

Significant Event Notice Flyer

Changes to Insurance

1 March 2020

Important information about Insurance through Freedom of Choice

This Significant Event Notice Flyer ('Flyer') summarises important information about the current insurance and the new insurance available through the Freedom of Choice, a division of the AMG Super Fund ('Fund'). This Flyer should be read in conjunction with the Significant Event Notice ('Notice') dated 1 March 2020. The Flyer provides further information on the key changes to insurance policy terms and conditions, premiums and definitions. It is intended as a guide of the terms to be incorporated into the Policy Document. In the event of any ambiguity or inconsistency, the Policy Document shall prevail.

Insurance information from 1 April 2020

As set out in the enclosed Notice, from 1 April 2020, there will be a number of changes to the Fund's insurance offering including but not limited to insurance policy terms and conditions, definitions and premiums. This Flyer has been structured to include three distinct sections to help explain these key changes:

- Section 1: Changes to Insurance Policy Terms and Conditions
- Section 2: Changes to Insurance Premiums
- Section 3: Changes to Insurance Policy Definitions

You should read all three sections to understand the insurance changes taking place on 1 April 2020 and how it impacts you.

Section 1: Changes to Insurance Policy Terms and Conditions

A summary of the key changes to insurance policy terms and conditions is shown in the tables below.

Death & Total and Permanent Disablement ('TPD') Cover

Terms	Current	Changes from 1 April 2020
Eligibility Criteria	To be eligible for insurance cover (to become an Insured Person) you must be: <ul style="list-style-type: none"> • a member of Freedom of Choice; • aged between 15 and 75; and • an Australian Resident, unless otherwise agreed in writing. 	<p>A person is eligible for cover on the date they first meet all of the following requirements:</p> <ul style="list-style-type: none"> (a) Is an Australian Resident, and (b) Is aged between the Minimum Entry Age (15) and the Cover Ceasing Age (70). You must be less than age 65 for Automatic Acceptance without the need for Underwriting requirements, and (c) Is not employed in an Excluded Occupation, or who does not perform any duties of an Excluded Occupation. <p>Excluded Occupation means any employees who are working in hazardous or higher risk occupations. Examples include:</p> <ul style="list-style-type: none"> • working as a support person, domestic helper or carer (whether in a paid capacity or not) for an organisation which • provides such services to persons suffering from Acquired Immune Deficiency Syndrome (AIDS), • air traffic controllers, • earth drilling, mineral exploration, miners or person working with explosives, • professional entertainers such as actors, dancers musicians and stage performers, • fireman, police, • fishermen, • forestry workers, • workers in the horse racing industry such as trainers jockeys and strappers, • workers whose work requires them to work at heights such as riggers, scaffolders, roof workers and antenna erectors, • offshore oil rig workers, • commercial pilots, • professional sports people, • security guards, doormen, bouncers and persons employed in crowd control, • sheltered workshop employees, • seasonal workers or employees in industries with high level of seasonal or casual workforce,

		<ul style="list-style-type: none"> • underground or underwater workers, • sex workers.
Exclusions	<p>No benefit is payable to you under Death and TPD Cover if your claim has resulted from any of the following:</p> <ul style="list-style-type: none"> • 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. 	<p>Death and TPD cover will not be payable where a claim is directly or indirectly the result of:</p> <ol style="list-style-type: none"> an act of War, or participation in a criminal act. <p>In addition to (a) and (b), any Underwritten Cover or Life Events Cover will also not be payable where a claim is directly or indirectly the result of:</p> <ol style="list-style-type: none"> suicide, attempt at suicide or intentional self-inflicted harm, that occurs within 13 months from the date it was accepted. For avoidance of doubt, assisted dying that occurs via a legislated process is not excluded, or intentional self-inflicted harm or attempt at suicide, if the claim is for TPD.
Overseas Cover	<p>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.</p>	<p>Death and TPD cover applies 24 hours a day seven days a week anywhere in the world, provided cover has not ceased for some reason.</p> <p>Cover will continue if you travel Overseas, including being temporarily employed Overseas, provided the residence Overseas is temporary in nature and cover would not otherwise have ceased due to a condition under the policy, including ceasing account balance that is insufficient to pay premiums.</p> <p>If you are Overseas or reside in Australia and subsequently travel Overseas and become disabled or terminally ill, you may be asked to return to Australia at your own expense for assessment of your claim.</p> <p>There is no restriction on the location or duration of Overseas travel.</p>
Life Events Cover	<p>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.</p> <p>Life event includes:</p> <ul style="list-style-type: none"> • Marriage • Birth or adoption of a child • Divorce • Effecting primary mortgage (either alone or jointly with another person) on first home or increasing existing mortgage (on your primary place of residence) for the purpose of building or renovating the home <p>The application cannot exceed 25% of the original sum insured or \$200,000. For mortgages, the total amount of the mortgage or the amount of the increase in the mortgage, or \$200,000.</p>	<p>If you have automatic insurance cover (i.e. members with CORE Default Death & TPD Cover, CORE Default Death Cover or CORE Default TPD Cover), you are eligible to increase your insurance cover without any medical evidence through Life Events Cover. This means if you experience any of the Nominated Events listed below, you can apply to increase your cover by providing evidence of the event.</p> <p>The amount of Life Events Cover for each nominated event you can apply for is the lesser of the:</p> <ul style="list-style-type: none"> - dollar amount of 1 unit of cover (based on your age), - increase in the amount of a new mortgage. <p>Any increase through the Life Events cover will be provided as a fixed amount of additional insurance cover. The Nominated Events are:</p> <ol style="list-style-type: none"> Marriage, or Divorce, or Birth or adoption of a child, or The purchase of a home for your permanent residence with a mortgage on that residence of at least \$100,000, or Your child starting a private secondary school. <p>You can apply to increase your automatic cover when a Nominated Event occurs without providing medical evidence if:</p> <ol style="list-style-type: none"> you are an Insured Person with automatic cover on the date the Nominated Event occurred, and you are less than 60 years of age on the date you applied for the increase in cover under this clause, and you must not have not been declined, or have any exclusions, premium loading, limitations, special terms, conditions or restrictions applying to your cover, and you must not be applying for, intending to apply for, or have been paid a TPD Benefit or Terminal Illness Benefit from this policy, any super fund or another life insurance policy, and

		<p>(e) you provide sufficient proof to the insurer's satisfaction that the Nominated Event occurred, and</p> <p>(f) your fully completed and signed application to request the increase in cover is received by the insurer within 90 days of the Nominated Event, and</p> <p>(g) your cover will not exceed the Maximum Insured Cover, and</p> <p>(h) you are in Active Employment on the date the Nominated Event occurred and in Active Employment on the date the insurer accepts your application.</p> <p>You can only increase your cover:</p> <p>(i) once for each Nominated Event, and</p> <p>(ii) once in any 12-month period, and</p> <p>(iii) for the same type of cover for which you are currently insured.</p> <p>The increase under this clause does not apply to Underwritten Cover.</p> <p>New Events Cover will apply to the increased portion of your cover for the first 12 months.</p> <p>The insurer will not pay the increased cover if death is a result of suicide, attempt at suicide or intentional self-inflicted harm, or TPD as a result of self-inflicted injury, occurred within the first 13 months from the date the insurer agreed to the increase.</p>
Interim Accident Cover	<p>While your insurance cover is being underwritten you will be provided with Interim Accident Cover (IAC) on the following basis:</p> <ul style="list-style-type: none"> 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); 	<p>If you are an Eligible Person or Insured Person and apply for additional death cover or additional TPD cover that is subject to underwriting, the insurer will provide Interim Accident Cover for up to 90 days whilst you are being underwritten. Interim Accident Cover does not apply to any application for Life Events Cover.</p> <p>During this time, if you die or become TPD as a result of an Accident, the insurer will pay the lesser of the total amount of cover you would have received if your application for cover was accepted, or \$1,500,000 including any existing cover.</p> <p>Interim Accident Cover will be payable for death or TPD, if the application to the insurer requested cover for death, or TPD, and it is available to you under the policy.</p> <p>Interim Accident Cover will not be payable where:</p> <p>(i) Death is directly or indirectly the result of suicide or attempted suicide, or</p> <p>(ii) TPD is directly or indirectly the result of an intentional self-inflicted injury or attempted suicide, or</p> <p>(iii) an exclusion applies.</p>
Cover whilst on Leave Without Pay ('LWOP')	<p>Whilst on employer approved LWOP and premiums continue to be paid Death Cover continues.</p>	<p>Insured Cover will continue in respect of a member on employer approved leave provided the insurer continues to receive premiums for you during your approved leave. There is no limit to the duration of the employer approved leave.</p> <p>The TPD definition that would have applied to you on the date your approved leave commenced will continue to apply for the first 2 years of your approved leave. However, if you continue to be on approved leave for more than 2 years, Part B of the TPD definition will apply until you have returned to Active Employment for 30 consecutive days.</p>
Terminal Illness	<p>Means 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.</p>	<p>Means a disease or condition that is highly likely to result in the Insured Person's death within 24 months from the Date of Certification.</p>

