



Insurance and your ADF Super

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Things to remember when reading this document

This 'Insurance and your ADF Super' booklet forms part of the ADF Super Product Disclosure Statement (PDS) available at csc.gov.au/pds or you can obtain a paper copy free of charge by calling 1300 203 439.

This information describes the main features of the insurance offerings to eligible ADF Super customers and is intended as a general guide only. The information in this booklet is based on the terms and conditions of the insurance policies which Commonwealth Superannuation Corporation (CSC) (ABN 48 882 817 243, AFSL 238069 and RSE Licence No. L0001397) currently holds on behalf of customers of ADF Super as at this Product Disclosure Statement (PDS) publication date.

The insurance policies which CSC currently holds on behalf of ADF Super customers as at this PDS publication date are issued by AIA Australia Limited ('AIA Australia' or 'the Insurer') (ABN 79 004 837 861, AFSL 230043). AIA Australia has consented to the statements referable to it in this document in the form and context in which they are included.

It is possible that the terms and conditions of the insurance policies held by CSC (including the premiums charged to customers) may change from time to time due to AIA Australia changing these terms and conditions or if AIA Australia ceases to be the insurer. If this happens, the information in this booklet may become outdated. We will let you know about any significant changes to the terms and conditions of the insurance cover. The full terms and conditions relating to insurance are set out in the insurance policies and in the event of any dispute about insurance, the policies will take priority over the information in this booklet.

If you'd like to read the insurance policies, you can find them in the Insurance section when you [log in to the CSC Navigator](#). Look for:

- *lifePLUS Protect Group Life (Death & TPD) Insurance Policy No. MP 8383*, dated 1 March 2023
- *lifePLUS Protect Group Supplementary Income Protection Policy attached to Group Life Insurance Policy No. MP 8383*, dated 1 March 2023 and endorsement to *lifePLUS Protect Group Supplementary Income Protection Policy attached to lifePLUS Protect Group Life Insurance Policy No. MP 8383*, dated 1 March 2024.

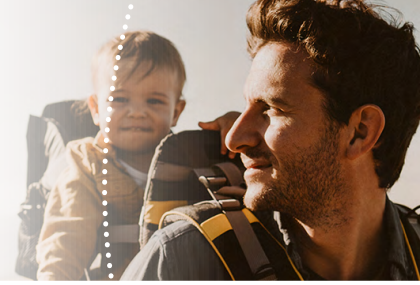
Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, 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 consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 Trustee of the Australian Defence Force Superannuation (ADF Super) ABN: 90 302 247 344 RSE: R1077063.

Information in this document is up to date at the time of preparation, but we may make changes from time to time. Any changes that are not materially adverse will be updated on our website at csc.gov.au/pds

lifePLUS Protect, insurance through ADF Super

lifePLUS
Protect



The short story

Get more from super by understanding your options

Most former Australian Defence Force (ADF) members who leave the ADF are eligible for automatic insurance cover through their super the day after they leave the ADF.

But not everyone gets auto cover, some people don't want cover and others will want to change how much cover they have.

We believe it's important that you really 'get' what you're covered for, so you can make informed decisions about your cover.

With this in mind, we've unpacked the insurance policies and repacked them into this booklet, which we hope you'll find a little less 'insurancy' and easier to follow. If you have questions along the way or if something's unclear, please let us know—our contact details are on the last page.

We're glad to partner with our insurance provider, AIA Australia Limited, to bring you lifePLUS Protect cover

Why insure through super?

Getting insurance through super is a major benefit we offer our customers.

It's one of your best contingency plans

There are two types of lifePLUS Protect cover available to eligible ADF Super customers who leave the ADF:

- **lifePLUS Protect auto**, which includes default levels of age-based Death and Total Permanent Disablement (TPD) insurance. This insurance cover:
 - Can give you and the people who depend on you financial security if you die or are permanently prevented from working because you're injured or ill.
 - Changes with your age, giving you more cover when you're likely to need it most, and less when you don't.
 - Starts automatically the day after you leave the ADF. If you're eligible for cover, you don't need to apply and there are no medical tests. See [Eligibility rules](#) on page 4.
- **lifePLUS Protect choice**, which offers Income Protection and Death and TPD insurance through a full insurance application process. This insurance cover:
 - Lets you tailor your cover, for example to add Income Protection or change your age-based cover to fixed cover.
 - Allows you to apply for cover if you're not eligible for auto cover.

If you've applied for lifePLUS Protect choice, you'll receive full cover from the date that the insurer accepts your application and informs us.

It's easy to take up and rates are competitive

Not only are most former ADF members eligible for auto cover when they leave the ADF without having to take medical tests or complete insurance forms, but CSC's buying power lets you access cover at rates that are generally lower than what you could get outside super.

We have a strong history of claims and rehabilitation

Of course, ease of access and low rates are only a part of the picture. Our insurer's values, value-for-money products and their reputation for supporting customers who need to claim are all factors in who we partner with.

If you have Income Protection cover, then you become sick or injured and you have to take time off work the insurer may cover the cost of rehabilitation programs that will help you return to work.



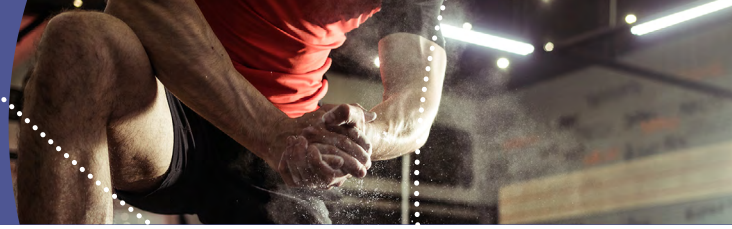
The *Putting Members Interests First (PMIF) Bill* is in place to protect low account balances, and means that **some customers will have to opt in for cover when they leave the ADF**. If that's you and you don't opt in, we'll automatically activate your cover down the track when you meet PMIF requirements—that is, you turn 25 and your account balance reaches \$6,000 (we'll let you know if that happens).



Did you know?

When you take up insurance through super, the cost of insurance fees and premiums come out of your super account and not your take-home pay. This means you don't have to add it to your living expenses budget, and you'll still have insurance cover when you need it.

Eligibility rules



If you're eligible for auto cover, it's generally available without having to complete any application forms or medical tests. And if you're not eligible, you can apply for cover through lifePLUS Protect choice.

Who's eligible for auto cover?

As a former ADF member, you're eligible for lifePLUS Protect auto Death and TPD cover the day after you separate from the ADF, as long as you meet each of these conditions:

- you're at least 16 but under 70 years old;
- your ADF Super account is active;
- you're 25 or older and you have \$6,000 or more in your ADF Super account, unless you are a *PMIF Exempt Member*;
- you served in the ADF for more than 12 consecutive months before leaving (also called *Former Long-Term ADF Member*);
- you're not a *Class A or B Invalid* at your date of separation from the ADF or after completion of your invalidity assessment under ADF Cover, whichever occurs at the earliest date;
- you're not a *Retrospective Class A or B Invalid*; and
- you're an Australian Resident or holder of a valid visa that allows you to live and work in Australia.

You can opt out of lifePLUS Protect auto cover within 60 days of receiving your insurance activation letter, without paying insurance premiums.

Who has to opt in?

Your age and your account balance determine if you'll need to opt in to get cover or if it's switched on automatically.

How to opt in

If you're under 25 or have a super balance below \$6,000, are not a *Class A or B Invalid* or a *Retrospective Class A or B Invalid* and you'd like to opt in to lifePLUS Protect auto cover, **let us know within 60 days of leaving the ADF** in one of the following ways:

- By [logging in to your account](#), then going to the Insurance section and clicking **Keep my insurance**.
- By emailing us to let us know you'd like to opt in to default lifePLUS Protect cover.
- By making a selection through the personalised digital notification you receive from us when you leave the ADF.

If you don't opt in when you join

If you could have opted in for lifePLUS Protect auto when you left the ADF but didn't, your cover will switch on automatically when:

- you turn 25, as long as there is at least \$6,000 in your account; or
- your account balance reaches \$6,000 and you're 25 or older.

In both cases, we'll send you an insurance activation letter that explains your cover and how to opt out if you don't want cover.

Unless you opt out of lifePLUS Protect auto cover or cancel your cover, insurance premiums will be deducted from your ADF Super account.



Please read the following information carefully before deciding if lifePLUS Protect is appropriate for you.



Terms in *italics* come from insurance policies and have specific meanings. To know more about a term in italics see [Definitions](#) on page 37.



Why some people need to opt in

Opting in is in place to protect low account balances and those who are just starting their super savings. If that's your situation, when you leave the ADF, we'll let you know you need to opt in to take up lifePLUS Protect auto cover.

Who's not eligible for auto cover?

You won't be eligible for lifePLUS Protect auto cover when you leave the ADF if any of the following applies to you:

- You haven't completed 12 months' continuous service in the ADF.
- You worked for another employer and the ADF at the same time.
- You received a [Class A or B Invalidity](#) benefit on your service termination date or after completion of your invalidity assessment under ADF Cover.
- If at any time after you separate from the ADF you submit a [Retrospective Invalidity Application](#) and CSC classifies you as a [Retrospective Class A or B Invalid](#), you will be deemed to no longer be an [Eligible Member](#) from the date your lifePLUS Protect auto cover commenced.
- You do not meet the criteria listed in the [Who's eligible for auto cover?](#) section on page 4.

Premium refund

Where it is identified that you are not eligible for lifePLUS Protect auto cover because you are:

- A. a [Class A or B Invalid](#); or
- B. a [Retrospective Class A or B Invalid](#)

then premiums paid will be refunded (to your ADF Super account) for lifePLUS Protect auto cover for the period of time you are not eligible.

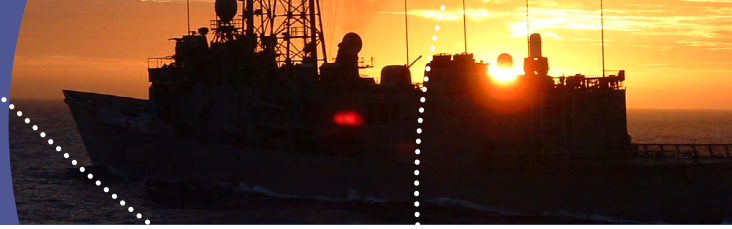
Who can apply for lifePLUS Protect choice?

If you've left the ADF and you meet the following conditions, you can apply for cover or to change your cover through lifePLUS Protect choice:

- you're at least 16 but under 65 (for Income Protection cover) or under 70 (for Death and TPD cover);
- you served in the ADF for more than 12 consecutive months before leaving (also called [Former Long-Term ADF Member](#)); and
- you're an Australian resident or holder of a valid visa that allows you to live and work in Australia.

You can apply for cover if you've been medically separated and have an ADF Cover [Class A or B Invalidity](#) benefit. Or you can apply to change your cover to add Income Protection, increase or decrease your Death and TPD cover or change age-based Death and TPD to fixed cover.

When you apply for cover under lifePLUS Protect choice, a full insurance application process applies. The insurer will assess your application and let you know the outcome.



What's in the mix

The type and amount of cover you get when you leave the ADF depends on your eligibility for cover and also on the cover you choose:

- If you're eligible for auto cover, you'll get a default level of aged-based Death and TPD cover through lifePLUS Protect auto.
- If you'd like to tailor your auto cover—for example to add Income Protection cover, or increase or reduce cover—you can apply to do this through lifePLUS Protect choice.
- If you're not eligible for auto cover, you can apply for cover through lifePLUS Protect choice.

