

Insurance in superannuation

Key facts

LLPF01 | 01/26

This factsheet relates to our automatic insurance cover for members of Australian Defence Force Superannuation (ADF Super)—lifePLUS Protect auto.



Insurance can give you peace of mind. It provides financial support to protect what's important to you if you die or have to stop work due to illness or injury.



Most former ADF members will be automatically provided with Death and Total Permanent Disablement (TPD) cover on an opt-out basis if eligibility* conditions are satisfied. If you are under 25 years old or have a super balance below \$6,000 you will not receive lifePLUS Protect cover automatically. You may opt in to receive lifePLUS Protect default cover before you turn 25 or while you have a balance less than \$6,000, but only if you do so within 60 days of receiving your Welcome Advice. You will be automatically provided with lifePLUS Protect default cover when you turn 25 and have a balance of more than \$6,000.



Don't forget, if you or your employer stop making contributions, your **insurance fees and premiums will continue to be deducted from your super balance**, until your account becomes inactive (after 16 months), or you ask us to cancel your cover, whichever occurs first.



You can **cancel** or apply to **change** your automatic insurance cover at any time. If you choose to cancel your lifePLUS Protect default cover within 60 days of your insurance activation advice, you will receive a full refund of all premiums paid. If you cancel cover at any time after the 60 day period, your cover will be cancelled as at the date we receive your notification and you will not be entitled to any refund.

What automatic insurance cover is included?

	Total and Permanent Disablement (TPD)	Death	Terminal Illness
	Pays if you're unlikely to ever work again due to illness or injury.	Pays on death to your beneficiary, dependants, estate or legal representative.	Pays if you're medically certified as likely to die within 24 months. Amount paid is equal to your level of Death Cover.
Automatic cover	✓	✓	✓
Cover can start from age (if you are under 25 years you must opt in for cover)	16	16	16
Cover ends at age	70	70	70
Are pre-existing medical conditions covered?	✓ After 12 consecutive months from cover start date	✓	✓
Does Limited Cover[^] apply?	✓	✓	✓
Note: Limited Cover [^] applies to all new members for 12 consecutive months from cover start date, see 'Other eligibility requirements' below.			
Is cover provided whilst on leave without pay?	✓ Up to 24 months ^{^^}	N/A	✓ Up to 24 months ^{^^}
Does work status at date of injury or illness affect cover?	✓	N/A	✗
Is there a waiting period before a claim can be made?	✓ 6 months	✗	✗

Other eligibility requirements

* have separated on or after 6 July 2020, have served in the military for at least 12 continuous months, are 25 or older and have a super balance of \$6,000 or more and are not a Class A or B Invalid or a Retrospective Class A or B Invalid.

[^] **Limited Cover** means insurance cover applies only for events or conditions which arise entirely after the date cover is to commence under the policy. Auto cover will be subject to Limited Cover for at least 12 consecutive months.

^{^^} If you decide to take time off work and go on approved leave without pay (or leave with partial pay), as long as your ADF Super account has enough in it to cover the monthly premiums, your cover will continue for up to 24 months.

What are your options?

✓ Keep it

If you're happy with the level of cover offered in your welcome advice and insurance benefits provided, then you need to let us know you want to opt in for cover now, or you will not receive cover until you turn 25 years old and your balance is more than \$6,000.

Having the right level of cover to provide protection for yourself, and your lifestyle, should life take an unexpected turn is important.

Review your cover when your circumstances or financial commitments change.

For example, if you change jobs, start a family, buy a property, get divorced etc.

✗ Cancel it

If you decide you do not require cover, you can cancel some, or all, of your insurance cover at any time.

You will not be able to make an insurance claim with us for an event that occurs after your cover is cancelled.

If you cancel your insurance, your cover will cease and premiums will stop being deducted from your account.

If you want to take up cover again in the future, you will need to complete a full insurance application. Cover may be declined or offered on modified terms and conditions.

⚙️ Tailor it

lifePLUS Protect is a flexible cover that makes it easy for you to change your level of cover to adequately meet your needs and financial commitments.

You can apply to increase or reduce your cover at any time.

Frequently asked questions

📄 What if I need to claim?

Once you notify us of your claim, your dedicated case manager will personally oversee your claim and be available to support you if you have any questions.

👤 Can I nominate beneficiaries?

You can let us know how you want your super to be paid if you die. It is not mandatory to nominate a beneficiary, but it may provide you peace of mind to know your loved ones will be looked after financially.

You can access more information on nominating beneficiaries from the Beneficiary nomination factsheet available at [csc.gov.au](https://www.csc.gov.au)

💰 What if I change my super fund?

Before changing or consolidating super funds, you may wish to consider whether you can get the insurance cover you need in your chosen fund. Be careful if you have a medical condition or are over age 60, as this could affect your eligibility for new cover with other funds.

Circumstances that may affect your insurance cover

The following may change your insurance cover:

- You are retrospectively classified as a Class A or B Invalid.
- You are a non-resident of Australia and permanently leave, or are no longer eligible to work in Australia.
- You stop being a member of ADF Super.
- You re-join the Australian Defence Force.
- You extend employer approved leave without advising us.
- Your premiums fall into arrears.
- You have a deployment overseas.
- You reach age 70.
- You permanently retire from the workforce or you die.
- You notify us that you want to cancel your cover.
- We terminate the group insurance policy with the insurer (we will give you at least 30 days' notice before doing this).
- Having an inactive super account (with no contributions or rollovers into your account for 16 consecutive months) means your insurance will be cancelled unless you tell us in writing that you would like to keep it.

Taking action is easy



Log in to your ADF Super account and use the **LIFEapp** tool to review your insurance needs, apply for, change or cancel some or all of your cover.



Call **1300 203 439** (Monday to Friday, 8:30 am–6:00 pm AEST/AEDT)
Overseas **+61 2 4209 5401**



Email members.adfsuper@contact.csc.gov.au



Mail **ADF Super, GPO Box 2252, Canberra, ACT 2601**



For more information on insurance in super visit the Australian Government website www.moneySMART.gov.au

The information in this document is a high-level summary only and you should refer to the ADF Super PDS and the Insurance and your ADF Super booklet.

For more information visit [csc.gov.au](https://www.csc.gov.au)

Any advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the ADF Super Product Disclosure Statement and the Insurance and your ADF Super booklet (including the related Update document) available at www.csc.gov.au/Members/Advice-and-resources/Product-Disclosure-Statement/, and consider the contents before making any decision regarding your super.

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