Income Protection

Terms	Current	Changes from 1 April 2020
Eligibility Criteria	<p>To be eligible for Income Protection Cover you must be:</p> <ul style="list-style-type: none"> a member of Freedom of Choice; an Australian Resident, unless otherwise agreed in writing; 	<p>A person is eligible for cover on the date they first meet all of the following requirements:</p> <p>(a) Is an Australian Resident, and</p>

	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> (b) Is aged between the Minimum Entry Age (15) and the Cover Ceasing Age (65), and (c) Is not employed in an Excluded Occupation, or who does not perform any duties of an Excluded Occupation, and (d) Is engaged under a contract of employment and includes a Permanent Employee, Contractor (with a contract for an initial fixed term of at least 12 months), or a Partner (if the Employer is a partnership), and (e) Is working for at least 15 hours per week. <p>Excluded Occupation means any employees who are working in hazardous or higher risk occupations. Examples include:</p> <ul style="list-style-type: none"> • working as a support person, domestic helper or carer (whether in a paid capacity or not) for an organisation which • provides such services to persons suffering from Acquired Immune Deficiency Syndrome (AIDS), • air traffic controllers, • earth drilling, mineral exploration, miners or person working with explosives, • professional entertainers such as actors, dancers musicians and stage performers, • fireman, police, • fishermen, • forestry workers, • workers in the horse racing industry such as trainers jockeys and strappers, • workers whose work requires them to work at heights such as riggers, scaffolders, roof workers and antenna erectors, • offshore oil rig workers, • commercial pilots, • professional sports people, • security guards, doormen, bouncers and persons employed in crowd control, • sheltered workshop employees, • seasonal workers or employees in industries with high level of seasonal or casual workforce, • underground or underwater workers, • sex workers.
<p>Total Disability Benefit</p>	<p>Up to 75% of Earned Income plus up to 10% of Earned Income allowable for superannuation contributions</p>	<p>75% of the Insured Person's pre-disability monthly income, plus 10% Superannuation Contribution benefit, subject to the Monthly Benefit not exceeding \$30,000.</p> <p>The 10% Superannuation Contribution benefit is a guaranteed amount, irrespective of the actual SG % being paid by the member's employer, subject to premium having been paid to insure this amount.</p>
<p>Benefit escalation</p>	<p>If you have been receiving an Income Protection Cover benefit for 12 months, your benefit will increase by the lesser of:</p> <ul style="list-style-type: none"> a) the increase in the CPI for that period; or b) 5%. 	<p>If we have been paying a Total Disability Benefit for a continuous 12-month period, we will increase the Monthly Benefit by the lesser of 5% and the annual CPI percentage increase, subject to not exceeding the Maximum Insured Cover of \$30,000. The increase will be applied at the end of each continuous 12-month period..</p> <p>Benefit escalation (now known as 'Benefit indexation') does not apply to Partial Disability benefits.</p>
<p>Interim Accident Cover</p>	<p>While your insurance cover is being underwritten you will be provided with Interim Accident Cover (IAC) on the following basis:</p> <ul style="list-style-type: none"> • Interim cover will apply for up to 120 days of your duly completed Personal Statement being received by the Insurer; • Income Protection up to a maximum of \$15,000 per month (if your application for cover is for Income Protection cover); 	<p>If you are an Eligible Person or Insured Person and apply for additional cover that is subject to underwriting, the insurer will provide Interim Accident Cover for up to 90 days whilst you are being underwritten. The insurer will pay a benefit for Interim Accident Cover if you suffer Total Disability as a result of an Accident. The Accident and the resulting Total Disability must occur during the Interim Accident Cover period for this benefit to be paid.</p> <p>The total benefits the insurer will pay for Interim Accident Cover under this policy will be the lesser of:</p> <ul style="list-style-type: none"> (a) the total amount of cover you would have if your application for cover was accepted, or (b) \$15,000 per month including any existing cover,

		<p>less any Other Disability Income.</p> <p>Your chosen Waiting Period will apply. The maximum Benefit Period for a claim under Interim Accident Cover is 2 years (even if you were applying for cover for a 5 year or to Age 65 Benefit Period).</p>
Overseas Cover	<p>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.</p>	<p>Cover applies 24 hours a day seven days a week anywhere in the world, provided cover has not ceased for some reason.</p> <p>Cover will continue if you travel Overseas, including being temporarily employed Overseas, provided the residence Overseas is temporary in nature and cover would not otherwise have ceased due to a condition under the policy, including ceasing account balance that is insufficient to pay premiums.</p> <p>If you are Overseas and become disabled or reside in Australia and subsequently travel Overseas and become disabled, the insurer will not be liable to pay benefits for more than a total of 6 months while you remain Overseas. However, if the entitlement to the benefit is continuing, the insurer must continue to pay the Monthly Benefit again with effect from the date you return to Australia on provision of sufficient evidence supporting a permanent return to Australia. The insurer reserves the right to ask you to return to Australia at your expense for the ongoing assessment of a claim.</p> <p>There is no restriction on the location or duration of Overseas travel.</p>
Exclusions	<p>No benefit is payable to you under Income Protection Cover if your claim has resulted from any of the following:</p> <ul style="list-style-type: none"> • 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. 	<p>Insured Cover will not be payable where a claim is directly or indirectly the result of:</p> <ul style="list-style-type: none"> (a) an act of War, or (b) participation in a criminal act, or (c) intentional self-inflicted harm or attempt at suicide, or (d) normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participating in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy (such as morning sickness, back ache, varicose veins, ankle swelling and bladder problems), where the continuous period of Total Disability is less than 90 consecutive days.
Cover whilst on Leave Without Pay ('LWOP')	<p>Whilst on employer approved LWOP and premiums continue to be paid: 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.</p>	<p>Insured Cover will continue for a period up to 24 months after the commencement of the leave provided the insurer continues to receive Premium for you during your approved leave.</p> <p>If the you will be on approved leave beyond the initial 24 months, the trustee may apply for an extension by writing to the insurer on your behalf before the 24 months ends. Any extension will be at the insurer's discretion. Where you suffer Total Disability during your approved leave, your Monthly Benefit accrues from the latter of:</p> <ul style="list-style-type: none"> (i) the date that has been agreed and documented by your Employer and you as the date the you will be returning to your employment, and (ii) the day after the Waiting Period has ended. <p>The insurer will use your salary on the day immediately before your leave commenced to calculate your Monthly Benefit.</p>

Section 2: Changes to Insurance Premiums

From 1 April 2020, your premiums will be calculated using new rates tables. These new rates tables are set out below. You should refer to the Notice for premiums that will apply to your account from 1 April 2020.

CORE Voluntary Death & TPD Insurance - New Rates

From 1 April 2020, all existing members that currently have voluntary insurance will continue to have the same amount of voluntary insurance cover. This amount will be converted into a fixed dollar value. This means that as you age the amount of cover will remain unchanged. The following rates will apply to your converted voluntary insurance cover.