Death and TPD cover

No matter what happens, you want to be sure you're financially secure. Our Death and TPD cover helps to protect you and your family if you become permanently injured or ill, or if you die.

lifePLUS Protect auto	lifePLUS Protect choice
<p>Offers automatic Death and TPD cover that changes with your age. Your cover is:</p> <ul style="list-style-type: none"> • Higher when you are more likely to need it most—during life stages where you might face bigger costs or more expenses, like when you buy a home or start a family. • Lower when you're likely to rely on insurance the least—like during life stages when your income is highest, when you're contributing more to your super and when your mortgage decreases. <p>For the cover amount you'll receive based on your age, see page 27.</p>	<ul style="list-style-type: none"> • Offers cover that you can fix so that the amount of cover you get doesn't change automatically each birthday (up to age 61). • Cover that's up to a maximum: <ul style="list-style-type: none"> ◦ Death benefit of \$1 million. ◦ TPD benefit of \$500,000.

Receive a lump sum benefit

If you're permanently ill or injured and you have Death and TPD cover, you may be eligible to claim a lump sum benefit through your insurance. Use the benefit to help pay for additional costs like:

- living expenses and any debts you may have; or
- costs for customising your home and/or car if you're with permanent disability.

If you die and you have Death cover, we pay the lump sum to your beneficiaries—that is, the person or people who are legally dependent on you. Note that if you had previously been paid a TPD benefit, this amount would be deducted from the total Death benefit payable upon your death.

Make a Terminal Illness claim

As part of your lifePLUS Protect Death and TPD cover, you're eligible to claim a Terminal Illness benefit. The amount paid is equal to your Death cover amount.

Income Protection cover

Offers financial support

No one would trade a healthy life for being seriously sick or injured. But if it happens to you and you have Income Protection cover through lifePLUS Protect choice, you may be eligible to claim monthly Income Protection benefit payments, including super contribution payments.

If you apply and are approved for Income Protection cover through lifePLUS Protect choice and you make a successful Income Protection claim, here's a summary of the benefit you'll receive.

Benefit type	You'll get
Benefit payment period	Monthly benefit payments for up to 2 years
Maximum monthly benefit	Up to \$20,000 per month
<u>Waiting Period</u>	Your choice of 30, 60 or 90 days—the longer your <i>Waiting Period</i> , the lower your premium
Super contributions	A 12% monthly contribution to your ADF Super account during the benefit payment period
Benefit payment, based on <u>Income</u>	Up to 75% of your reported <i>Income</i>

Auto versus choice

...and rehab and training

If you have an Income Protection claim, you may be offered rehab and training to help with your recovery.

If this is the case, our rehabilitation team works with you, your employer and our insurer's network of rehab program providers to work out the best way to support you.

See [More on rehab](#) on page 12.

Other features

Get interim cover

When you apply for Income Protection or Death and TPD cover through lifePLUS Protect choice, you'll get interim accident cover for up to 90 days from the date the insurer receives your application.

See [Like interim accident cover while you wait?](#) on page 20.

Take approved leave with partial or no pay

If you take approved leave without pay or leave with partial pay you must let us know the dates of your approved leave before your leave commences. As long as there's enough in your ADF Super account to cover monthly insurance premium deductions and your insurance doesn't stop because of 'inactivity', your cover will continue for up to 24 months. See Inactivity explained, below.

You can also apply for an extension to the 24-month period as long as you apply before your 24 months is up or before the documented return-to-work date with your employer—whichever comes first.

If you don't return to work on your documented return-to-work date or apply for an extension, the Insurance Policy rules change. You'll be classified as having taken leave without approval or unauthorised leave without pay. This means that even though your cover continues, if you suffer an injury or illness during this period:

- you'll have to meet a tougher disability test to access TPD benefits; and/or
- your [Pre-Disability Income](#) will be assessed differently for Income Protection.

If you have Income Protection cover and you've made a successful claim while you are on approved leave, benefits will commence on the later of:

- the date after the expiry of your [Waiting Period](#), and
- your documented return to work date.

Inactivity explained: To protect your super balance, under super law we have to make accounts inactive if we don't receive any contributions for 16 consecutive months. Making an account 'inactive' stops your insurance cover.

If you want to keep your cover, even though your account is inactive, you'll need to write to us within 60 days of your account becoming inactive to let us know. Again, your insurance cover will continue as long as there's enough in your ADF Super account to pay for insurance premium deductions.

Overseas Cover

If you're posted, seconded or you move overseas, as long as there's enough in your ADF Super account to pay for insurance premium deductions, your lifePLUS Protect cover will continue.

It's worth noting that even though your cover continues, you can't apply to increase your cover during your overseas posting/secondment.

If you're not an Australian resident but you're eligible to work in Australia, you have access to lifePLUS Protect auto or choice cover while you're living in Australia.

If you need help deciding if insurance through your super is right for you while you're living or working overseas, you might like to speak with one of our specialists. As an ADF Super customer, you can get over-the-phone answers to common questions—like understanding how to assess the right level of insurance, or if you would like personalised fee for service financial advice you can



We work with one of the largest and most experienced team of rehabilitation professionals in Australia—if you're sick or injured, it's their job to help you get back to yours.

call the Financial Advice team on **1300 277 777**, or email financial.advice@csc.gov.au.¹

Cover at a glance

lifePLUS Protect is flexible—accept auto cover or choose your own.

lifePLUS Protect auto

	TPD cover	Death cover	Terminal Illness cover
Auto cover included? (no application)	✓ Age-based death and TPD cover is higher when you need it most and lower when you're likely to rely on it least. See Death and TPD cover on page 6. If you want to change it you can apply for cover through lifePLUS Protect choice. Cover is up to a maximum Death benefit of \$1 million and TPD benefit of \$500,000 by application.	✓	✓ The amount payable is equal to your Death cover, if you're medically certified as being likely to die within 24 months.
Limited Cover?	✓	✓	✓
	Yes, for all new customers for at least 12 consecutive months from the cover start date.		
Pre-existing conditions covered?	✓	✓	✓
	Yes, after the period of Limited Cover is over.		
Cover starts from age	16	16	16
Covers stops at age	70	70	70
	There are other reasons cover may stop. See When lifePLUS Protect auto cover stops on page 11.		
Covered if on leave without pay or leave with partial pay?	✓ Yes, up to 24 months. See Take approved leave with partial or no pay on page 7.	✓	✓
Claim qualifying period? (The amount of time you've been off work continuously because of the condition you're claiming for.)	✓ Yes, usually 6 months but can be less depending on the nature of the injury, sickness or disease.	✗	✗
Super contributions during claim periods?	✗	✗	✗
Covered for rehab programs, services and costs if claiming?	✗	N/A	✗

Eligibility terms and conditions apply. See [Eligibility rules](#) on page 4.

¹ Our authorised Financial Planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC Financial Planners with support to provide customers with specialist advice, education and strategies.

lifePLUS Protect choice

	Income Protection cover	TPD cover	Death cover	Terminal Illness cover
Apply for cover?	<p>✓</p> <p>Choose your:</p> <ul style="list-style-type: none"> • Waiting Period: 30, 60 or 90 days • Benefit payments: Up to \$20,000 per month • Benefit payment period: 2 years • Super contributions: 12% contribution to your ADF Super account during the benefit payment period. 	<p>✓</p> <p>Apply for the amount of cover you want, plus fix your cover rather than have it change with your age if that suits you best.</p> <p>Choose cover that's up to a maximum:</p> <ul style="list-style-type: none"> • Death benefit of \$1 million. • TPD benefit of \$500,000. <p>Note: you can't select TPD only cover.</p>	<p>✓</p>	<p>✓</p> <p>The amount payable is equal to your Death cover, if you're medically certified as being likely to die within 24 months.</p>
Limited Cover?	✗	✗	✗	✗
Cover starts from age	16	16	16	16
Covers stops at age	65	70	70	70
	There are other reasons cover may stop. See also When lifePLUS Protect choice cover stops on page 14.			
Covered if on leave without pay or leave with partial pay?	<p>✓</p> <p>Yes, up to 24 months for IP and TPD. See Take approved leave with partial or no pay on page 7.</p>	✓	✓	✓
Claim Waiting Period? (Term applies to Income Protection only)	<p>✓</p> <p>Yes, your choice when you apply for cover. Choose 30, 60 or 90 days</p>	N/A	N/A	N/A
Claim qualifying period? (Term applies TPD. This is the amount of time you've been off work continuously because of the condition you are claiming for.)	N/A	<p>✓</p> <p>Yes, usually 6 months but can be less depending on the nature of the injury, sickness or disease.</p>	✗	✗
Super contributions during claim periods?	<p>✓</p> <p>Yes, 12% if you have Income Protection cover.</p>	✗	✗	✗
Covered for rehab programs, services and costs if claiming?	<p>✓</p> <p>Yes, up to 6 x the value of your monthly Income Protection benefit payments (if you have Income Protection cover).</p>	✗	✗	✗

Eligibility terms and conditions apply. See [Eligibility rules](#) on page 4.



lifePLUS Protect auto gives *Eligible Members* default levels of age-based Death and TPD cover as soon as they leave the ADF.

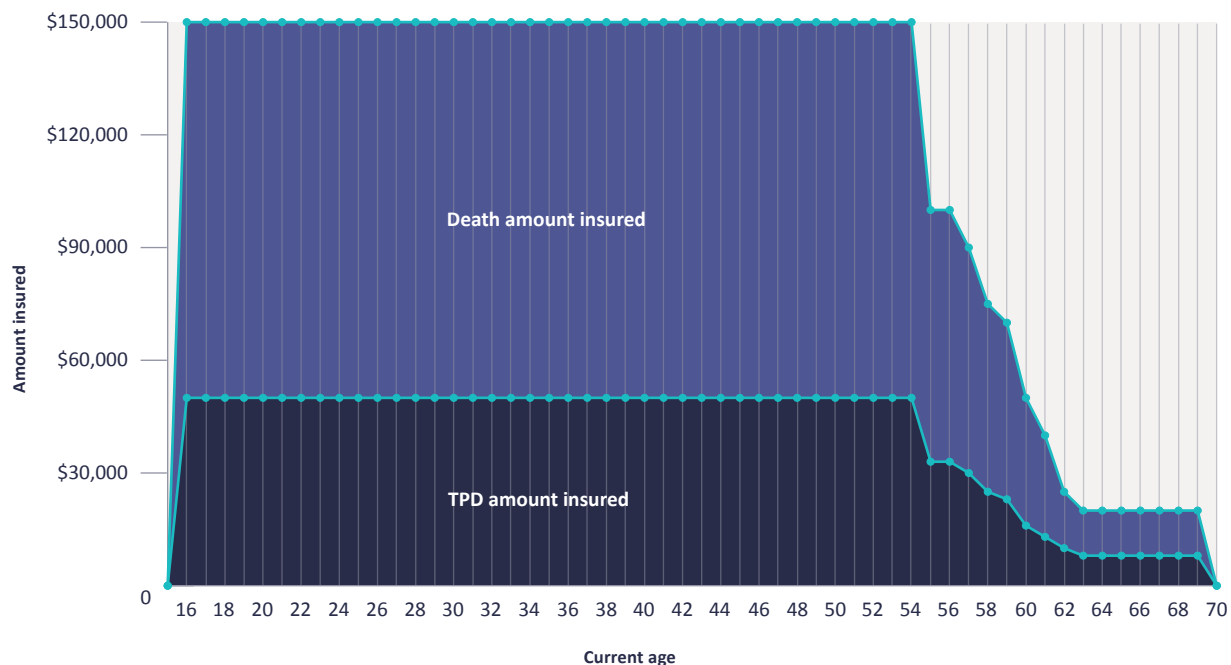
Death and TPD cover

Features

If you're an *Eligible Member*, lifePLUS Protect auto gives you levels of Death and TPD cover that change with your age. You'll get cover that's:

- higher when you're likely to have more expenses, like when you buy your first home or start a family; and
- lower when you're likely to need it least, like when your income is highest, your mortgage is getting lower and you're contributing more to super.

