</li> </ul>			

Occupation	TPD definitions up to age 70	65	70	75
All occupations	Solely because of injury or illness you: <ul style="list-style-type: none"> <li>» have suffered at least 25% impairment of Whole Person Function</li> <li>» are not working in any occupation; and</li> <li>» are disabled to such an extent as to render you unlikely to ever again work in any occupation for which you are reasonably suited by education, training or experience. [B*]</li> </ul>			No cover
Not solely engaged in unpaid domestic duties, and working in a non-hazardous occupation	Solely because of injury or illness you are: <ul style="list-style-type: none"> <li>» permanently unable to perform at least 2 of the following 5 "everyday working activities" without the physical assistance of another person, despite the use of appropriate aids, and this permanent inability has lasted for a continuous period of 6 months or more following the Date of Disablement; and</li> <li>» unlikely ever to return to Gainful Employment.</li> </ul> <p>Everyday working activities are Mobility, Communicating, Vision, Lifting, and Manual Dexterity (see explanations of these terms over page). [E*]</p>			No cover
Solely engaged in unpaid domestic duties	Solely because of injury or illness you: <ul style="list-style-type: none"> <li>» are unable to perform those Domestic Duties</li> <li>» are unable to leave your home without assistance</li> <li>» have not engaged in any Gainful Employment for a continuous period of 3 consecutive months from the Date of Disablement; and</li> <li>» at the end of the 3 month period where your condition is unclear it is reasonable to defer assessment. [D(ii)*]</li> </ul>			No cover

Occupation	TPD definitions up to age 65	65	70	75
Working at least 15 hours per week in a non-hazardous occupation; or unemployed for a continuous period of less than 12 months	Solely because of injury or illness you are unlikely to ever again be engaged in any occupation for which you are reasonably suited by your education, training or experience on: <ol style="list-style-type: none"> <li>1. the Date of Disablement if the relevant Illness or Injury is due to one of the 18 Medical Conditions; or</li> <li>2. the date three months from the Date of Disablement if: <ol style="list-style-type: none"> <li>(a) the relevant Illness or Injury is caused by medical conditions other than the 18 Medical Conditions; and</li> <li>(b) you have been continuously unable to accept employment for a continuous period of three months from the Date of Disablement.</li> </ol> </li> </ol> <p>Where your condition is unclear in the Insurer's opinion, it is reasonable to defer assessment.</p>		No cover	No cover

\* These codes relate to parts of the TPD Definition under the insurance policy and are referred to in other parts of this Guide.

## Meaning of terms used in TPD qualification tests

Date of disablement	Means the later of:  (a) the certification date of the injury or illness which caused Total and Permanent Disablement; or (b) the date you ceased employment as a result of illness or injury that caused Total and Permanent Disablement. Where a Medical Practitioner examines and gives a written certification under paragraph (a) and that certification date occurs within seven days after the date you ceased work under paragraph (b), the Date of Disablement will be taken as the earlier date that you ceased work under paragraph (b).
Gainful employment of gainfully employed	Employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.
18 Medical Conditions	<ol style="list-style-type: none"> <li>1. cardiomyopathy      Condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant physical impairment, i.e. Class 3 on the New York Heart Association classification of cardiac impairment.</li> <li>2. primary pulmonary hypertension      Primary Pulmonary Hypertension associated with right ventricular enlargement established by cardiac catheterisation resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.</li> <li>3. major head trauma      Injury to the head resulting in neurological deficit causing either: <ol style="list-style-type: none"> <li>1. a permanent loss of at least 25% Whole Person Function (as defined in the American Medical Association publication "Guides to the Evaluation of Permanent Impairment" 4th Edition or an equivalent guide to the evaluation of impairment approved by us); or</li> <li>2. the permanent and irreversible inability to perform without the assistance of another person any one of the following activities of daily living: <ul style="list-style-type: none"> <li>- dressing – the ability to put on and take off clothing;</li> <li>- toileting – the ability to use the toilet, including getting on and off;</li> <li>- mobility – the ability to get in and out of bed and a chair;</li> <li>- continence – the ability to control bowel and bladder function;</li> <li>- feeding – the ability to get food from a plate into the mouth;</li> </ul> </li> </ol> as certified by a consultant neurologist. </li> <li>4. motor neurone disease      Motor neurone disease diagnosed by a consultant neurologist.</li> <li>5. multiple sclerosis      The unequivocal diagnosis of multiple sclerosis as confirmed by a consultant neurologist and characterised by demyelination in the brain and spinal cord evidenced by Magnetic Resonance Imaging or other investigations acceptable to the Insurer. There must have been more than one episode of well-defined neurological deficit with persisting neurological abnormalities.</li> <li>6. muscular dystrophy      The unequivocal diagnosis of muscular dystrophy by a consultant neurologist.</li> <li>7. paraplegia      The permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.</li> <li>8. quadriplegia      The permanent loss of use of both arms and both legs resulting from spinal cord illness or injury.</li> <li>9. hemiplegia      The total loss of function of one side of the body due to illness or injury, where such loss of function is permanent.</li> <li>10. diplegia      The total loss of function of both sides of the body due to illness or injury where such loss of function is permanent.</li> <li>11. tetraplegia      The total and permanent loss of use of both arms and both legs, together with loss of head movement, due to brain illness or injury or spinal cord illness or injury.</li> </ol>