Annual Premium Rates per \$1,000 sum insured (Standard/Default)

Age Next Birthday	DEATH ONLY RATES		DEATH & TPD RATES	
	Male	Female	Male	Female
16	0.78	0.26	0.98	0.35
17	0.78	0.26	0.98	0.35
18	0.78	0.26	0.98	0.35
19	0.78	0.26	0.98	0.35
20	0.78	0.26	0.98	0.35
21	0.78	0.26	0.98	0.35
22	0.75	0.23	0.98	0.32
23	0.70	0.20	0.92	0.30
24	0.66	0.20	0.88	0.30
25	0.62	0.18	0.86	0.28
26	0.58	0.18	0.83	0.28
27	0.56	0.18	0.81	0.30
28	0.56	0.18	0.81	0.30
29	0.56	0.18	0.83	0.33
30	0.56	0.20	0.83	0.35
31	0.53	0.20	0.83	0.38
32	0.53	0.23	0.83	0.41
33	0.56	0.26	0.88	0.48
34	0.58	0.28	0.92	0.55
35	0.60	0.30	0.94	0.60
36	0.62	0.32	0.98	0.66
37	0.66	0.38	1.05	0.73
38	0.70	0.40	1.13	0.81
39	0.77	0.47	1.26	0.96
40	0.85	0.51	1.39	1.08
41	0.88	0.56	1.48	1.21
42	0.96	0.60	1.67	1.35
43	1.05	0.66	1.88	1.51
44	1.14	0.70	2.12	1.67
45	1.26	0.71	2.34	1.76
46	1.37	0.77	2.67	1.97
47	1.52	0.85	3.00	2.21
48	1.63	0.90	3.34	2.47
49	1.78	0.98	3.75	2.80
50	1.96	1.09	4.22	3.23
51	2.12	1.20	4.68	3.64
52	2.27	1.35	5.21	4.15
53	2.49	1.48	5.86	4.65
54	2.70	1.63	6.55	5.21
55	2.91	1.78	7.19	5.72
56	3.15	1.96	7.93	6.31
57	3.47	2.14	8.86	6.89
58	3.79	2.32	9.85	7.49
59	4.17	2.54	11.03	8.18
60	4.58	2.74	12.31	8.88
61	4.98	2.95	13.64	9.57
62	5.39	3.25	15.05	10.49
63	5.82	3.58	16.53	11.62
64	6.24	4.00	18.11	12.94
65	6.72	4.46	19.89	14.42
66	7.20	4.96	21.69	15.91
67	7.83	5.56	23.76	17.60
68	8.54	6.24	26.25	19.59
69	9.19	6.89	28.86	21.73
70	9.92	7.58	31.73	24.06

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.51
2	White Collar (WC)	0.57
3	Standard/Default	1.00

CORE Automatic Death & TPD Cover - New Rates

From 1 April 2020, all existing members that currently have automatic insurance cover will move to the new cover scale below. If on 1 April 2020 you held cover that was less than what is offered under the new cover scale, your cover will increase to align with the new rate table. If cover under the new rate table is less than the cover you held, you will receive the amount of cover specified in the new cover scale plus an additional fixed amount of cover to ensure you receive the same amount of cover. The additional fixed amount of cover will remain unchanged as you age. If an additional fixed amount of cover applies to you, it will be disclosed in the Notice.

Age Next Birthday	Death & TPD Cover Scale	Premium (\$ per week) – Standard/Default	
		Male	Female
16	100,000	1.88	0.68
17	100,000	1.88	0.68
18	100,000	1.88	0.68
19	100,000	1.88	0.68
20	100,000	1.88	0.68
21	125,000	2.35	0.85
22	125,000	2.35	0.78
23	125,000	2.22	0.72
24	125,000	2.12	0.72
25	125,000	2.07	0.67
26	210,600	3.35	1.13
27	207,400	3.22	1.20
28	207,400	3.22	1.20
29	207,400	3.30	1.33
30	207,400	3.30	1.41
31	207,400	3.30	1.50
32	202,600	3.23	1.59
33	199,000	3.37	1.85
34	197,200	3.51	2.08
35	197,200	3.55	2.28
36	193,000	3.63	2.43
37	193,000	3.91	2.71
38	188,800	4.10	2.93
39	186,200	4.50	3.43
40	185,000	4.93	3.82
41	183,400	5.23	4.28
42	172,000	5.51	4.48
43	153,800	5.56	4.45
44	138,400	5.64	4.43
45	126,200	5.69	4.28
46	120,200	6.16	4.55
47	93,800	5.41	3.99
48	86,800	5.58	4.13
49	83,800	6.05	4.50
50	79,800	6.48	4.95
51	78,200	7.03	5.48
52	66,400	6.66	5.30
53	55,600	6.26	4.98
54	52,200	6.57	5.23
55	45,400	6.28	4.99
56	40,000	6.10	4.85
57	33,200	5.66	4.40
58	23,800	4.51	3.43
59	23,800	5.05	3.74
60	20,800	4.92	3.55
61	18,000	4.72	3.31
62	15,000	4.34	3.03

Age Next Birthday	Death & TPD Cover Scale	Premium (\$ per week) – Standard/Default	
		Male	Female
63	13,600	4.32	3.04
64	12,000	4.18	2.99
65	12,000	4.59	3.33
66	6,800	2.84	2.08
67	6,800	3.11	2.30
68	6,800	3.43	2.56
69	6,800	3.77	2.84
70	6,800	4.15	3.15

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.51
2	White Collar (WC)	0.57
3	Standard/Default	1.00

AMG Death & TPD Insurance - New Rates

Annual Premium Rates per \$1,000 sum insured (White Collar)

Age Next Birthday	DEATH RATES				DEATH & TPD RATES			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
17	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
18	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
19	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
20	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
21	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
22	0.44	0.78	0.13	0.24	0.58	1.01	0.19	0.33
23	0.41	0.72	0.12	0.22	0.55	0.96	0.18	0.31
24	0.39	0.69	0.12	0.22	0.53	0.91	0.18	0.31
25	0.37	0.65	0.11	0.19	0.52	0.90	0.17	0.29
26	0.34	0.60	0.11	0.19	0.49	0.86	0.17	0.29
27	0.33	0.59	0.11	0.19	0.48	0.84	0.18	0.31
28	0.33	0.59	0.11	0.19	0.48	0.84	0.18	0.31
29	0.33	0.59	0.11	0.19	0.49	0.86	0.20	0.35
30	0.33	0.59	0.12	0.22	0.49	0.86	0.22	0.38
31	0.31	0.55	0.12	0.22	0.49	0.86	0.23	0.39
32	0.31	0.55	0.13	0.24	0.49	0.86	0.25	0.43
33	0.33	0.59	0.15	0.27	0.53	0.91	0.29	0.51
34	0.34	0.60	0.17	0.29	0.55	0.96	0.32	0.57
35	0.35	0.62	0.18	0.31	0.56	0.98	0.35	0.62
36	0.37	0.65	0.19	0.33	0.58	1.01	0.39	0.69
37	0.39	0.69	0.23	0.39	0.62	1.10	0.43	0.76
38	0.41	0.72	0.24	0.41	0.67	1.17	0.48	0.84
39	0.45	0.80	0.28	0.48	0.74	1.31	0.57	1.00
40	0.51	0.88	0.30	0.53	0.83	1.44	0.63	1.12
41	0.53	0.91	0.33	0.59	0.88	1.55	0.72	1.27
42	0.57	1.00	0.35	0.62	0.99	1.74	0.81	1.41
43	0.62	1.10	0.39	0.69	1.12	1.96	0.89	1.56
44	0.68	1.19	0.41	0.72	1.26	2.20	0.99	1.74
45	0.74	1.31	0.42	0.74	1.39	2.44	1.04	1.84
46	0.82	1.43	0.45	0.80	1.58	2.77	1.17	2.05
47	0.90	1.58	0.51	0.88	1.78	3.13	1.31	2.30
48	0.97	1.70	0.54	0.94	1.98	3.47	1.47	2.58
49	1.05	1.86	0.58	1.01	2.23	3.90	1.66	2.91
50	1.16	2.03	0.65	1.13	2.50	4.40	1.91	3.36

Age Next Birthday	DEATH RATES				DEATH & TPD RATES			
	Male	Male	Female	Female	Male	Male	Female	Female
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
51	1.26	2.20	0.71	1.25	2.77	4.86	2.16	3.78
52	1.34	2.37	0.81	1.41	3.10	5.43	2.46	4.32
53	1.48	2.60	0.88	1.55	3.47	6.10	2.76	4.85
54	1.60	2.82	0.97	1.70	3.88	6.82	3.10	5.43
55	1.72	3.03	1.05	1.86	4.26	7.48	3.40	5.96
56	1.87	3.28	1.16	2.03	4.71	8.27	3.74	6.57
57	2.05	3.61	1.27	2.23	5.26	9.22	4.09	7.17
58	2.25	3.95	1.38	2.42	5.84	10.26	4.44	7.79
59	2.47	4.33	1.51	2.63	6.55	11.48	4.85	8.51
60	2.72	4.76	1.62	2.85	7.30	12.81	5.27	9.23
61	2.95	5.18	1.74	3.06	8.08	14.20	5.68	9.97
62	3.19	5.60	1.92	3.38	8.92	15.66	6.22	10.92
63	3.45	6.05	2.13	3.73	9.80	17.21	6.89	12.09
64	3.70	6.48	2.37	4.16	10.74	18.84	7.68	13.48
65	3.99	6.99	2.64	4.64	11.79	20.70	8.55	15.00
66	4.27	7.50	2.93	5.16	12.86	22.58	9.44	16.57
67	4.64	8.15	3.29	5.78	14.08	24.73	10.44	18.32
68	5.06	8.89	3.70	6.48	15.57	27.33	11.62	20.39
69	5.45	9.57	4.09	7.17	17.11	30.05	12.89	22.62
70	5.89	10.33	4.49	7.89	18.81	33.03	14.27	25.04