The graph below shows how lifePLUS Protect auto Death and TPD cover changes with your age. Also see [Death and TPD amount insured by age](#) on page 27.



Qualifying periods

If you have TPD cover, your qualifying period is the amount of time you've been off work continuously because of the condition you're claiming for before benefits become payable. lifePLUS Protect auto TPD cover has a qualifying period of usually 6 months but can be less depending on the nature of the injury, sickness or disease. For more information see [How we assess TPD](#) on page 31.

A qualifying period does not apply to Death and Terminal Illness claims.

Tailoring your Death and TPD cover

You can tailor your Death and TPD cover by applying for more or less cover, or changing your age-based cover to fixed cover through lifePLUS Protect choice. Your premium amount may change if you tailor your Death and TPD cover. For details see [Choice](#) on page 12.

When lifePLUS Protect auto cover starts

For *Eligible Members*, your cover starts on the date of whichever of the following happens first:

- the day after you leave the ADF if you were an *Eligible Member* on that day;
- the day you become an *Eligible Member*, as long as we received a super guarantee (SG) contribution to your account up to 120 days prior;
- the day after we receive an SG contribution, after you became an *Eligible Member*; or
- the date you let us know you would like to accept lifePLUS Protect auto Death and TPD cover, and this was within 60 days of the date on the welcome experience we sent you.

Limited Cover applies

Limited Cover means you're covered only for claims that arise from illnesses or injuries that were not related to a condition that occurred **before** your cover started. Specifically, the claim must be for an illness or injury that occurred on or after the date your cover most recently started.

All ADF Super customers with lifePLUS Protect auto cover are subject to *Limited Cover* for at least 12 consecutive months from the date cover started.

When full cover starts

Full cover starts when your period of *Limited Cover* is over.

When lifePLUS Protect auto cover stops

lifePLUS Protect auto Death and TPD cover stops on the date of whichever of the following happens first:

Reason cover stops
Age or death
You turn 70.
You die.
Rejoining the ADF, closing your account or cancellation of your cover
You return to work with the ADF (instead, you'll get ADF Cover when you rejoin).
You stop being an ADF Super customer.
You tell us in writing that you want to cancel your cover.
The day after we receive notification from you that you want to opt out of auto cover.
We cancel your cover because you are classified as a <i>Retrospective Class A or B Invalid</i> and are no longer an <i>Eligible Member</i> .
Account balance
Your unpaid insurance premiums are 60 days overdue.
We don't receive a contribution to your super account for a continuous period of 16 months (<u>your account becomes inactive</u>) and you haven't written to us to let us know you'd like to keep your cover while your account is inactive.
Claims
Your claim for Terminal Illness or TPD benefits is paid (if your Death cover is higher than TPD, then the remaining Death cover will continue as lifePLUS Protect choice <i>Fixed Cover</i>).
Other reasons
You're not an Australian resident and you permanently leave Australia, or you become ineligible to work in Australia.
You are no longer an <i>Eligible Member</i> .
We terminate the Policy with the insurer (we'll give you 30 days' notice).



Everyone's different—from the work they do to the risks they can tolerate—which is why you can apply for insurance or tailor your cover for a better fit through lifePLUS Protect choice.

If you're eligible, here are some examples of how you can apply for cover or tailor your existing cover through lifePLUS Protect choice:

- Apply for cover if you didn't get lifePLUS Protect auto when you left the ADF (for example if you were medically separated and you're on an ADF Cover [Class A or Class B invalidity](#) pension).
- Apply for cover if you've previously cancelled your insurance but now would like cover again.
- Increase or reduce your cover—for example, you might like to:
 - fix your Death and TPD cover at a lower amount to save money
 - shorten or lengthen your Income Protection [Waiting Period](#).

Who can apply?

When you apply for cover under lifePLUS Protect choice, a full insurance application process applies. The insurer will assess your application and let you know the outcome.

If you've left the ADF and you meet the following conditions, you can apply for cover or apply to change your cover through lifePLUS Protect choice:

- You're at least 16 but under 65 (for Income Protection) or under 70 (for Death and TPD).
- You served in the ADF for more than 12 consecutive months before leaving (also called [Former Long-Term ADF Member](#)).
- You're an Australian resident who has a valid visa that allows you to live and work in Australia.

Income Protection cover

Features

lifePLUS Protect choice Income Protection gives you:

- a benefit payment period of up to 2 years;
- benefit payments of up to \$20,000 per month;
- a choice of [Waiting Period](#)—apply for 30, 60 or 90 days;
- 12% contributions to your super account during the benefit payment period; and
- access to rehabilitation services.

More on rehab

Rehabilitation after injury or illness comes in various designs, depending on your medical and personal circumstances. You may need:

- A tailored work-readiness program (including fitness and coaching) to make sure you're confident and ready to return to work after you've recovered.
- Workplace assessments to find out if there's any equipment or personal support that will help you transition back to work and thrive when you're there.
- Help to improve your skills and capabilities, making your return to work sustainable over the long term.
- Career guidance to explore other options, especially if you can't return to your previous role.

Rehabilitation expenses, if approved, may be up to six times the value of your monthly Income Protection benefit payment. For more information call **1300 203 439**.



Good to know.

The benefit payment and 12% contributions to your super account during the benefit payment period won't exceed 87% of your [Income](#) or [Pre-Disability Income](#), whichever is less.

Waiting Periods

If you have Income Protection cover and you've made a successful claim, your [Waiting Period](#) is the amount of time you have to wait before insurance benefit payments start.

If you apply for lifePLUS Protect choice cover, you'll be asked to select a 30, 60 or 90 day *Waiting Period*. Under your policy, the *Waiting Period* starts from the date a [Medical Practitioner](#) first examines you and certifies that you're [Totally Disabled](#) because of the condition you're claiming a benefit for. You must have also stopped work for a continuous period due to that condition.

Returning to work during *Waiting Periods*

When you're ready to go back to work, lifePLUS Protect choice cover lets you check if you're really fit and ready without changing your *Waiting Period*.

Here's how it works:

- If you have a **Waiting Period of 30 days**, you can go back to work for up to 5 days during your *Waiting Period* without restarting your *Waiting Period*.
- If you have a **Waiting Period of more than 30 days**, you can go back to work for up to 10 days during your *Waiting Period* without restarting your *Waiting Period*.

In both cases, the *Waiting Period* is simply extended by the total number of days you go back to work.

If you go back to work for longer than the periods outlined above, your *Waiting Period* restarts.

Death and TPD cover

Features

With lifePLUS Protect choice, you can apply:

- for a fixed amount of cover that suits your stage of life;
- to fix any Death and TPD cover you hold, rather than have it change with your age; and
- for more or less cover.

Qualifying period

If you have TPD cover, your qualifying period is the amount of time you've been off work continuously because of the condition you're claiming for. lifePLUS Protect TPD cover has a qualifying period of usually 6 months but can be less depending on the nature of the injury, sickness or disease. For further information see [How we assess TPD](#) on page 31.

A qualifying period does not apply to Death and Terminal Illness claims.

When lifePLUS Protect choice cover starts

If you've applied for lifePLUS Protect choice, you'll receive full cover from the date the insurer accepts your application and informs us.

After the insurer makes a decision about your application, we'll get in touch to let you know how it turned out.

You'll get full cover

Unlike lifePLUS Protect auto cover, there is no [Limited Cover](#) period for lifePLUS Protect choice customers.

This is because the insurance application process you go through to get cover gives the insurer a more accurate view of your health, your health history and your general wellbeing.

Our insurer may apply special conditions to your cover and that could include exclusions or extra costs for insurance premiums, depending on your individual risk profile.

When lifePLUS Protect choice cover stops

lifePLUS Protect choice Income Protection and Death and TPD cover stop on the date of whichever of the following happens first:

Reason cover stops	Income Protection cover stops?	Death and TPD cover stops?
Age, retirement or death		
You turn 65 for Income Protection cover.	Yes	N/A
You turn 70 for Death and TPD cover.	N/A	Yes
You die.	Yes	Yes
You permanently retire from the workforce (you will need to let us know ²).	Yes	No
Rejoining the ADF, closing your account or cancelling your cover		
You return to work with the ADF (instead, you'll get ADF Cover when you rejoin).	Yes	Yes
You stop being an ADF Super customer.	Yes	Yes
You tell us in writing that you want to cancel your cover.	Yes	Yes
Account balance		
Your unpaid insurance premiums are 60 days overdue.	Yes	Yes
We don't receive a contribution to your super account for a continuous period of 16 months (your account becomes inactive) and you haven't written to us to let us know you'd like to keep your cover while your account is inactive.	Yes	Yes
Claims		
Your claim for Terminal Illness or TPD benefits is paid (unless your Death cover is higher than TPD, then the remaining Death cover will continue).	Yes	Yes
Other reasons		
You're not an Australian resident and you permanently leave Australia, or you become ineligible to work in Australia.	Yes	Yes
We terminate the Policy with the insurer (we'll give you 30 days' notice).	Yes	Yes



If you hold fixed TPD cover, from age 61 the fixed TPD amount reduces at each birthday, reaching zero by age 70.

² Generally this will be by completing the ADF Super *Withdrawing your super form* and checking the 'I have reached age 60, I have retired and to the best of my knowledge I will not resume gainful employment' box or letting us know by email.

What's your insurance story?



I'm under 25 but have more than \$6,000 in my super account



Do I need to opt in?

Yes. And here's why.

The *Putting Members Interests First (PMIF) Bill* aims to protect super account balances of customers who are under 25 and/or have an account balance of under \$6,000 from being reduced by insurance fees and premium deductions.

You'll need to opt in within 60 days of receiving your welcome experience if:

- you're under 25 and/or have an account balance that's less than \$6,000; or
- you're under 25—even when there's \$6,000 or more in your account.

More information

- [Why insure through super?](#) on page 3
- [Who has to opt in?](#) on page 4
- [If you don't opt in when you join](#) on page 4
- [Limited Cover applies](#) on page 11.

Tools

- LIFEapp calculator. [log in to the CSC Navigator](#) to use it.
- [Insurance in Superannuation Key Facts Sheet](#)

My super balance has reached \$6,000



What happens now?

lifePLUS Protect auto switches on if you're eligible for auto cover when you turn 25 and your account has at least \$6,000 in it.

And if you're already 25 and eligible for auto cover, but didn't have insurance before because your account balance was under this amount, when your balance reaches \$6,000 or more your insurance switches on automatically too.

In both cases, we'll send you an insurance activation letter that explains your cover and how to opt out if you don't need it. You can also change your auto cover, up or down, to better suit your needs.

More information

- [Auto versus choice](#) on page 6
- [Fees and premiums](#) on page 24
- [Apply for or change cover](#) on page 20.