## Meaning of terms used in TPD qualification tests

18 Medical Conditions	12. Dementia and Alzheimer's disease	<p>Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician.</p> <p>The diagnosis must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination scores to 24 or less and deterioration would continue but for any effective treatment.</p> <p>Dementia related to alcohol, drug abuse or AIDS is excluded.</p>
	13. Parkinson's disease	<p>The unequivocal diagnosis of Parkinson's disease by a consultant neurologist where the consultant neurologist confirms that the condition:</p> <ol style="list-style-type: none"> <li>1. is the established cause of two or more of the following: <ul style="list-style-type: none"> <li>– muscular rigidity</li> <li>– resting tremor</li> <li>– bradykinesia and</li> </ul> </li> <li>2. has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.</li> </ol> <p>The person must be following the advice and treatment of a specialist neurologist.</p>
	14. blindness	<p>The permanent loss of sight in both eyes, whether aided or unaided, due to illness or injury to the extent that visual acuity is 6/60 or less in both eyes or to the extent that the visual field is reduced to 20 degrees or less of arc, as certified by an ophthalmologist.</p>
	15. loss of speech	<p>The total and irrecoverable loss of the ability to produce intelligible speech as a result of permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by an appropriate medical specialist.</p>
	16. loss of hearing	<p>Complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of illness or injury, as certified by a specialist the Insurer considers appropriate.</p>
	17. Chronic lung disease	<p>Permanent end stage respiratory failure with FEV1 test results of consistently less than one litre, requiring continuous permanent oxygen therapy.</p>
	18. severe rheumatoid arthritis	<p>The unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ol style="list-style-type: none"> <li>1. at least a six week history of severe rheumatoid arthritis which involves three or more of the following joint areas: <ul style="list-style-type: none"> <li>– proximal interphalangeal joints in the hands</li> <li>– metacarpophalangeal joints in the hands</li> <li>– metatarsophalangeal joints in the foot, wrist, elbow, knee or ankle</li> </ul> </li> <li>2. simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)</li> <li>3. typical rheumatoid joint deformity and at least two of the following criteria: <ul style="list-style-type: none"> <li>– morning stiffness</li> <li>– rheumatoid nodules</li> <li>– erosions seen on X-ray imaging</li> <li>– the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.</li> </ul> </li> </ol> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>

## Meaning of terms used in TPD qualification tests

Every day working activities	Mobility	The ability to walk more than 200 m on a level surface without stopping due to breathlessness or severe discomfort, or  The ability to bend, kneel or squat to pick up something from the floor and straighten up again after bending, kneeling or squatting, and the ability to get in and out of a standard sedan car.
	Communicating	The ability to speak in the member's first language so that the member is understood in a quiet room and the member can hear (with or without a hearing aid or other aid) an instruction given in a normal voice in the member's first language in a quiet room; or  The ability to understand a simple message in the member's first language, and relay that message to another person.
	Vision	The ability, with or without glasses or contact lenses, to read ordinary newsprint and the ability to pass the standard eyesight test for a car driver licence.
	Lifting	The ability to lift, carry or move objects weighing 5 kg using either or both hands.
	Manual dexterity	The ability to use either or both hands or fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or button, using cutlery, or using a pen or keyboard to write a short note).
Whole Person Function	Means you suffer 25% Whole Person Impairment based on the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide approved by the Insurer. The 'Guides to the Evaluation of Permanent Impairment' covers every body system and provides a standardised approach to determine impairment assessment using patient history, physical examination and clinical tests.  The assessment of Whole Person Function will be undertaken by an appropriately qualified specialist Medical Practitioner and will be based on you attaining maximum medical recovery.	
Activities of Daily Living	Dressing	The ability to put on and take off clothing without assistance.
	Bathing	The ability to wash or shower without assistance.
	Toileting	The ability to use the toilet, including getting on and off without assistance.
	Mobility	The ability to get in and out of bed and a chair without assistance.
	Feeding	The ability to get food from a plate into the mouth without assistance.

## General Information

How much insurance cover do you need? Individuals have varying insurance requirements. The Trustee recommends that you speak to your financial adviser to determine how much insurance cover is appropriate.

### Making a claim on your insurance

If you believe that you have an insurance claim you should contact:

#### Freedom of Choice

Address: PO Box 3528, Tingalpa DC QLD 4173

Phone: 1800 806 013

Fax: (07) 3899 7299

Email: [enquiries@freedomofchoice.com.au](mailto:enquiries@freedomofchoice.com.au)