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.25
4	Blue Collar (BC)	1.75
5	Heavy Blue Collar (HBC)	2.05

CORE Income Protection - New Rates

Table of premium rates for CORE Income Protection Cover – Benefit Period for 2 years

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	3.35	2.05	1.34	5.04	2.96	2.03
17	3.35	2.05	1.34	5.04	2.96	2.03
18	3.35	2.05	1.34	5.04	2.96	2.03
19	3.35	2.05	1.34	5.04	2.96	2.03
20	3.35	2.05	1.34	5.04	2.96	2.03
21	3.35	2.05	1.34	5.04	2.96	2.03
22	3.41	2.09	1.34	5.11	2.98	2.03
23	3.45	2.11	1.34	5.18	3.03	2.03
24	3.47	2.13	1.34	5.20	3.05	2.03
25	3.55	2.17	1.34	5.32	3.12	2.03
26	3.59	2.17	1.34	5.40	3.19	2.03
27	3.64	2.23	1.34	5.46	3.19	2.03
28	3.74	2.27	1.34	5.60	3.27	2.03
29	3.83	2.34	1.34	5.75	3.31	2.03
30	3.95	2.39	1.38	5.91	3.41	2.09
31	4.12	2.48	1.44	6.15	3.53	2.15
32	4.30	2.58	1.46	6.43	3.69	2.20

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
33	4.49	2.70	1.52	6.76	3.88	2.27
34	4.73	2.82	1.58	7.12	4.10	2.39
35	4.97	2.96	1.70	7.47	4.30	2.53
36	5.25	3.10	1.80	7.88	4.57	2.70
37	5.60	3.31	1.89	8.42	4.92	2.86
38	5.93	3.53	2.09	8.91	5.25	3.12
39	6.31	3.76	2.27	9.46	5.63	3.41
40	6.74	4.04	2.48	10.09	6.05	3.71
41	7.14	4.33	2.70	10.69	6.46	4.02
42	7.59	4.65	2.96	11.40	6.96	4.42
43	8.14	5.06	3.24	12.20	7.53	4.85
44	8.68	5.48	3.62	13.03	8.08	5.44
45	9.30	5.96	4.00	13.93	8.75	5.99
46	9.95	6.48	4.47	14.92	9.46	6.70
47	10.64	7.07	5.01	15.99	10.21	7.49
48	11.45	7.71	5.58	17.17	11.09	8.37
49	12.28	8.42	6.27	18.40	11.96	9.38
50	13.20	9.20	7.02	19.77	12.96	10.52
51	14.19	10.05	7.88	21.29	14.07	11.80
52	15.33	11.00	8.85	22.98	15.28	13.27
53	16.53	12.02	9.98	24.81	16.60	14.27
54	17.86	13.10	11.02	26.80	18.02	15.71
55	19.35	14.31	12.16	28.99	19.63	17.31
56	20.97	15.63	13.46	31.45	21.38	19.14
57	22.78	17.10	14.86	34.17	23.30	21.09
58	24.79	18.66	16.39	37.17	25.40	23.30
59	27.04	20.44	18.11	40.54	27.79	25.76
60	29.49	22.33	20.01	44.25	30.37	28.46
61	32.24	24.50	22.11	48.36	34.81	32.21
62	35.34	27.22	24.60	53.00	39.24	36.11
63	36.38	28.38	25.76	54.56	41.46	38.08
64	30.67	24.22	21.12	46.00	35.87	31.45
65	10.57	8.47	7.02	15.87	12.70	10.55

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00

Table of premium rates for CORE Income Protection Cover – Benefit Period for 5 years

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	6.74	4.28	2.56	10.13	6.11	3.83
17	6.74	4.28	2.56	10.13	6.11	3.83
18	6.74	4.28	2.56	10.13	6.11	3.83
19	6.74	4.28	2.56	10.13	6.11	3.83
20	6.74	4.28	2.56	10.13	6.11	3.83
21	6.82	4.33	2.58	10.21	6.17	3.88
22	7.02	4.45	2.62	10.52	6.36	3.92
23	7.19	4.57	2.68	10.78	6.53	4.00
24	7.37	4.65	2.70	11.04	6.67	4.04
25	7.55	4.77	2.76	11.31	6.84	4.16
26	7.76	4.89	2.76	11.63	7.00	4.16
27	7.97	5.04	2.76	11.94	7.19	4.16
28	8.20	5.20	2.82	12.32	7.43	4.21
29	8.56	5.42	2.82	12.85	7.73	4.21
30	8.94	5.65	2.88	13.41	8.06	4.33

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
31	9.44	5.96	3.00	14.15	8.51	4.49
32	9.91	6.27	3.07	14.88	8.97	4.61
33	10.48	6.62	3.21	15.73	9.46	4.83
34	11.12	7.00	3.41	16.65	10.03	5.11
35	11.80	7.43	3.64	17.72	10.66	5.46
36	12.58	7.88	3.90	18.84	11.49	5.84
37	13.41	8.44	4.12	20.12	12.14	6.17
38	14.31	9.03	4.49	21.48	12.85	6.74
39	15.30	9.62	4.92	22.94	13.62	7.35
40	16.32	10.21	5.36	24.46	14.45	8.04
41	17.38	10.84	5.91	26.09	15.35	8.89
42	18.52	11.47	6.53	27.77	16.34	9.79
43	19.77	12.18	7.23	29.66	17.46	10.86
44	21.07	12.91	8.06	31.59	18.64	12.08
45	22.42	13.67	8.97	33.63	19.94	13.44
46	24.00	14.62	9.98	35.99	21.45	14.94
47	25.59	15.57	11.04	38.41	23.04	16.58
48	27.34	16.67	12.26	41.01	24.79	18.37
49	29.23	17.90	13.60	43.85	26.70	20.41
50	31.41	21.90	16.69	47.09	30.88	25.05
51	33.80	23.93	18.76	50.71	33.49	28.12
52	36.50	26.18	21.05	54.73	36.40	31.57
53	39.38	28.62	23.77	59.08	39.54	33.96
54	42.53	31.20	26.23	63.78	42.92	37.41
55	46.04	34.08	28.97	69.06	46.71	41.25
56	54.56	41.41	35.93	78.16	56.33	50.00
57	63.10	48.72	42.85	87.25	65.96	58.77
58	71.64	56.03	49.80	96.35	75.58	67.54
59	80.17	63.36	56.76	105.46	85.18	76.31
60	88.69	70.67	63.72	114.56	94.82	85.10
61	84.76	63.19	55.95	127.14	89.83	81.47
62	71.87	54.00	47.61	107.80	77.83	69.86
63	52.31	39.40	34.49	78.48	57.59	50.99
64	36.52	28.85	25.14	54.77	42.71	37.44
65	12.61	10.07	8.37	18.90	15.11	12.56

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory

Occupational Loading/Discount Factors

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

Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00

Table of premium rates for CORE Income Protection Cover – Benefit Period To Age 65

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	14.88	12.28	9.06	20.95	17.40	11.66
17	14.88	12.28	9.06	20.95	17.40	11.66
18	15.06	12.44	9.27	21.21	17.66	11.75
19	15.23	12.63	9.32	21.38	17.83	11.87
20	15.42	12.79	9.46	21.56	18.00	11.96
21	15.61	12.99	9.54	21.76	18.19	12.10
22	15.49	12.75	9.06	22.37	18.61	12.42
23	15.49	12.58	8.65	22.94	19.04	12.70
24	15.47	12.44	8.35	23.55	19.49	13.01
25	15.49	12.37	7.94	24.17	19.91	13.29