Tools

- LIFEapp calculator. [Log in to the CSC Navigator](#) to use it.
- [Insurance in Superannuation Key Facts Sheet](#)

I'm about to rejoin the ADF



What happens to my lifePLUS Protect cover?

When you rejoin the ADF, you'll have ADF Cover while you're serving, which includes Death and Invalidity benefits.

Your lifePLUS Protect cover stops the day before you start back with the ADF. We'll let you know if that applies to you.

More information

Read more about [ADF Cover](#) on our website.

Tools

Find out how much you're covered for through ADF Cover:

- [Death in service calculator](#)
- [Invalidity calculator](#)

What's your insurance story?

I've been medically separated from the ADF and have an ADF Cover Class A or B Invalidity benefit



Can I apply for lifePLUS Protect cover?

Yes, you can. You'll have to select the lifePLUS Protect choice cover you'd like and go through a full insurance application process.

The insurer will assess your application and let you know their decision.

You'll get interim accident cover during the assessment.

More information

- [Choice](#) on page 12
- [Fees and premiums](#) on page 24
- [Apply for or change cover](#) on page 20.

Tools

LIFEapp calculator. [Log in to the CSC Navigator](#) to use it.

I'm on leave without pay, but I want to keep my cover



Can I do this?

Yes, you can—for up to 24 months (and longer if you pre-arrange that with us).

All you need to do is:

- tell us your plans, including your return-to-work date—we'll record this to make sure we keep your account 'active' for your term of approved leave; and
- keep enough in your ADF Super account to cover monthly insurance premium and fee deductions.

If you don't return to work on your documented return-to-work date or apply for an extension, the Insurance Policy rules change. You'll be classified as having taken leave without approval or unauthorised leave without pay. This means that even though your cover continues, if you suffer an injury or illness during this period:

- you'll have to meet a tougher disability test to access TPD benefits; and/or
- your Pre-Disability Income will be assessed differently for Income Protection.

If you have Income Protection cover and you've made a successful claim while you are on approved leave, benefits will commence on the later of:

- the date after the expiry of your [Waiting Period](#), and
- your documented return to work date.

More information

- [Take approved leave with partial or no pay](#) on page 7
- [When lifePLUS Protect auto cover stops](#) on page 11
- [When lifePLUS Protect choice cover stops](#) on page 14
- [Pre-Disability Income](#) on page 39
- [Total and Permanent Disablement \(TPD\) benefit definitions](#) on page 38.

What's your insurance story?

Our family is about to expand—and fast!

We're in our early 40s, the house is not paid off yet and are expecting twins. We're going from two incomes to one for a year. I have lifePLUS Protect auto cover. My partner is uninsured.



What can we do that backs us up financially when there's only one income?

You can apply for lifePLUS Protect choice, and design your cover to suit your circumstances. For example, you may want to apply for Income Protection cover, or if you have it already, take a shorter *Waiting Period*. Or you might want to increase your Death and TPD cover while one of you isn't working.

You also might benefit from getting some advice from a Financial Planner to help you think through the big change that's coming up.

More information

- [Auto versus choice](#) on page 6
- [Choice](#) on page 12
- [Take approved leave with partial or no pay](#) on page 7
- [Fees and premiums](#) on page 24
- [Advice and tools](#) on page 36.

Tools

To use the LIFEapp calculator, [log in to the CSC Navigator](#).

I'm looking at ways to reduce my insurance premiums



What are some things I can do?

Because insurance covers you against an unknown future, first up, it's good to review your financial position. Start by asking yourself these questions to help decide how much cover you need.

- If you had to be off work for six months or more, do you have enough sick leave credits to keep your income flowing?
- Are your savings healthy enough to cover medical bills, rehab or even a home refurbishment if you become seriously injured or ill?

Though cancelling cover may save you money in the short term, here are a couple of other ways to keep some cover and lower your costs.

- Consider applying for a longer Income Protection *Waiting Period*—if a longer *Waiting Period* is appropriate for you, it could reduce your cover costs.
- Or choose a fixed amount of Death and TPD cover, rather than age-based cover. If your savings are healthy, you could insure yourself for less, which will reduce your cover costs.

More information

- [Fees and premiums](#) on page 24
- [Choice](#) on page 12
- [Apply for or change cover](#) on page 20
- [Advice and tools](#) on page 36.

Tools

To use the LIFEapp calculator, [log in to the CSC Navigator](#).

What's your insurance story?

My partner died—he had insurance through his ADF Super account



Where do I start and what do I need to know?

The easiest way to start the process is to call **1300 203 439**.

We'll verify you over the phone and send you some paperwork to complete.

A Case Manager will explain the steps involved in making a claim.

More information

- [Death claims](#) on page 32
- [Insurance claims vs super benefits](#) on page 32
- [Steps: Death benefit claims](#) on page 35.

I've had a long-term injury and I've just left the ADF



Am I eligible for lifePLUS Protect?

If you're an *Eligible Member*, you'll get lifePLUS Protect auto Death and TPD when you leave the ADF. Because you don't have to apply for cover or provide evidence of good health, *Limited Cover* applies for 12 consecutive months from the date cover starts. After the period of Limited Cover is over, pre-existing conditions are covered.

If you're not eligible for auto cover, you can apply for insurance through lifePLUS Protect choice. In this case, a full insurance application process applies. If the insurer approves your application, it may apply special conditions to your cover, which include exclusions or extra costs for insurance premiums, depending on your individual risk profile.

More information

- [Eligibility rules](#) on page 4
- [Auto versus choice](#) on page 6
- [Auto](#) on page 10
- [Limited Cover applies](#) on page 11
- [Choice](#) on page 12
- [How to apply](#) on page 21.

I haven't been working for an extended period of time and now need to make a TPD claim.

I have not been working. I elected to keep my insurance and now need to make a TPD claim.



Will not working affect the way my TPD claim is assessed?

If you weren't employed at the time your sickness or injury occurred, you are still eligible to make a TPD claim. However, your age and employment status at the date your sickness or injury occurred may change the way your TPD claim will be assessed. This means you may need to meet a stricter TPD definition if you haven't been employed in the last three months or you are aged over 65.

More information

- [Inactivity explained](#) on page 7
- [How we assess TPD](#) on page 31
- [Claims—we're on your side](#) on page 29
- [Total and Permanent Disablement \(TPD\) benefit definitions](#) on page 38.

What's your insurance story?

Can I make an Income Protection claim while I am receiving Workers Compensation payments?

I am currently receiving workers compensation payments, I am eligible to also make a claim on my Income Protection.



How much will I receive?

We encourage you to let us know about your claim as soon as possible. It's important to know that the Income Protection benefit payments you receive may be reduced by amount of any income you receive. This may include income such as:

- Workers' compensation or motor accident compensation payments
- Sick leave entitlements
- Any other disability insurance from another insurance company

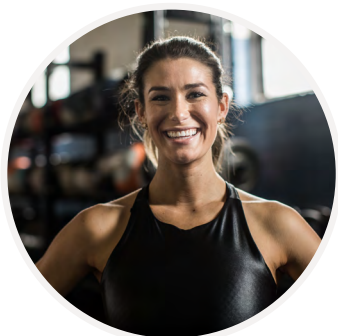
If your Income Protection benefits are reduced by any other income, you will still receive 12% superannuation contribution paid into your superannuation account.

More information

- [How much you'll receive and for how long](#) on page 29
- [If you're getting income from other sources](#) on page 30
- [If your Income Protection claim is accepted](#) on page 30.

I work full time in civilian employment but am also a part-time reservist in the Australian Defence Force (ADF).

I am a permanent employee with an APS department, and I am also a part time reservist in the ADF. Am I covered if I sustain an injury whilst participating in activities as a reservist?



What do I need to know?

If you are engaging in civil community activities in your reserve capacity, such as helping rebuild communities affected by natural disasters (bushfires, floods etc), you can do so knowing you are covered through lifePLUS cover if you get sick or injured.

If you are engaged in a military deployment as a reserve, depending on the situation, this may change your eligibility to make a claim as certain risks are excluded under the lifePLUS Protect policy.

More information

- [When we can't pay a benefit](#) on page 33
- [Apply for or change cover](#) on page 20.

Tools

- LIFEapp calculator. [Log in to the CSC Navigator](#) to use it.
- [Insurance in Superannuation Key Facts Sheet](#)

Apply for or change cover



Opt in or out | Get new cover | Change or cancel cover

If you need cover that's outside lifePLUS Protect auto, want new cover or more cover than you currently have, you'll need to apply for lifePLUS Protect choice—and the insurer will assess your application.

Here are some examples of the changes you can make to your cover.

- **Opt in or out.** Some new customers who are eligible for cover may have to opt in. Your welcome experience will provide more information, including information about opting out of cover.
- **Get new cover.** If you're not eligible for auto cover, you can apply for cover under lifePLUS Protect choice. You can also apply for Income Protection cover, to augment your Death and TPD cover.
- **Change cover.** You can increase or decrease how much Death and TPD cover you have. And if you have Income Protection cover, you can change your *Waiting Period*. You can also alter your Death and TPD cover so that it's fixed, which means it doesn't change each birthday.
- **Cancel cover.** You cancel some or all of your current cover types. For example, you might want to cancel all of your Income Protection cover, all of your TPD cover or all of your Death and TPD cover (you can't hold TPD cover only).

For further instructions refer to [How to apply](#) on page 21.

About the application process

In many cases, the insurer won't ask for medical tests as part of your lifePLUS Protect choice application—but sometimes they do. For example, if you have a previous medical history, they'll need to check whether you're eligible for cover under the Insurance Policy. When applying for cover, you will need to answer questions about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The insurer doesn't charge for the application and assessment process, and if you're asked to take medical tests to confirm your eligibility for cover, then the insurer will pay for those. If your cover stopped for any reason or you've opted out and would like to get it back, you'll need to apply for the cover to reinstate it. In this case, the application and assessment process may result in you being declined or being offered insurance on modified terms and conditions.

Like interim accident cover while you wait?

When you apply for Income Protection or Death and TPD cover under lifePLUS Protect choice, you'll get interim accident cover for up to 90 days from the date the insurer receives your application.

As with any cover, there are some conditions and exclusions:

- TPD and Income Protection benefits won't be payable under interim accident cover if disability resulted from an excluded activity, for example a pursuit or pastime that the insurer nominates as hazardous—like base jumping, free diving or skydiving.
- Interim accident cover ends on the earliest of the following:
 - the insurer decides to accept or reject your application for cover;
 - you withdraw your application;
 - you're no longer eligible for cover under lifePLUS Protect choice; or
 - the 90 days expires.

If something goes wrong while you have interim cover

If you are applying for:

- Income Protection cover and you suffer a disability because of an accident during this time, you'll be covered for the monthly benefit you've applied for or for \$15,000 a month—whichever is lower.
- Death and TPD cover and you die or suffer a disability because of an accident during this time, you'll be covered for the amount of cover you have applied for or for \$250,000—whichever is lower.

Interim accident cover ends when the insurer has made a decision to accept or reject your application for cover, if you cancel or withdraw your application, or if the 90 days expires.

How to apply

What do you want to do today?

I want to	Big picture view	Points to think about	Steps/Tools
Opt in to my auto cover	<p>Why opt in? Because:</p> <ul style="list-style-type: none"> Getting auto cover at competitive rates without having to complete forms and take tests is one of life's easy choices. Insurance fees and costs come out of your super account and not your take-home pay, so your cash flow is unaffected. 	Have you got enough in your account to cover monthly insurance fee and premium deductions?	You'll need to opt in to your cover within 60 days of receiving your welcome experience. Just click the link in your welcome experience or log in to the CSC Navigator and click the Insurance tab.
Opt out of my auto cover	<p>Opting out changes future auto eligibility. If you opt out of lifePLUS Protect auto, you won't be eligible for it again.</p>	<ul style="list-style-type: none"> Cover you get automatically when you join comes with no application process. If you want cover in the future, you'll need to apply through lifePLUS Protect choice. We're a profit-for-customers fund, and we keep costs low so your super can grow. 	To opt out of your cover, simply log in to the CSC Navigator and click the Insurance tab, complete the Cancellation of cover form available at csc.gov.au/forms , email members@adfsuper.gov.au or call 1300 203 439 .
Get new cover	<p>What's your insurance goal? Do you want to save money now or have the right level of cover in case you can't work, or if you die?</p>	<ul style="list-style-type: none"> How much would you need to receive each month if you're sick or injured? And for how long? How much would you like your legal dependants to receive if you die? How much would it cost to retro-fit your house if you had to live with permanent disability? 	<ul style="list-style-type: none"> Work out how much cover you need using our LIFEapp calculator (log in to the CSC Navigator to use it). Crunch the numbers. See Fees and premiums on page 24. Get 'simple advice'. Call for an appointment. See Advice and tools on page 36. When you're ready, log in to the CSC Navigator and use our LIFEapp tool to change your cover. Or complete an Application and variation form and return it to us.

How to apply (continued)

What do you want to do today?

I want to	Big picture view	Points to think about	Steps/Tools
Change my cover, up or down	<p>Want more cover? Getting more insurance or changing a condition in your favour increases the insurer's risk—so this generally costs you a little more and you'll need to go through the full insurance application process.</p> <p>But if you have a successful claim, you'll get the benefit (e.g. a shorter <i>Waiting Period</i>, etc.).</p>	<ul style="list-style-type: none"> • Taking insurance through super gives you competitive rates that are generally lower than what's available commercially. • Death and TPD cover are tightly linked. If you change Death cover to fixed cover, then TPD changes to fixed cover too. 	<ul style="list-style-type: none"> • Work out how much cover you need using our LIFEapp calculator (log in to the CSC Navigator to use it). • Crunch the numbers. See Fees and premiums on page 24. • Get 'simple advice'. Call for an appointment. See Advice and tools on page 36. • When you're ready, log in to the CSC Navigator and use our LIFEapp tool to change your cover. Or complete an Application and variation form and return it to us.
Cancel some or all of my cover	<p>If you want it later, you'll need to apply. You can cancel all of your cover types or cancel some of them.</p>	<ul style="list-style-type: none"> • You can't hold TPD only cover. If you want TPD cover, you'll need to keep your Death cover. • If you cancel lifePLUS Protect cover, but decide to take it up again in the future, you'll need to apply for it again. • If you reapply for cover and then claim, you may have to meet stricter tests to access benefits. 	<p>There are a couple of ways you can do this:</p> <ul style="list-style-type: none"> • Cancel some or all of your cover through our LIFEapp tool (log in to use it). • Complete the Cancellation of cover form at csc.gov.au/forms, email members@adfsuper.gov.au or call 1300 203 439. <p>Make sure you give us a call if you need a hand.</p>

The duty to take reasonable care

Before you enter into a life insurance contract, you have a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so, on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to us. These are set out in the *Insurance Contracts Act 1984* (Cth). These are intended to put us in the position we would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

Guidance for answering our questions

You are responsible for the information provided to us. When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

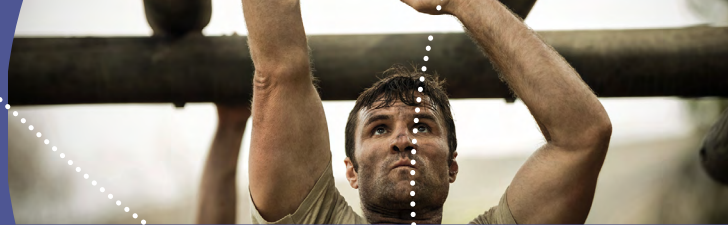
It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as your adviser for, help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

Fees and premiums



When you have lifePLUS Protect auto or choice cover, monthly deductions come out of your ADF Super account for insurance fees and premiums. Here we describe the fees and premiums and show you how to work out how much your cover costs.

Insurance fees

Our insurance fee is \$1.50 per month (or \$18 a year). This covers the cost of providing insurance to you.

We calculate the insurance fee on a pro rata basis at the end of each calendar month, and the amount is deducted from your ADF Super account at the beginning of the following month.

Premiums

Unless you opt out of cover or cancel your cover, or your cover stops for another reason—for example, if your account has become inactive—insurance premiums for cover you hold are deducted, in arrears, from your ADF Super account.

The cost of your cover is based on your age at your most recent birthday, and how much you're insured for under lifePLUS Protect auto or lifePLUS Protect choice.

We calculate Income Protection (if applicable) and Death and TPD premiums at the end of each calendar month. Premium amounts vary slightly month-to-month, depending on the date you joined and the number of days in each month.

Calculate your Death and TPD cover premium

When calculating your cover, refer to the following tables:

- [Death and TPD amount insured by age](#) on page 27
- [Death and TPD premiums](#) on page 27.

Start with the formula...

We use this formula to calculate your monthly premium deduction.

$$\frac{\text{(number of days in the month)}}{\text{(365.25 days in the year*)}} \times \frac{\text{(amount insured)}}{\text{(\$1,000)}} \times \frac{\text{annual Death and TPD premium rate for age}}{\text{annual Death and TPD premium rate for age}} = \text{Monthly Death/TPD cover cost}$$

*averaged to include leap years

...then plug in your insurance specifics and costs from the tables

For Death and TPD, you'll need two figures—the amount insured (see [page 27](#)) and the cost of the premiums, expressed as annual rates for every \$1,000 insured (see [page 27](#)).

Fees and premiums

Some worked examples

Jessica's Death and TPD premium



When Jessica left the ADF, she was eligible for and received lifePLUS Protect auto cover. She's was 36 last birthday, and she decided not to change her default level of age-based Death and TPD cover.

Step 1: For Death and TPD cover, work out the amount insured: Under lifePLUS Protect auto, a 36 year old is covered for \$150,000 (Death) and \$50,000 (TPD).

Step 2: Look up the annual cost per \$1,000 insured for Death, then run the numbers: For a 36 year old, you can see that the annual cost of Death insurance cover per \$1,000 insured is \$0.64.

So, for June, the monthly premium Jessica pays based on her current age for her Death cover is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$150,000)}{(\$1,000)} \times \$0.64 = \$7.89 \text{ (for 30 days in June)}$$

Step 3: Now do the same for TPD: For a 36 year old, you can see that the annual cost of TPD insurance cover per \$1,000 insured is \$1.50.

So, for June, the monthly premium Jessica pays based on her current age for her TPD cover is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$50,000)}{(\$1,000)} \times \$1.50 = \$6.16 \text{ (for 30 days in June)}$$

Step 4: Add the Death and TPD premiums together to get the total monthly Death and TPD premium:

$$\$7.89 + \$6.16 = \$14.05 \text{ is the Total Death and TPD premium for 30 days in June.}$$

Vishal's Death and TPD Premium



Vishal qualified for lifePLUS Protect auto when he left the ADF. He was 28 last birthday and, like Jessica, decided he was satisfied with the default level of age-based Death and TPD cover he received.

Step 1: For Death and TPD cover, work out the amount insured: Under lifePLUS Protect auto, a 28 year old is covered for \$150,000 (Death) and \$50,000 (TPD).

Step 2: Look up the annual cost per \$1,000 insured for Death, then run the numbers: For a 28 year old, you can see that the annual cost of Death insurance cover per \$1,000 insured is \$0.57.

So, for June, the monthly premium Vishal pays for Death cover based on his current age is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$150,000)}{(\$1,000)} \times \$0.57 = \$7.02 \text{ (for 30 days in June)}$$

Step 3: Now do the same for TPD: For a 28 year old, you can see that the annual cost of TPD insurance cover per \$1,000 insured is \$0.49.

So, for June, the monthly premium Vishal pays for TPD cover based on his current age is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$50,000)}{(\$1,000)} \times \$0.49 = \$2.01 \text{ (for 30 days in June)}$$

Step 4: Add the Death and TPD premiums together to get the total monthly Death and TPD premium:

$$\$7.02 + \$2.01 = \$9.03 \text{ is the Total Death and TPD premium for 30 days in June.}$$

Calculate your Income Protection premium

For former ADF members who have chosen Income Protection cover through lifePLUS Protect choice, here's how to work out your monthly Income Protection premiums.

Start with the formula...

We use this formula to calculate your monthly premium deduction.

$$\frac{\text{(number of days in the month)}}{\text{(365.25 days in the year*)}} \times \frac{\text{(monthly amount insured)}}{\text{(\$100)}} \times \text{annual Income Protection premium rate for age} = \text{Monthly Income Protection cover cost}$$

*averaged to include leap years

...then plug in your insurance specifics and costs from the tables

Income Protection premiums are expressed as annual rates for every \$100 insured (see [page 28](#)).

Some worked examples

Avani's Income Protection premium

Avani's 36 and her partner is on long-term sick leave. Because she's the family's primary earner, when she left the ADF she applied for Income Protection with a 60 day [Waiting Period](#) through lifePLUS Protect choice to help manage the financial risk. Avani earns \$90,000 a year.

Step 1: Work out the annual amount insured: The Income Protection component of Avani's cover is 75% of her [Income](#) plus 12% that gets paid to her ADF Super account. This means, Avani's annual amount insured is 87% x \$90,000 = **\$78,300**.

If she has a successful Income Protection claim, her benefit payments will be split into monthly income payments (75%) and monthly contributions to her ADF Super account (12%).

Step 2: Work out the monthly amount insured: Avani is insured for up to \$78,300 over 12 months, making it a monthly amount insured of **\$6,525**.

Step 3: Look up the annual cost per \$100 insured, then run the numbers: For a 36 year old, you can see that the annual cost of insurance cover per \$100 insured is \$3.56, for a 60 day [Waiting Period](#).

So, for June, the monthly premium Jessica pays for Income Protection cover based on her current age and [Waiting Period](#) is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$6,525)}{(\$100)} \times \$3.56 = \$19.08 \text{ (for 30 days in June)}$$

Remember, premiums vary slightly month to month, according to your start date and how many days in the month.

Matt's Income Protection Premium

Like Avani, Matt has lifePLUS Protect choice with a 60 day [Waiting Period](#). He turned 28 last birthday, and his reported [Income](#) is \$60,000.

Step 1: Work out the annual amount insured: The Income Protection component of Matt's cover is 75% of his [Income](#) plus 12% that gets paid to his ADF Super account. This means, Matt's annual amount insured is 87% x \$60,000 = **\$52,200**.

If Matt has a successful Income Protection claim, his benefit payments will be split into monthly income payments (75%) and monthly contributions to his ADF Super account (12%).

Step 2: Work out the monthly amount insured: Matt's insured for up to \$52,200 over 12 months, making it a monthly amount insured of **\$4,350**.

Step 3: Look up the annual cost per \$100 insured, then run the numbers: For a 28 year old, you can see that the annual cost of insurance cover per \$100 insured is \$2.45, for a 60 day [Waiting Period](#).