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
26	15.59	12.28	7.76	24.76	20.36	13.58
27	15.92	12.46	7.66	25.78	21.21	14.64
28	16.39	12.73	7.64	26.96	22.23	15.45
29	16.99	13.08	7.73	28.40	23.32	16.18
30	17.72	13.58	7.85	30.01	24.52	16.83
31	18.54	14.11	8.06	31.88	25.90	17.48
32	19.55	14.80	8.37	33.98	27.39	18.23
33	20.65	15.59	8.68	36.21	29.01	18.94
34	21.85	16.44	9.13	38.67	30.82	19.84
35	23.16	17.38	9.65	41.31	32.71	20.83
36	24.60	18.47	10.31	44.09	34.86	22.04
37	26.18	19.63	10.98	47.06	37.13	23.44
38	27.83	20.91	11.83	50.12	39.54	25.11
39	29.68	22.27	12.73	53.35	42.14	27.04
40	32.24	23.75	13.84	57.80	44.94	29.30
41	34.88	25.33	15.04	62.22	47.87	31.95
42	37.51	27.04	16.44	66.67	50.92	34.84
43	39.93	28.93	18.05	70.48	54.16	38.08
44	42.47	30.86	19.82	74.30	57.51	41.74
45	45.15	32.99	21.88	78.24	61.02	45.62
46	47.99	35.28	24.14	82.18	64.61	49.80
47	50.94	37.70	26.61	86.16	68.25	54.37
48	54.06	40.23	29.40	90.13	71.97	59.03
49	57.33	42.95	32.36	94.05	75.70	63.97
50	60.71	45.76	35.36	97.93	79.37	68.90
51	64.21	48.74	38.41	101.67	82.99	73.88
52	67.78	51.84	42.19	105.26	86.46	78.75
53	71.38	54.96	46.28	108.65	89.68	83.73
54	74.97	58.14	49.50	111.70	92.61	88.93
55	78.50	61.23	52.74	114.42	95.12	94.25
56	81.85	64.21	55.91	116.57	97.08	99.68
57	84.98	66.95	58.85	118.13	98.46	105.21
58	87.64	69.32	61.47	118.96	99.00	110.81
59	89.68	71.14	63.54	118.77	98.52	116.45
60	90.86	72.13	64.80	117.35	96.80	122.11
61	80.15	60.50	54.20	120.22	85.97	78.92
62	67.95	51.68	46.12	101.93	74.50	67.68
63	49.47	37.72	33.39	74.22	55.10	49.41
64	34.53	27.60	24.36	51.79	40.89	36.28
65	11.92	9.65	8.12	17.88	14.47	12.16

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

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

Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00

AMG Income Protection - New Rates

Table of premium rates for AMG Income Protection Cover – Benefit Period for 2 years

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
17	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
18	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
19	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
20	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
21	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
22	1.40	0.85	0.55	2.09	1.21	0.83	2.45	1.49	0.97	3.67	2.14	1.46
23	1.41	0.86	0.55	2.12	1.24	0.83	2.48	1.52	0.97	3.72	2.17	1.46
24	1.42	0.87	0.55	2.13	1.25	0.83	2.49	1.53	0.97	3.74	2.19	1.46
25	1.45	0.89	0.55	2.18	1.28	0.83	2.55	1.56	0.97	3.83	2.25	1.46
26	1.47	0.89	0.55	2.20	1.31	0.83	2.58	1.56	0.97	3.87	2.29	1.46
27	1.49	0.91	0.55	2.24	1.31	0.83	2.61	1.60	0.97	3.92	2.29	1.46
28	1.53	0.92	0.55	2.29	1.33	0.83	2.69	1.63	0.97	4.02	2.34	1.46
29	1.57	0.96	0.55	2.35	1.35	0.83	2.75	1.68	0.97	4.13	2.38	1.46
30	1.61	0.98	0.56	2.42	1.40	0.85	2.84	1.72	0.99	4.25	2.45	1.49
31	1.69	1.02	0.59	2.52	1.44	0.88	2.96	1.78	1.03	4.42	2.53	1.55
32	1.76	1.05	0.60	2.63	1.51	0.90	3.10	1.85	1.05	4.62	2.64	1.58
33	1.84	1.11	0.62	2.76	1.59	0.92	3.23	1.94	1.09	4.86	2.78	1.63
34	1.94	1.15	0.65	2.91	1.68	0.98	3.40	2.02	1.14	5.12	2.93	1.72
35	2.03	1.21	0.70	3.05	1.76	1.03	3.57	2.13	1.23	5.36	3.10	1.82
36	2.15	1.27	0.73	3.23	1.87	1.11	3.77	2.23	1.29	5.65	3.28	1.94
37	2.29	1.35	0.77	3.44	2.01	1.17	4.02	2.38	1.35	6.04	3.54	2.05
38	2.43	1.44	0.85	3.64	2.15	1.28	4.27	2.53	1.49	6.41	3.77	2.25
39	2.58	1.54	0.92	3.87	2.30	1.40	4.54	2.70	1.63	6.79	4.04	2.45
40	2.76	1.66	1.02	4.13	2.47	1.52	4.84	2.90	1.78	7.26	4.34	2.67
41	2.92	1.77	1.11	4.38	2.64	1.64	5.13	3.11	1.94	7.68	4.63	2.89
42	3.11	1.90	1.21	4.67	2.85	1.81	5.45	3.34	2.13	8.19	5.00	3.17
43	3.33	2.07	1.32	4.99	3.07	1.99	5.85	3.63	2.32	8.76	5.40	3.48
44	3.55	2.25	1.48	5.33	3.31	2.23	6.24	3.95	2.60	9.36	5.81	3.90
45	3.81	2.44	1.63	5.70	3.58	2.45	6.68	4.28	2.87	10.01	6.29	4.30
46	4.07	2.66	1.83	6.11	3.87	2.74	7.15	4.65	3.21	10.72	6.79	4.81
47	4.35	2.89	2.05	6.54	4.18	3.06	7.64	5.07	3.60	11.48	7.34	5.39
48	4.69	3.15	2.28	7.02	4.54	3.43	8.22	5.54	4.01	12.33	7.97	6.01
49	5.02	3.44	2.57	7.53	4.89	3.84	8.82	6.04	4.50	13.21	8.59	6.74
50	5.40	3.76	2.87	8.08	5.30	4.31	9.48	6.61	5.04	14.20	9.31	7.56
51	5.81	4.12	3.23	8.71	5.76	4.83	10.19	7.22	5.65	15.29	10.11	8.47
52	6.27	4.50	3.62	9.41	6.25	5.43	11.01	7.90	6.35	16.51	10.98	9.52
53	6.76	4.91	4.09	10.15	6.79	5.84	11.87	8.63	7.17	17.81	11.92	10.24
54	7.31	5.36	4.50	10.97	7.37	6.43	12.82	9.41	7.91	19.24	12.94	11.28
55	7.91	5.86	4.98	11.86	8.03	7.08	13.89	10.28	8.73	20.82	14.09	12.44
56	8.58	6.40	5.50	12.87	8.75	7.83	15.06	11.22	9.66	22.59	15.35	13.74
57	9.32	7.00	6.07	13.99	9.54	8.63	16.36	12.28	10.66	24.54	16.73	15.15
58	10.14	7.63	6.71	15.21	10.40	9.54	17.80	13.41	11.77	26.70	18.24	16.73
59	11.06	8.36	7.41	16.59	11.37	10.54	19.41	14.67	13.01	29.11	19.96	18.50
60	12.06	9.14	8.18	18.10	12.43	11.64	21.18	16.04	14.37	31.78	21.81	20.44
61	13.19	10.02	9.05	19.79	14.24	13.18	23.16	17.60	15.88	34.73	25.00	23.13
62	14.46	11.14	10.06	21.68	16.05	14.77	25.38	19.55	17.66	38.07	28.18	25.94
63	14.88	11.61	10.54	22.32	16.96	15.58	26.12	20.38	18.50	39.18	29.78	27.35
64	12.55	9.91	8.64	18.82	14.67	12.87	22.03	17.39	15.17	33.03	25.77	22.59
65	4.32	3.46	2.87	6.49	5.19	4.31	7.59	6.08	5.04	11.40	9.12	7.58

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Table of premium rates for AMG Income Protection Cover – Benefit Period for 5 years