So, for June, the monthly premium Matt pays for Income Protection cover based on his current age and [Waiting Period](#) is:

$$\frac{(30)}{(365.25 \text{ days in the year})} \times \frac{(\$4,350)}{(\$100)} \times \$2.45 = \$8.75 \text{ (for 30 days in June)}$$

Death and TPD amount insured by age

If eligible for lifePLUS Protect auto cover, this table shows the amount of Death and TPD cover you'll receive based on your age.

Age last birthday	lifePLUS Protect auto Death cover	lifePLUS Protect auto TPD cover
16–54	\$150,000	\$50,000
55–56	\$100,000	\$33,000
57	\$90,000	\$30,000
58	\$75,000	\$25,000
59	\$70,000	\$23,000

Age last birthday	lifePLUS Protect auto Death cover	lifePLUS Protect auto TPD cover
60	\$50,000	\$16,000
61	\$40,000	\$13,000
62	\$25,000	\$10,000
63–69	\$20,000	\$8,000

Death and TPD premiums

By age and insurance type

Age last birthday	Rates per \$1,000 of cover	
	Death	TPD
16	0.69	0.09
17	0.69	0.09
18	0.71	0.02
19	0.69	0.09
20	0.69	0.09
21	0.68	0.12
22	0.68	0.12
23	0.64	0.28
24	0.62	0.31
25	0.62	0.35
26	0.58	0.47
27	0.57	0.49
28	0.57	0.49
29	0.57	0.68
30	0.56	0.75
31	0.56	0.82
32	0.56	0.96
33	0.57	1.13
34	0.60	1.22
35	0.62	1.31
36	0.64	1.50
37	0.68	1.67
38	0.73	1.90
39	0.77	2.09
40	0.83	2.28
41	0.90	2.53
42	0.95	2.86
43	1.03	3.31
44	1.15	3.68
45	1.24	4.22
46	1.35	4.86

Age last birthday	Rates per \$1,000 of cover	
	Death	TPD
47	1.47	5.63
48	1.58	6.41
49	1.71	7.23
50	1.85	8.21
51	1.99	9.32
52	2.16	10.56
53	2.30	11.83
54	2.47	13.28
55	2.66	14.83
56	2.85	16.57
57	3.04	18.59
58	3.33	20.00
59	3.63	21.52
60	3.95	23.21
61	4.33	24.93
62	4.70	26.94
63	5.11	29.62
64	6.37	30.02
65	10.04	20.96
66	10.13	26.00
67	10.51	30.58
68	10.70	36.36
69	11.02	42.29

Income Protection premiums

By age and *Waiting Period*

Income Protection premiums shown below are the annual rates charged for each \$100 of insurance cover you have.

Your age last birthday	Waiting Period		
	30 days	60 days	90 days
16	4.96	2.58	2.23
17	4.96	2.58	2.23
18	4.96	2.58	2.23
19	4.96	2.58	2.23
20	4.96	2.58	2.23
21	4.96	2.58	2.23
22	4.96	2.58	2.23
23	4.96	2.58	2.23
24	4.96	2.58	2.23
25	4.83	2.51	2.18
26	4.86	2.45	2.14
27	4.88	2.45	2.14
28	4.91	2.45	2.14
29	5.07	2.53	2.20
30	5.21	2.58	2.23
31	5.45	2.70	2.34
32	5.70	2.78	2.43
33	5.97	2.94	2.56
34	6.31	3.11	2.70
35	6.74	3.32	2.87
36	7.18	3.56	3.08
37	7.74	3.84	3.34
38	8.33	4.17	3.62
39	9.00	4.55	3.94
40	9.79	5.00	4.34
41	10.67	5.52	4.80
42	11.64	6.10	5.31
43	12.77	6.77	5.88
44	13.98	7.52	6.53
45	15.33	8.38	7.27
46	16.89	9.42	8.20
47	18.59	10.54	9.17
48	20.50	11.84	10.32
49	22.56	13.32	11.58
50	24.88	14.97	13.02
51	27.52	16.84	14.64
52	30.37	18.97	16.49
53	33.51	21.35	18.56
54	36.89	23.88	20.77

Your age last birthday	Waiting Period		
	30 days	60 days	90 days
55	40.81	26.86	23.36
56	45.09	30.17	26.23
57	49.90	33.82	29.40
58	55.25	37.95	33.00
59	61.25	42.53	36.97
60	67.91	47.58	41.38
61	75.35	53.13	46.20
62	101.86	58.87	51.19
63	110.82	65.76	57.19
64	120.56	73.47	63.88



Have insurance elsewhere? Holding the same types of insurance cover with different insurers may mean you're paying premiums for cover that you'll never be able to claim. If this may apply to and you require support, call **1300 203 439**.

Claims—we're on your side



We independently review all claims decisions and work with the insurer if we think a claim has a reasonable chance of success. We put your best interests first.

In this section, we provide more information about the following claim types:

- Income Protection
- TPD, including Terminal Illness
- Death.

We also talk about super benefits that may sit alongside insurance claims, when we can't pay claims and how to claim.

Income Protection

If you're seriously ill or injured and you took up Income Protection cover through lifePLUS Protect choice, here's how you're supported financially if you have a successful claim.

How we calculate your benefits

Your *Income* is key

Your Income Protection benefits are calculated based on the *Income* you declared to us when you applied for Income Protection cover.

It's important that your details are correct because if the amount we have on record for you is:

- higher than your actual *Income*, you'll pay more for a benefit that you can't claim; or
- lower than what you actually earn, the benefit you're able to claim may be much less than you'd expect and less than what you'd need to meet your financial obligations.

Who has to give us *Income* information?

You are responsible for reporting your *Income* to us, for making sure the amount is accurate and for keeping it up to date if it changes.

How much you'll receive and for how long

You'll get	For this long	Plus your super component is
75% of your reported <i>Income</i> or <u><i>Pre-Disability Income</i></u> , whichever is less, paid directly to you	For up to 2 years	12% paid into your ADF Super account

If you're still able to work some of the time, you may receive *Partial Disability* benefits only. Your case manager will work closely with you during the claims process and will explain how much you'll get for how long, depending on your illness and injury and your ability to work some of the time.

Benefits paid under Income Protection claims do not change over the claims period (i.e. they are not indexed to move with the Consumer Price Index).



Check that

You can check the *Income* you've declared by logging in to the CSC Navigator.

If you're getting income from other sources

Sometimes when you have an Income Protection claim you also may have a TPD claim. And you may be getting payments from other sources.

First up, if you do get a TPD benefit, you'll keep getting Income Protection benefit payments.

It's worth noting that lifePLUS Protect choice Income Protection benefit payments will be reduced by any amount that's paid or must be paid:

- by workers' compensation, transport accident compensation or similar legislation that applies to your illness or injury;
- by your employer while you're receiving your Income Protection benefit payments;
- by the Department of Veteran Affairs for an injury or illness;
- by another insurance company (including through another super arrangement) for Income Protection benefit payments;
- by any entity that owes you sick leave entitlements; or
- under any law that may apply, where you have received benefits because of a loss of income, earning capacity or other economic loss, or because you have received some or all of a lump sum payment of benefits for any other loss of income, earning capacity or economic loss (excluding a lump sum super or TPD payment). Refer to the *lifePLUS Protect Group Supplementary Income Protection Policy attached to Group Life Insurance Policy No. MP8383*, dated 1 March 2023, for more information. To read it, [log in to the CSC Navigator](#) and go to the Insurance tab.

If your Income Protection claim is accepted

Unlike many policies, lifePLUS Protect choice Income Protection also pays a super benefit—giving you one less worry while you recover.

Your monthly Income Protection and super payments

If the insurer approves an Income Protection claim, we'll pay your monthly benefit payments directly to you and pay 12% contributions into your ADF Super account. We'll let you know how much you'll receive and when, plus how much your ADF Super contributions will be and when we'll make them.

How tax is handled on payments and super contributions

Any amounts paid to you are generally taxed as normal income. The insurer withholds the relevant PAYG tax before they pay your benefit to you. At the end of the financial year, you'll receive a payment summary that you'll need to submit with your tax return.

As part of your claim, we'll ask you to complete a tax file number (TFN) declaration. We'll provide your TFN to the insurer and the ATO to make sure that a higher rate of PAYG tax is not deducted from your monthly benefit.

The super contribution payment of 12% is treated as a concessional (before-tax) contribution for tax purposes and is taxed at 15% (which is the same as your employer-related contributions).

Even though the 12% super contribution payment we make is not classed as a super guarantee payment (like your regular employer contributions are), the amount still counts towards your concessional (before tax) contributions cap for super.

If you're salary sacrificing super contributions, you'll need to keep this in mind because exceeding the cap may affect how much tax you pay. See the booklet [Tax and your ADF Super](#) available on our website.



Did you know?

The insurer will support and monitor your progress while you're recovering, and may ask you to provide ongoing information as part of this process.

Subsequent claims

If you've made a claim but you still have the original injury or an injury related to your claim, it's good to get in touch to find out if you can make a subsequent claim.

Depending on your situation, a subsequent claim that comes about from the same injury or a cause that's related to your earlier claim may be treated as a separate claim or a continuation of your original claim.

Separate claim

If the *Date of Disability* of your subsequent claim occurs after you returned to work and you undertook all the usual, important duties and hours that made up your role (as assessed under the earlier claim), and you did this for at least six continuous months after your benefit payments for the earlier claim stopped and before you raised a subsequent claim, then the insurer will treat this as a separate claim.

For separate claims, your *Waiting Period* will restart and the benefit period will be treated as though there was no previous claim.

Continuation of your original claim

If the *Date of Disability* of your subsequent claim occurs up to six months after your benefit payments for the earlier claim stopped, the insurer will treat this as a continuation of your original claim.

In this case, a further *Waiting Period* won't apply, but the insurer will adjust the benefit period to take into account the benefit payments you've already received.

Total and Permanent Disablement

How we assess TPD

Determining whether you'll be ever able to work again is a serious matter—and it can take some time for the full extent of a condition to become clear.

Qualifying periods support fair and accurate assessments

For this reason, we have qualifying periods in place so we can make the fairest and most accurate assessment possible. See [Total and Permanent Disablement \(TPD\) benefit definitions](#) on page 38.

Depending on your circumstances, we may use a different definition of TPD to assess whether you're eligible to receive a TPD benefit. Some definitions require a customer's disability to be of a particular kind, meaning you'll only be eligible to receive a TPD benefit in a narrower range of circumstances.

Depending on the definition of TPD that's used to assess your claim, lifePLUS Protect auto cover has these qualifying periods:

- **Part A of the TPD definition**—no qualifying period.
- **Part B of the TPD definition**—6-month qualifying period.
- **Part C of the TPD definition**—6-month qualifying period.

When qualifying periods start

The qualifying period starts from the *Incident Date* and it varies depending on the TPD definition you're being assessed against. For information about when qualifying periods start see [Incident Date](#) on page 37.

What else can narrow the TPD definition?

There are different circumstances where you may also be subject to a narrower definition of TPD—for example, if you're 65 or over. For details of the different TPD definitions that may apply see [Total and Permanent Disablement \(TPD\) benefit definitions](#) on page 38.

Terminal Illness

If you have lifePLUS Protect Death and TPD cover, you may be able to apply for a Terminal Illness benefit. To apply, you must suffer a Terminal Illness, which means:

- you suffer from an illness or have an injury that two [Medical Practitioners](#) have certified, jointly or separately, and which in the opinion of the insurer is likely to result in your death within 24 months from the date of the certification (the 'certification period') regardless of any reasonable treatment undertaken;
- at least one of the *Medical Practitioners* is a specialist practicing in an area related to the illness or injury you suffer from; and
- for each of the certificates, the certification period has not ended.

Death claims

If we're notified that an ADF Super customer has died, we'll provide Death benefit forms to interested parties. Then, when we've received the relevant documents from them—for example, the death certificate—if the late customer held lifePLUS Protect cover on the day they died, a case manager will lodge an insurance claim as well.

For further information see [Steps: Death benefit claims](#) on page 35.

Insurance claims vs super benefits

For Death, Terminal Illness and TPD claims, the insurance claim is only part of your overall benefit. Your total benefit may also include the early release of your super account balance.

If you're eligible for an insurance benefit and a super account balance payment, we'll make a combined payment to you for both (excluding Income Protection benefit payments).

After we receive the insurer's decision, we'll need to approve the application for an early release of super (for TPD and Terminal Illness claims), which may take another two to four weeks. Death claims may take a little longer if we're still determining who the beneficiaries are.

Your dedicated case manager will keep you informed as each decision progresses.

Have you nominated your beneficiaries?

If you let us know who you'd prefer your super and any insurance benefit to go to by completing a binding beneficiary nomination, we'll do our very best to carry out your wishes.

You don't have to nominate a beneficiary, but if you do here's what you need to know.

To be valid, your binding nomination must be:

- for one or more eligible dependants under super law, or a legal personal representative;
- recorded on a binding beneficiary nomination form;
- signed and witnessed in a specific way; and
- renewed every three years, or earlier if you reconfirm, change or revoke your nomination before the three-year period is up.

It's a good idea to review your beneficiary nominations any time there's a change in your personal circumstances—like when you get married, remarried or divorced, or you have child or a beneficiary of yours has died.

If nothing's changed, you can [log in to the CSC Navigator](#) and let us know there's no change. If something changes, you'll need to complete and submit the Beneficiary nomination form again.

Download the [Beneficiary Nomination Form](#) from our website.

Tax on lump sum benefit payments

Determining how to handle a lump sum super payment is a first-time decision for most and there may be tax obligations to meet depending on the claim type and your circumstances. We recommend:

- you read the [Tax and your ADF Super](#) booklet available from our website; and
- seek financial advice to map the best way forward. See [Advice and tools](#) on page 36.

When we can't pay a benefit

There are some situations where we can't pay Income Protection or Death and TPD benefits because certain events are excluded from cover.

Income Protection exclusions and restrictions

Under the Income Protection cover Policy, benefits are not payable if disability is caused wholly or partly, or directly or indirectly by:

- any intentional self-inflicted injury or attempted suicide or self-destruction while sane or insane;
- uncomplicated pregnancy, childbirth or miscarriage;
- war or act of war, whether declared or not;
- active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation; or
- participation in a combat or fighting force of any country or territory or foreign or international organisation.

Death or TPD exclusions and restrictions

Under the Death and TPD cover Policy, a benefit is not payable for Death or TPD that is caused wholly or partly, or directly or indirectly by:

- active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation;
- participation in a combat or fighting force of any country or territory or foreign or international organisation;
- any self-inflicted injury or suicide, whether sane or insane while [Limited Cover](#) applies; or
- any intentional, self-inflicted act, while sane or insane within 13 months from the date of acceptance of any underwritten cover.

If death or TPD is caused by any intentional, self-inflicted act, whether while sane or insane, and it is within 13 calendar months of the date a customer has applied and been accepted for an increase in cover, the benefit payable under the Policy is the amount insured before the increase.

How to claim

It's easier than you might think

When you let us know you'd like to consider claiming, we'll pair you up with a dedicated case manager who personally oversees the process.

Your Case Manager will work closely with you, your employer, our insurer and rehabilitation providers (where applicable) to coordinate an approach to get you back on your feet.

Specifically, they'll:

- help you lodge your claim and answer your queries
- be a direct contact for you, all the way through your claim
- monitor progress and talk to the insurer on your behalf
- keep you up-to-date with how your claim's going
- make sure your claim is being assessed efficiently.

So get in touch if you think you might claim—the sooner we know your situation, the sooner we can help.

Steps: Income Protection, TPD and Terminal Illness benefit claims

1. Call 1300 203 439 and we'll help you get your claim started

Call us right way. Even if you have a process underway for the injury or sickness—for example with your employer—or if you're on leave, just let us know. We'll talk you through what's involved and start the claims process with you.

2. Complete and lodge your claim

Work with your dedicated case manager to complete and submit your claim documents through the Insurance Portal in the CSC Navigator. You will be able to view the progress of your claim and action any outstanding requirements.

3. Sit tight as the insurer assesses your claim and makes a decision

The insurer uses the information you've given us to assess your claim to decide whether, in its opinion, you've met the requirements under the Policy to access your benefit.

To help their assessment along, they may also ask you to:

- Give them more information about you or your work, like what your work-related duties are (all claims) or whether a rehab program might suit you (for Income Protection claims).
- Provide reports from your doctors, or make an appointment for a medical examination with one or more independent specialists.

Usually, your case manager will be the go-between, between you and the insurer—but sometimes the insurer may contact you directly if they think it'll help speed up the assessment.

The insurer will decide if they are going to accept or decline your claim. They'll let us know how they reached their decision, then it's over to us.

4. We'll review the decision independently

We're legally obliged to (and of course we want to) act in your best interest, so we'll always review the insurer's claim decision.

During this review, we'll assess whether we agree with the insurer's decision.

5a. Claim accepted?

Income Protection

If your Income Protection claim is accepted, we'll write to let you know:

- how we'll pay your benefit (see [How much you'll receive and for how long](#) on page 29);
- whether you'll be able to access a rehab program designed to help you get back to where you'd like to be; and
- what to expect while you're receiving a benefit, for example, any ongoing assessment and monitoring that's necessary.

TPD or Terminal Illness

If your TPD or Terminal Illness claim is accepted, we'll write to let you know:

- that your benefit will be paid into your super account as a lump sum and when this will happen; and
- if we can release your super account balance under super law.

Note that while we can use a lot of the information you've given us for an insurance claim to make a decision about your super balance, we may be in touch if we need more information.

5b. Claim declined?

If your claim is declined and:

- We don't agree with insurer's decision, we'll ask them to reconsider your claim or to arrange more medical evidence. The claim will go back through the assessment process (step 3) and your case manager will keep you up to speed with what's going on.
- We agree with the decision, we'll write to let you know why it was declined and why we agree.

If we agree with the insurer, your case manager will also let you know how to request a review and how to lodge a formal complaint. If you do this, and you're not satisfied with how we manage your formal complaint (or you don't get our response within 90 days of submitting your complaint), you may contact the Australian Financial Complaints Authority on 1800 931 678 or via info@afca.org.au or afca.org.au.



Know your tax obligations

If you receive insurance benefits, it's worth knowing if there are any tax obligations you need to meet. See:

- [Advice and tools](#) on page 36
- [Tax and your ADF Super](#) booklet available from our website
- The [Australian Tax Office website](#).

Steps: Death benefit claims

1. Call us on 1300 203 439

After we verify you, we'll talk you through what's involved.

2. We'll give you a form to complete

As a potential beneficiary, a case manager will give you a form to complete and ask you to provide relevant documents (like a death certificate).

If there's a valid binding beneficiary nomination in place, we'll make payments to that beneficiary. If there's no binding nomination, we'll work out who the customer's dependants are or who the executor is.

If the late customer held lifePLUS Protect cover at the date of death, a case manager will also lodge an insurance claim and, if approved, the balance will be paid to the late customer's ADF Super account. Note that if the ADF customer who died had previously been paid a TPD benefit, this amount is deducted from the total Death benefit.

3. We'll decide the claim and let potential beneficiaries

know

Everyone has 28 days to object to the decision.

If potential beneficiaries or other interested parties object to our decision, we'll request evidence from them to support the objection. The evidence goes to the Reconsiderations Committee that decides if the objection changes the original decision.

If anyone has complaints about decisions made by CSC or the Reconsiderations Committee, they can complain to the Australian Financial Complaints Authority within 28 days at afca.org.au

4. We'll pay beneficiaries

We'll distribute the super balance and any insurance benefit (if applicable and approved) to the beneficiaries.

Beneficiaries should seek advice about whether there are any tax obligations they need to meet. See your financial advisor or visit the [Australian Tax Office](http://Australian Tax Office website) website.

We protect your privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you (this includes the management of your insurance cover), improving our products and to keep you informed.

We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, our insurer AIA Australia, our service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our Privacy Policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our Privacy Policy as well as the privacy complaint process is available at csc.gov.au/Privacy-policy

Your privacy is important to AIA Australia. By becoming a customer, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in the AIA Australia Group Privacy Policy on AIA Australia's website as updated from time to time (AIA Australia Privacy Policy). AIA Australia's current Privacy Policy is available at aia.com.au/en/privacy-policy or by calling 1800 333 613.

In summary, for the purposes set out in AIA Australia's Privacy Policy (including for the purposes of administering, assessing or processing your insurance or any claim) AIA Australia may:

- collect Personal Information from you, including from application forms or other information submitted in respect of your insurance, or when interacting with you (including online);

- collect your Personal Information from, and provide to, third parties in Australia and overseas, such as your representatives (including your financial adviser), the trustee and administrator of a superannuation fund, employers, health professionals, reinsurers, government agencies, service providers and affiliates;
- be required or authorised to collect your Personal Information under various laws including insurance, taxation, financial services and other laws set out in AIA Australia's Privacy Policy; and
- disclose Personal Information to third parties which may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries including those set out in AIA Australia's Privacy Policy.

If you do not provide the required Personal Information, AIA Australia may not be able to provide insurance or other services to you. Information about how to access or correct your Personal Information held by AIA Australia or lodge a privacy-related complaint is set out in AIA Australia's Privacy Policy.

If the Financial Services Council Life Code of Practice ("Code") applies to the insurance cover AIA Australia provides you, AIA Australia will comply with the Code when AIA Australia collects, uses and discloses your Personal Information. Where AIA Australia provides your Personal Information to a third party, the third party may collect, use and disclose your Personal Information in accordance with their own Privacy Policy and procedures. These may be different to those of AIA Australia.

The most recent version of the AIA Australia Privacy Policy at aia.com.au/en/privacy-policy applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.



Free seminars | Simple advice and information | Fee for service advice | Super tools

We're committed to unpacking the complexity of insurance and super so you can make informed choices with your super savings.

Join in our free super seminars

To help you make great decisions about your super and insurance, we hold free, public and in-house seminars around the country—and you can join us online too.

To stay up to date with what's coming up and to register for a topic of your choice, head to csc.gov.au/seminars

Get simple advice and information, or fee for service advice

Get simple, over-the-phone advice³ to sort out any common questions about insurance cover or your super. To book your consultation at no extra cost call **1300 277 777**.

If you're an [Eligible Member](#), you can receive valuable information on one of the following issues per consultation:

- insurance within your ADF Super account
- investment choice for your ADF Super account.

Unfortunately, we can't provide simple advice for DFRDB or MSBS schemes because of the complexity of these products.

For these products, and to get more detailed personal advice, we can provide fee-for-service consultations.

More information is at csc.gov.au/financial-planning

Access some super tools

We've put together loads of tools that cover all range of super, investment and insurance topics at csc.gov.au/advice-and-resources

Here you'll find:

- information about ADF Medical Transitions
- any forms you might need
- our factsheets and publications library
- links to our webinars and information about seminars
- our ADF Super Product Disclosure Statement
- LIFEapp, our insurance calculator, quote and application tool
- modelling tools
- more information about financial planning
- CSC's Super Learning Hub, which includes short videos about key topics.