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
17	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
18	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
19	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
20	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
21	2.78	1.77	1.05	4.18	2.53	1.59	4.89	3.11	1.85	7.34	4.43	2.78
22	2.87	1.82	1.08	4.31	2.60	1.60	5.04	3.19	1.88	7.56	4.57	2.82
23	2.95	1.87	1.10	4.41	2.67	1.63	5.16	3.28	1.92	7.74	4.69	2.87
24	3.02	1.90	1.11	4.52	2.73	1.66	5.30	3.34	1.94	7.93	4.79	2.90
25	3.09	1.96	1.13	4.62	2.80	1.70	5.42	3.43	1.99	8.12	4.91	2.99
26	3.17	2.00	1.13	4.76	2.86	1.70	5.57	3.52	1.99	8.35	5.03	2.99
27	3.26	2.06	1.13	4.89	2.95	1.70	5.72	3.62	1.99	8.58	5.16	2.99
28	3.35	2.13	1.15	5.04	3.04	1.72	5.89	3.74	2.02	8.85	5.33	3.02
29	3.50	2.21	1.15	5.26	3.16	1.72	6.15	3.89	2.02	9.22	5.56	3.02
30	3.66	2.31	1.18	5.48	3.30	1.77	6.42	4.06	2.07	9.63	5.79	3.11
31	3.86	2.44	1.23	5.78	3.48	1.84	6.77	4.28	2.16	10.16	6.12	3.23
32	4.05	2.57	1.26	6.08	3.67	1.89	7.12	4.50	2.20	10.69	6.44	3.31
33	4.29	2.71	1.31	6.44	3.87	1.98	7.53	4.75	2.31	11.30	6.79	3.46
34	4.55	2.86	1.40	6.82	4.11	2.09	7.99	5.03	2.45	11.95	7.20	3.67
35	4.83	3.04	1.49	7.25	4.36	2.24	8.47	5.33	2.61	12.72	7.66	3.92
36	5.15	3.23	1.60	7.71	4.70	2.39	9.04	5.65	2.81	13.53	8.26	4.19
37	5.48	3.45	1.69	8.23	4.97	2.53	9.63	6.06	2.96	14.46	8.72	4.43
38	5.86	3.70	1.84	8.78	5.26	2.76	10.28	6.49	3.23	15.43	9.22	4.84
39	6.26	3.93	2.01	9.38	5.57	3.01	10.99	6.91	3.54	16.48	9.78	5.28
40	6.68	4.18	2.19	10.01	5.91	3.29	11.72	7.34	3.86	17.57	10.37	5.77
41	7.12	4.43	2.42	10.67	6.28	3.63	12.48	7.78	4.25	18.74	11.02	6.39
42	7.58	4.70	2.67	11.36	6.69	4.01	13.30	8.23	4.69	19.94	11.74	7.03
43	8.08	4.99	2.96	12.14	7.14	4.44	14.20	8.75	5.19	21.30	12.53	7.79
44	8.62	5.28	3.30	12.92	7.62	4.95	15.14	9.28	5.79	22.69	13.38	8.68
45	9.17	5.59	3.67	13.76	8.16	5.49	16.10	9.81	6.44	24.16	14.32	9.64
46	9.83	5.98	4.09	14.73	8.77	6.12	17.24	10.49	7.17	25.85	15.40	10.74
47	10.47	6.36	4.52	15.72	9.43	6.78	18.38	11.18	7.93	27.58	16.54	11.91
48	11.18	6.83	5.01	16.78	10.14	7.51	19.63	11.98	8.79	29.46	17.80	13.20
49	11.95	7.32	5.57	17.94	10.92	8.35	20.99	12.86	9.77	31.49	19.18	14.66
50	12.85	8.05	6.23	19.26	11.76	9.24	22.55	13.83	10.83	33.82	20.66	16.26
51	13.82	8.99	7.06	20.75	12.63	10.24	24.27	14.89	11.99	36.42	22.22	17.98
52	14.93	10.01	7.96	22.39	13.57	11.24	26.21	16.06	13.26	39.30	23.94	19.84
53	16.11	11.11	8.93	24.17	14.57	12.24	28.28	17.34	14.63	42.43	25.80	21.84
54	17.39	12.26	9.96	26.09	15.63	13.31	30.54	18.73	16.11	45.81	27.80	23.96
55	18.83	13.49	11.06	28.25	16.76	14.46	33.07	20.24	17.70	49.60	29.96	26.32
56	22.32	16.94	14.70	31.98	23.05	20.46	39.18	29.75	25.80	56.14	40.46	35.91
57	25.81	19.93	17.53	35.69	26.98	24.05	45.31	34.99	30.78	62.66	47.38	42.20
58	29.30	22.92	20.37	39.42	30.92	27.63	51.45	40.24	35.77	69.20	54.29	48.50
59	32.80	25.92	23.22	43.14	34.85	31.22	57.58	45.50	40.76	75.73	61.18	54.81
60	36.28	28.91	26.07	46.87	38.79	34.81	63.69	50.75	45.76	82.28	68.09	61.11
61	34.68	25.85	22.89	52.01	36.74	33.34	60.88	45.39	40.18	91.31	64.51	58.51
62	29.40	22.09	19.48	44.10	31.84	28.58	51.62	38.78	34.20	77.42	55.90	50.17
63	21.40	16.11	14.10	32.10	23.56	20.86	37.57	28.29	24.77	56.35	41.36	36.61
64	14.94	11.80	10.29	22.40	17.47	15.32	26.23	20.73	18.06	39.33	30.67	26.89
65	5.16	4.12	3.43	7.73	6.18	5.14	9.05	7.23	6.01	13.57	10.86	9.02

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Table of premium rates for AMG Income Protection Cover – Benefit Period To Age 65

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	6.08	5.02	3.71	8.57	7.12	4.77	10.69	8.82	6.50	15.05	12.50	8.37
17	6.08	5.02	3.71	8.57	7.12	4.77	10.69	8.82	6.50	15.05	12.50	8.37
18	6.16	5.08	3.79	8.68	7.22	4.81	10.81	8.93	6.65	15.23	12.69	8.44
19	6.24	5.17	3.82	8.75	7.30	4.86	10.94	9.07	6.70	15.35	12.80	8.52
20	6.31	5.24	3.87	8.83	7.36	4.89	11.07	9.19	6.79	15.49	12.92	8.59
21	6.39	5.31	3.90	8.90	7.44	4.96	11.21	9.32	6.85	15.63	13.06	8.70
22	6.34	5.21	3.71	9.15	7.61	5.08	11.13	9.16	6.50	16.07	13.36	8.92
23	6.34	5.15	3.54	9.38	7.79	5.19	11.13	9.04	6.21	16.48	13.67	9.12
24	6.33	5.08	3.42	9.63	7.98	5.32	11.10	8.93	6.00	16.92	14.00	9.34
25	6.34	5.06	3.25	9.89	8.15	5.44	11.13	8.88	5.71	17.36	14.30	9.55
26	6.37	5.02	3.17	10.13	8.33	5.56	11.19	8.82	5.57	17.78	14.62	9.75
27	6.51	5.10	3.14	10.55	8.68	5.99	11.43	8.95	5.50	18.51	15.23	10.51
28	6.71	5.20	3.13	11.03	9.09	6.32	11.77	9.14	5.48	19.36	15.96	11.09
29	6.94	5.35	3.16	11.62	9.54	6.62	12.19	9.40	5.56	20.40	16.75	11.62
30	7.25	5.56	3.21	12.28	10.03	6.89	12.72	9.75	5.64	21.55	17.61	12.09
31	7.59	5.77	3.30	13.04	10.60	7.15	13.32	10.14	5.79	22.90	18.60	12.56
32	8.00	6.05	3.43	13.90	11.20	7.46	14.05	10.63	6.01	24.40	19.67	13.09
33	8.45	6.37	3.55	14.81	11.87	7.75	14.82	11.19	6.24	26.00	20.84	13.61
34	8.94	6.73	3.73	15.82	12.61	8.12	15.70	11.80	6.56	27.77	22.13	14.25
35	9.47	7.12	3.95	16.90	13.38	8.52	16.63	12.48	6.93	29.67	23.49	14.96
36	10.06	7.56	4.21	18.04	14.27	9.02	17.66	13.27	7.41	31.66	25.04	15.83
37	10.71	8.03	4.49	19.25	15.19	9.59	18.80	14.09	7.88	33.80	26.67	16.83
38	11.38	8.56	4.84	20.50	16.18	10.28	20.00	15.02	8.49	35.99	28.40	18.04
39	12.15	9.12	5.20	21.82	17.24	11.06	21.32	16.00	9.14	38.31	30.27	19.41
40	13.19	9.72	5.67	23.65	18.38	11.99	23.16	17.05	9.93	41.52	32.27	21.05
41	14.28	10.36	6.15	25.46	19.59	13.07	25.06	18.19	10.80	44.69	34.38	22.95
42	15.34	11.06	6.73	27.27	20.83	14.25	26.94	19.41	11.80	47.88	36.57	25.02
43	16.33	11.84	7.39	28.83	22.16	15.58	28.67	20.77	12.96	50.61	38.89	27.35
44	17.37	12.63	8.11	30.40	23.53	17.08	30.51	22.17	14.23	53.36	41.31	29.98
45	18.47	13.50	8.95	32.00	24.96	18.66	32.42	23.69	15.72	56.19	43.82	32.77
46	19.63	14.44	9.88	33.63	26.43	20.37	34.46	25.34	17.34	59.03	46.41	35.77
47	20.84	15.43	10.89	35.25	27.92	22.24	36.58	27.08	19.11	61.88	49.02	39.04
48	22.11	16.46	12.03	36.87	29.44	24.14	38.83	28.90	21.11	64.73	51.69	42.40
49	23.46	17.57	13.23	38.47	30.97	26.18	41.17	30.84	23.23	67.55	54.37	45.95
50	24.83	18.73	14.47	40.07	32.47	28.19	43.60	32.86	25.39	70.34	57.00	49.48
51	26.27	19.94	15.72	41.59	33.95	30.23	46.12	35.00	27.58	73.01	59.60	53.06
52	27.72	21.21	17.26	43.06	35.37	32.22	48.68	37.23	30.30	75.60	62.09	56.56
53	29.20	22.49	18.93	44.45	36.69	32.21	51.26	39.47	33.24	78.03	64.40	56.55
54	30.67	23.78	20.25	45.70	37.88	33.52	53.85	41.75	35.55	80.22	66.51	58.83
55	32.11	25.05	21.58	46.81	38.92	34.63	56.37	43.98	37.87	82.17	68.32	60.79
56	33.49	26.27	22.88	47.69	39.72	35.51	58.78	46.12	40.15	83.72	69.72	62.34
57	34.77	27.39	24.07	48.33	40.28	36.11	61.03	48.08	42.26	84.84	70.71	63.39
58	35.85	28.36	25.14	48.67	40.50	36.34	62.94	49.78	44.14	85.43	71.10	63.79
59	36.69	29.10	25.99	48.59	40.30	36.14	64.40	51.09	45.63	85.30	70.76	63.44
60	37.17	29.51	26.51	48.01	39.60	35.40	65.25	51.80	46.54	84.28	69.52	62.15
61	32.79	24.75	22.18	49.18	35.17	32.28	57.57	43.45	38.93	86.33	61.74	56.67
62	27.80	21.15	18.87	41.70	30.48	27.69	48.79	37.11	33.12	73.21	53.50	48.61
63	20.24	15.44	13.66	30.36	22.54	20.21	35.53	27.09	23.98	53.30	39.57	35.49
64	14.13	11.29	9.97	21.19	16.73	14.85	24.80	19.82	17.49	37.20	29.37	26.06
65	4.88	3.95	3.32	7.31	5.92	4.98	8.56	6.93	5.83	12.84	10.40	8.73

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

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

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Section 3: Changes to Definitions

From 1 April 2020 there will also be changes to the policy definitions. We have listed both the current definitions and new definitions below to help you compare these changes.

Current Definitions

TPD DEFINITION

The qualification tests for TPD depend 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	<p>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*]</p> <p>Solely because of injury or illness you have suffered the permanent loss of:</p> <ul style="list-style-type: none"> the use of two limbs (where 'limb' is the whole hand below the wrist or whole foot below the ankle) the sight in both eyes; or the use of one limb and the sight in one eye. [A*] 			

Occupation	TPD definitions up to age 75	65	70	75
All occupations	<p>Solely because of injury or illness you:</p> <ul style="list-style-type: none"> have suffered at least 25% impairment of Whole Person Function are not working in any occupation; and 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*] 			No cover
Not solely engaged in unpaid domestic duties, and working in a non-hazardous occupation	<p>Solely because of injury or illness you are:</p> <ul style="list-style-type: none"> 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 unlikely ever to return to Gainful Employment. <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	<p>Solely because of injury or illness you:</p> <ul style="list-style-type: none"> are unable to perform those Domestic Duties are unable to leave your home without assistance have not engaged in any Gainful Employment for a continuous period of 3 consecutive months from the Date of Disablement; and at the end of the 3 month period where your condition is unclear it is reasonable to defer assessment. [D(ii)*] 			No cover

Occupation	TPD definitions up to age 75	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	<p>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:</p> <ol style="list-style-type: none"> the Date of Disablement if the relevant Illness or Injury is due to one of the 18 Medical Conditions; or the date three months from the Date of Disablement if: <ol style="list-style-type: none"> the relevant Illness or Injury is caused by medical conditions other than the 18 Medical Conditions; and you have been continuously unable to accept employment for a continuous period of three months from the Date of Disablement. <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	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.
	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.
	3. major head trauma	Injury to the head resulting in neurological deficit causing either: 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 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"> • dressing – the ability to put on and take off clothing; • toileting – the ability to use the toilet, including getting on and off; • mobility – the ability to get in and out of bed and a chair; • continence – the ability to control bowel and bladder function; • feeding – the ability to get food from a plate into the mouth; as certified by a consultant neurologist.
	4. motor neurone disease	Motor neurone disease diagnosed by a consultant neurologist.
	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.
	6. muscular dystrophy	The unequivocal diagnosis of muscular dystrophy by a consultant neurologist.
	7. paraplegia	The permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.
	8. quadriplegia	The permanent loss of use of both arms and both legs resulting from spinal cord illness or injury.
	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.
	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.

	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.
	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"> is the established cause of two or more of the following: <ul style="list-style-type: none"> muscular rigidity resting tremor bradykinesia and has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit. <p>The person must be following the advice and treatment of a specialist neurologist.</p>
	14. blindness	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.
	15. loss of speech	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.
	16. loss of hearing	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.
	17. Chronic lung disease	Permanent end stage respiratory failure with FEV1 test results of consistently less than one litre, requiring continuous permanent oxygen therapy.
	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"> 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"> proximal interphalangeal joints in the hands metacarpophalangeal joints in the hands metatarsophalangeal joints in the foot, wrist, elbow, knee or ankle simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone) typical rheumatoid joint deformity and at least two of the following criteria: <ul style="list-style-type: none"> morning stiffness rheumatoid nodules erosions seen on X-ray imaging the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>

Everyday 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 everybody 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.

TOTAL DISABILITY BENEFIT

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.

PARTIAL DISABILITY BENEFIT

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.

TERMINAL ILLNESS DEFINITION

Where an Insured Person's death cover commences or recommences on or after 1 July 2014, 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.

New Definitions (applicable from 1 April 2020):

TPD DEFINITION

If on the *Date of Disablement* an *Insured Person*:

- (a) Is a *Permanent Employee* or *Contractor* (*initial fixed term contract of 12 months or greater*), and
- (b) Has been working on average for a minimum of 15 hours in a normal working week in the 6 months immediately prior to the *Date of Disablement* (or where the *Insured Person* has been employed for less than 6 months, over their period of employment),

we will pay the *Insured Cover* for TPD if the *Insured Person* satisfies Part 1, Part 2, Part 3, Part 4, Part 5 or Part 6 below.

If on the *Date of Disablement* an *Insured Person* does not satisfy (a) and (b) above, we will only pay the *Insured Cover* for TPD benefit if the *Insured Person* satisfies Part 3, Part 4, Part 5 or Part 6 below.