Contact us

We're here to help. See the last page of this booklet for our contact details.

³ Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide customers with specialist advice, education and strategies.

General definitions

Class A or B Invalid means a person who has been determined to have a Class A or Class B incapacity as required under section 19 of *Australian Defence Force Act 2015* (Cth). For the avoidance of doubt, a Member's invalidity class that applies to this Policy is:

- A. the class that applies on the date of termination; and
- B. will not change if there is a subsequent review of the invalidity class at any time in the future.

Date of Disability means the day the Waiting Period commences.

Eligible Member(s) means a Member of the Plan who is eligible for cover under the Policy and:

- A. is aged at least sixteen (16) years and less than the Cover Expiry Age; and
- B. is a *Former Long-Term ADF Member*; and
- C. is aged 25 or over unless they are a *PMIF Exempt Member*; and
- D. the person has an account balance with the Plan that is equal to or greater than \$6,000 unless they are a *PMIF Exempt Member*; and
- E. the person is an Australian Resident or holder of a valid visa allowing them to live and work in Australia; and
- F. is not a *Class A or B Invalid*; and
- G. is not a *Retrospective Class A or B Invalid* as per condition 2.7 of the Policy. (See also [Who's not eligible for auto cover?](#) on page 5)

Fixed Cover means the fixed Death & TPD cover.

Former Long-Term ADF Member means a person who:

- A. for a continuous period of at least 12 months, the person was any of the following:
 - i. a member of the Permanent Forces;
 - ii. a continuous full-time Reservist; and
- B. at a particular time (whether before, on or after the commencement of this definition), the person ceased to be any of the following:
 - i. a member of the Permanent Forces;
 - ii. a continuous full-time Reservist; and
- C. at that time, the person was an ADF Super member; and
- D. at all times since that time, the person:
 - i. has continued to be an ADF Super member; and
 - ii. has not been either a member of the Permanent Forces or a continuous full-time Reservist.

Gainful Employment means employment or self-employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Incident Date means for,

- A. Death Benefits: the date you die.
 - B. Terminal Illness Benefits: the later of the dates that two (2) Medical Practitioners certify in writing that you are Terminally Ill
 - C. TPD Benefits:
 - i. in respect of Part A of the TPD definition—the date you suffer total and irrecoverable loss of the sight of both eyes, use of two (2) limbs or sight of one (1) eye and use of one (1) limb (where 'limb' is defined as the whole hand or the whole foot); or
 - ii. in respect of Part B of the TPD definition—the first day of the six (6) consecutive month qualifying period being the day immediately after you have not performed any work solely due to injury, sickness or disease; or
 - iii. in respect of Part C of the TPD definition either:
 - A. the first day of the six (6) consecutive month qualifying period on which you are continuously, totally and permanently unable to perform at least two (2) of the activities of daily work solely as a result of an injury, sickness or disease and medical certification has been provided with respect to that date; or
 - B. the date you are unable to work as a result of having a Mental Illness.
- (as applicable)

Limited Cover means insurance cover which applies only in respect of events or conditions which arise entirely after the date cover is to commence under the Policy.

Medical Practitioner means a legally qualified doctor of medicine who is formally registered to practise in Australia. It does not include you, your employer or another of their employees, a member of your immediate family, or your business partner.

Mental Illness means the Insured Member has been diagnosed by a psychiatrist who is a Medical Practitioner under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association (or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board).

PMIF Exempt Member means an Insured Member in respect of whom the Policy Owner is permitted under section 68AAB(2) (election to take out or maintain cover despite account balance being less than \$6,000) or section 68AAC(2) (election to take out or maintain cover, even if under the age of 25 years) of the *Superannuation Industry (Supervision) Act 1993* (Cth) to provide insurance cover despite the Insured Member:

- A. having an account less than \$6,000; or
- B. being under age 25.

Definitions

Retrospective Class A or B Invalid means a person who has been retrospectively classified by CSC as a *Class A* or *Class B Invalid* under section 31A of the Australian Defence Force Cover Act 2015 (Cth).

Retrospective Invalidity Application means an application, for the purpose of section 31A of the Australian Defence Force Cover Act 2015 (Cth), submitted by a *Former Long-Term ADF Member* who has retired for reasons other than invalidity or medical discharge to be retrospectively treated as though the person was retired on grounds of invalidity or medical discharge.

Disability definitions

The disability definitions that apply in relation to Income Protection benefits are different to the definitions that apply in relation to Total and Permanent Disablement benefits.

Total and Permanent Disablement (TPD) benefit definitions

The following table outlines the different customer scenarios and applicable part of the TPD definition that you will need to satisfy as at the Incident Date:

Customer scenario	Total and Permanent Disablement definition
1 You are aged less than sixty-five (65) and were in Gainful Employment at any time in the three months prior to the Incident Date.	Either of Parts A, B or C of this TPD definition
2 You are aged less than sixty-five (65) and were not in Gainful Employment at any time in the three months prior to the Incident Date.	Either of Parts A or C of this TPD definition
3 You are aged more than sixty-five (65) but less than seventy (70).	Either of Parts A or C of this TPD definition

Total and Permanent Disablement or **TPD** means:

Part A

You, while insured under the Policy, suffered the total and irrecoverable loss of the:

- A. sight of both eyes; or
- B. use of two (2) limbs; or
- C. sight of one (1) eye and use of one (1) limb;

(where 'limb' is defined as the whole hand or the whole foot), and, in all cases, after consideration of all medical and other evidence as the insurer may require, you become incapacitated to such an extent as to render you unlikely ever to have the capacity to engage in the Gainful Employment for which you are reasonably suited by education, training or experience.

Part B

You, while insured under the Policy, as a result of injury, sickness or disease:

- A. have not performed any work for an uninterrupted period of at least six (6) consecutive months solely due to the same injury, sickness or disease; and
- B. are attending a Medical Practitioner and have undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and
- C. at the end of the six (6) consecutive month period, solely as a result of the same injury, sickness or disease

(or any injury, sickness or disease directly caused by the same injury, sickness or disease), after consideration of all medical and such other evidence as the Insurer may require, you become incapacitated to such an extent as to render you unlikely ever to have the capacity to engage in Gainful Employment for which the you are reasonably suited by education, training or experience.

Part C

While you are insured under the insurance Policy, you are either:

- i. continuously, totally and permanently unable to perform (with aids and adaptations⁴, if necessary) **at least two (2)** of the activities of daily work listed below ('Activities') as certified by a *Medical Practitioner* and approved by the insurer, for a period of six (6) consecutive months immediately following the *Incident Date*, solely as a result of the injury, sickness or disease, and provided such continued inability is irreversible as certified by that *Medical Practitioner*:
 1. **Mobility:** the ability to:
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get into and out of a standard sedan car; or
 - the ability to walk more than two hundred (200) metres at a normal pace on a level surface without stopping due to breathlessness as a result of a medical condition or angina,

⁴ Aids and adaptations refers to equipment or fixtures to assist you without the assistance of another person to carry out the Activities.

Definitions

2. **Seeing:** the ability to read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses) and your vision is better than legal blindness as certified by an ophthalmologist.
3. **Lifting:** the ability to lift with either one or both of your hands (from bench height) and carry a five (5) kg weight a distance of ten (10) metres and place the item back down at bench height,
4. **Communicating:** the ability to hear and speak in your first language with sufficient clarity such that you can hold a conversation in a quiet room by understanding a simple message and relaying that message to another person; or
5. **Manual dexterity:** the ability to use:
 - at least one hand to pick up or manipulate small objects precisely with your hand or fingers (such as picking up a coin from desk height, using cutlery, tying shoelaces or fastening buttons); or
 - a pen, pencil or keyboard to write a short note that can be understood by another person in your first language.
 - Where you are unable to perform one or more of the above Activities upon the date cover commenced, that Activity shall not be taken into consideration during the TPD assessment.

OR

- ii. deemed to be totally and permanently unable to perform activities of daily work if, in the reasonable opinion of the insurer, you have a *Mental Illness* that:
 - your treating psychologist or Medical Practitioner believes won't improve; and
 - has been assessed by a psychiatrist who is a Medical Practitioner appointed by the insurer as having an impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their opinion the condition is permanent;
 - and solely as a result of the same injury, sickness, *Mental Illness* or disease (or any injury, sickness, *Mental Illness* or disease directly caused by the same injury, sickness or disease), after consideration of all medical and other evidence as the insurer may require, you have become incapacitated to such an extent as to render you unable ever to have the capacity to engage in Gainful Employment for which you are reasonably suited by education, training or experience.

Income Protection Disability benefit definitions

Date of Disability means the day the Waiting Period commences.

Eligible Member(s) (for Income Protection cover) means a Member of the Plan who is eligible for cover under the Policy and:

- A. is aged at least sixteen (16) years and less than the Cover Expiry Age; and
- B. is working at least 15 hours per week; and
- C. is a Former Long-Term ADF Member; and
- D. is an Australian Resident or holder of a valid visa allowing them to live and work in Australia.

Income means the basic wage or income earned by you. It does not include bonuses, overtime earnings, mandated superannuation contributions, additional commissions and unearned income such as investment or interest income.

Where you directly or indirectly own all or part of the business, including all or part ownership through another legal entity, from which you earn your usual Income, the gross amount earned by the business in the 12 months immediately prior to you becoming Disabled, as a direct result of your personal exertion or activities through your usual occupation after allowing for the costs and expenses incurred in deriving that Income. Income from the business will not include investment income, profit distributions or similar payments that may continue in the event of Disability.

Partial Disability or Partially Disabled means:

- A. You have satisfied the definition of Total Disability for at least 10 out of 14 consecutive days within your Waiting Period; and
- B. following the end of your Waiting Period, and solely due to injury or sickness, which directly caused the Total Disability, you are:
 - i. unable to perform one or more important duty⁵ of your occupation; and
 - ii. remain under the regular care, attendance and following the advice of a Medical Practitioner in relation to that sickness or injury; and
 - iii. capable of working (whether or not for reward); and
 - iv. earning an Income for your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.

and,

- C. You have satisfied the definition of 'temporary incapacity' in the *Superannuation Industry (Supervision) Regulations 1994* (Cth).

Pre-Disability Income means your average monthly Income earned in the twelve (12) months immediately prior to the Date of Disability.

⁵ An important duty is one that involves at least 20% of the overall tasks you would have in your relevant occupation.

Definitions

Total Disability or **Totally Disabled** means that you:

- A. solely due to sickness or injury, are:
 - i. unable to perform one or more important duty of your own occupation; and
 - ii. remain under the regular care, attendance and following the advice of a Medical Practitioner, in relation to that sickness or injury; and
 - iii. not engaged in any occupation (whether or not for reward); and
- B. to the extent the Policy Owner would otherwise be prevented by regulation 4.07D of the Superannuation Industry (Supervision) Regulations 1994 (Cth) from providing a benefit in connection with this Policy to Members, the definition of 'temporary incapacity' in the *Superannuation Industry (Supervision) Regulations 1994* (Cth) has been satisfied in relation to you.

Waiting Period means the number of continuous days you are Partially Disabled or Totally Disabled, which must elapse before benefits begin to accrue. The Waiting Period commences from the date you are first examined and certified by a Medical Practitioner as being Totally Disabled in relation to the condition which has caused you to claim (provided you have stopped work due to that condition).



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