Applicable TPD Definition	An Insured Member must satisfy this condition to be eligible for an insured TPD benefit
Part 1 – Unlikely to Return to Work	TPD means the <i>Insured Person</i> solely as the result of <i>Injury</i> or <i>Illness</i> occurring while the policy is in force is: <ol style="list-style-type: none"> (a) Absent from their occupation and unable to do any work for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified medical practitioner and undertaking medical treatment reasonably recommended by an appropriately qualified medical practitioner with respect to that <i>Injury</i> or <i>Illness</i> since ceasing work in their occupation, and (c) At the end of the initial 3 consecutive months absence from their occupation, is in our opinion unlikely ever at any time in the future to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.
Part 2 - Permanent Impairment	The <i>Insured Person</i> is engaged in <i>Gainful Employment</i> when suffering an <i>Injury</i> or <i>Illness</i> and, as a result of that <i>Injury</i> or <i>Illness</i> , they: <ol style="list-style-type: none"> (a) Suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment 4th Edition', or the equivalent guide to the evaluation of impairment approved by us, and (b) Are disabled to such an extent, as a result of this impairment, that the <i>Insured Person</i> is unlikely ever at any time in the future to engage in any occupation, business, profession or employment for which they are reasonably suited by education, training or experience.

<p>Part 3 - Loss of Use of</p>	<p>The <i>Insured Person</i> suffers the total, permanent and irrecoverable <i>Loss of Use of</i>:</p> <ul style="list-style-type: none"> (a) 2 limbs, or (b) The sight of both eyes, or (c) 1 limb and the sight of 1 eye. <p>In order to satisfy Part 3, the <i>Insured Person</i> must be disabled to such an extent as a result of that <i>Injury</i> or <i>Illness</i> that in our opinion they are unlikely ever at any time in the future to engage in any <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.</p>
<p>Part 4 – Cognitive Loss</p>	<p>The <i>Insured Person</i>, as a result of <i>Injury</i> or <i>Illness</i>, is first diagnosed with <i>Cognitive Loss</i> and is under the continuous care and supervision by another adult for at least 3 consecutive months and, at the end of that 3-month period, they are likely to require permanent ongoing continuous care and supervision by another adult.</p> <p>In order to satisfy Part 4, the <i>Insured Person</i> must be disabled to such an extent as a result of that <i>Injury</i> or <i>Illness</i> that in our opinion they are unlikely ever at any time in the future to engage in any <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.</p>
<p>Part 5 - Daily Functioning Activities</p>	<p>TPD means the <i>Insured Person</i> solely as the result of <i>Injury</i> or <i>Illness</i> occurring while the policy is in force is:</p> <ul style="list-style-type: none"> (a) Totally and irreversibly prevented from performing 2 of the <i>Daily Functioning Activities</i> without assistance from another adult, aid or adaptation, for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified <i>Doctor</i> and undertaking medical treatment reasonably recommended by a <i>Doctor</i> with respect to that <i>Injury</i> or <i>illness</i> since they became ill or injured, and (c) At the end of the initial 3 consecutive months, is in our opinion: <ul style="list-style-type: none"> (i) Unlikely ever at any time in the future to be able to perform 2 of the <i>Daily Functioning Activities</i> without assistance from another adult, aid or adaptation, and (ii) Unlikely ever at any time in the future to be able to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience. <p>Daily Functioning Activities</p> <ul style="list-style-type: none"> (a) Walking - they cannot walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body, (b) Rising/Sitting - they are unable to rise and sit using a raised chair with arms without the help of another person, (c) Dexterity - they are unable to write legibly with a pen or pencil or use a keyboard with either hand, (d) Communication - they cannot: (e) Clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room in their first language, or <ul style="list-style-type: none"> (i) Understand simple messages in their first language, or (ii) Speak with sufficient clarity to be clearly understood in their first language, (f) Eyesight - their visual ability is reduced to the extent that functional abilities are affected and independent functioning without physical assistance from another person in a workplace is impossible, even with the use of assistive devices
<p>Part 6 - Domestic Activities</p>	<p>TPD means the <i>Insured Person</i> solely as the result of <i>Injury</i> or <i>Illness</i> occurring while the policy is in force is:</p> <ul style="list-style-type: none"> (a) Totally and irreversibly prevented from performing the <i>Normal Physical Domestic Activities</i> without assistance from another adult, aid or adaptation, for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified <i>Doctor</i> and undertaking medical treatment reasonably recommended by a <i>Doctor</i> with respect to that <i>Injury</i> or <i>illness</i> since they became ill or injured, and (c) At the end of the initial 3 consecutive months, is in our opinion: <ul style="list-style-type: none"> (i) Unlikely ever at any time in the future to be able to perform the <i>Normal Physical Domestic Activities</i> without assistance from another adult, aid or adaptation, and (ii) Unlikely ever at any time in the future to be able to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience. <p>For all parts of the TPD Definition, if the <i>Insured Person</i> is suffering from an <i>Immediate Assessment Condition</i> we may, in our absolute discretion, waive the 3-month waiting period provided all claim requirements have been received by us.</p>

<p>Important defined terms referenced in the TPD Definition:</p>	<p>Normal Physical Domestic Activities means:</p> <ul style="list-style-type: none"> (a) Cleaning the family home, and (b) Shopping for food or household items, and (c) Meal preparation and laundry services, and (d) Looking after dependent children under the age of 16 years or in full time secondary education, where applicable, and (e) Leaving the house without the assistance of another person. <p>Gainful Employment means: employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment at the time we assess the claim and includes part-time occupations, an occupation which may be perceived by the Eligible Person or Insured Person to be of lower status than their previous occupation or an occupation in which they do not earn as much income as they did in their previous occupation.</p> <p>Immediate Assessment Condition means any of the following: Cardiomyopathy, Chronic Lung Disease, Dementia and Alzheimer's Disease, Diplegia, Hemiplegia, Loss of Hearing, Loss of Speech, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Parkinson's Disease, Primary Pulmonary Hypertension, Quadriplegia, Severe Burns, Severe Rheumatoid Arthritis, Total Blindness. The waiver of the Waiting Period is at our absolute discretion and we may choose to vary the immediate assessment conditions at any time.</p>
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TOTAL AND PARTIAL DISABILITY DEFINITION

Total Disability means because of an *Injury or Illness* the *Insured Person* is:

- (a) Unable to perform at least 1 income producing duty of his or her occupation, and
- (b) Under the regular care and following the advice of a doctor, and
- (c) Not working in any occupation, whether for reward or not for reward.

An income producing duty is a duty of the *Insured Person's* occupation immediately before they became disabled which generates 20% or more of their monthly income .

Partial Disability means because of an *Injury or Illness* an *Insured Person* has suffered *Total Disability* continuously for a period of at least 7 days out of 12 consecutive days and:

- (a) has ceased to suffer *Total Disability*, and
- (b) has resumed partial employment or, in our opinion, is deemed capable of returning to partial employment duties, and
- (c) as a result of the injury or illness that caused their *Total Disability* has received, or could in our opinion receive, a *Post-Disability Income* that is less than their monthly income, and
- (d) is under the continuous and regular care of a doctor undergoing the appropriate treatment.

'Post-Disability Income' means any income (other than income under the Policy) that a Member may derive after the commencement of their waiting period during a month for which the amount of the benefit that applies to them under the Policy is being assessed. However, if the Member in the Insurer's opinion suffers Partial Disability but has not received such income it is the reasonable estimate of what they would have been capable of earning having regard to the extent of their disability.

TERMINAL ILLNESS DEFINITION

Terminal Illness means a disease or condition that is highly likely to result in the Insured Person's death within 24 months from the Date of Certification. The Insured Person must supply supporting medical evidence from 2 Doctors at their own expense. At least 1 of the Doctors must be a specialist practising in the field to which the Terminal Illness relates.

A Terminal Illness benefit will be the lesser of the Member's insurance cover for Death and/or TPD or \$3,000,000. An insured Member may only ever receive one terminal illness benefit.

Where the Date of Certification differs between two Doctors, your monthly benefit will be calculated based on the second Date of Certification.

This Flyer has been prepared by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757) Level 1, 575 Bourke Street, Melbourne, VIC 3000, as Trustee of AMG Super, ABN 30 099 320 583 and should be read in conjunction with the Notice (dated 1 March 2020. The information in this Notice as at 1 March 2020. The Trustee is unable to provide you with personal financial advice and this Flyer is not, and should not be construed as, providing such advice. The Notice and Flyer have been prepared without taking into account your personal objectives, financial situation or needs. The Trustee recommends that you obtain financial advice from a suitably qualified and licensed financial adviser before you make any decision regarding your superannuation. Equity Trustees Superannuation Limited is unable to guarantee that there will be no further changes to your superannuation.



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