



# Significant Event Notice

23 March 2026



Public Sector  
Superannuation  
accumulation plan

Your PSSap lifePLUS cover premiums and policy documents are changing from 1 May 2026.



## Tell me quickly

### What are the changes?

From 1 May 2026, lifePLUS cover premiums will change. Depending on the type and amount of cover you hold, your overall premiums may increase, decrease or you may see no change.

Policy terms are being updated to introduce new exclusions for specific circumstances and we're updating some of the wording in the policy documents to make them easier to understand. These are terms and conditions updates only—they don't change your level of cover or your eligibility for insurance. These changes are being made for sustainability.

Improving online functionality to enable you to make a claim from the Insurance dashboard when you log in to [CSC Navigator](#)

### Find out more about lifePLUS cover

You can also find a summary of these changes in the Insurance and your PSSap super booklet at [csc.gov.au/pds](#)

## Action required from you

You don't need to take any action. If your cover is reducing in cost, you'll see the lower premium deducted from your PSSap account from the end of May 2026. However, we encourage you to review the updated policy documents so you're familiar with what's changing.

If your cover is increasing in cost, we recommend reviewing your insurance to make sure it still suits your needs. You may also want to **book a consultation with a CSC Super Specialist** to discuss your options.

## If you need to change your cover

Insurance through super remains a cost-effective option. Your premiums are deducted from your super account each month—not from your take-home pay.

You can increase, decrease or cancel some or all of your cover at any time. Log in to your account at [csc.gov.au/login](#) and use the LIFEapp tool on the Insurance dashboard to review and update your cover, or you can complete the Application and variation form or Cancellation of Cover form at [csc.gov.au/forms](#)

## A summary of the changes

We regularly review our insurance offering with our insurance partner, AIA Australia Limited (ABN 79 004 837 861 AFSL 230043), to make sure your premiums remain competitive and fair for the cover you receive through PSSap.

In 2023, we negotiated a reduction in the cost of lifePLUS cover. Since then, insurance costs across superannuation funds have risen (some quite substantially).

Our latest review shows that premiums now need to be adjusted to reflect the rising cost of providing cover. However, we've secured price reductions in some areas.

Whether you see an increase, decrease or no change will depend on the cover you hold. The changes are:

Death	Total and Permanent Disablement (TPD)	2 Year Income Protection	5 Year Income Protection Customers up to 62 years old	5 Year Income Protection Customers over 62 years old*
↓ <b>16.4% decrease</b>	↑ <b>43.5% increase</b>	↓ <b>25.1% decrease</b>	↑ <b>20.8% increase</b>	↓ ↑ <b>36% decrease to 3% increase</b>

\* If you are over 62 years old and hold Income Protection cover with a 5 year benefit payment period, your Income Protection premiums will change depending on your waiting period, anywhere from a 36% decrease to a 3% increase.

We've also updated some of the product terms and conditions and processes to make them easier to understand, provide outcomes for all members that are fair and that the products we provide for you are sustainable.

The terms changing from 1 May 2026 are:

- Returning PSSap customers eligibility for lifePLUS auto
- Updating your Income for lifePLUS choice
- Certification for Terminal Illness claims
- New and changed benefit exclusions for Income Protection, Death and TPD
- New and changed definitions for Income Protection, Death and TPD.

## You can now make a claim online

You can submit your claim online at a time that suits you. Log in to **CSC Navigator**, from the insurance dashboard, select 'make a claim' to get started.

## If you have an active claim

These changes won't affect your claim.

## We're here to guide you



Email [members.pssap@contact.csc.gov.au](mailto:members.pssap@contact.csc.gov.au)



Call **1300 725 171**

# Insurance terms and conditions changes

## lifePLUS auto—Eligibility for cover

We've updated terms for customers who closed their PSSap account, who have now re-joined eligible APS employment and are returning to PSSap for their employer super contributions, will be eligible for lifePLUS auto cover.

- Before 1 May 2026, returning PSSap members are not eligible for lifePLUS auto cover.
- From 1 May 2026, returning PSSap members are eligible for lifePLUS auto cover.

See the change in the table below.

Change	Before 1 May 2026	After 1 May 2026
<b>Returning customers</b>	If you're a PSSap customer who was in APS employment before 1 November 2017 and you haven't held lifePLUS choice cover since then, you may be eligible for lifePLUS auto when you start working for an APS employer again.	If you're a PSSap customer who closed their PSSap account or were in APS employment before 1 November 2017 and you haven't held lifePLUS choice cover since then, you may be eligible for lifePLUS auto when you start working for an APS employer again.

## lifePLUS choice—Updating your Income (salary) for Income Protection

If you have lifePLUS choice Income Protection, it is your responsibility to keep your *Income* (salary) up to date. Your *Income* is not automatically updated, even where your contributions to super change.

From 1 May 2026, we are introducing terms to enable you to update your *Income* within 120 days of receiving an increase from your employer without the need for a full insurance application.

Prior to 1 May 2026, all requests for *Income* increases were not referred to the insurer for approval. If you submitted an increase before 1 July 2024, without a full insurance application, there is no change in your cover, but future increases (which are not within 120 days of the change, which are greater than 10% of your current cover amount or which result in total cover of over \$15,000) are still subject to a full application.

Change	Before 1 May 2026	After 1 May 2026
<b>Updating your Income</b>	<p><b>Updating your Income</b></p> <p>If you have lifePLUS choice Income Protection, it is your responsibility to keep your <i>Income</i> (salary) up to date. There are a couple of ways you can do this.</p> <p><b>At any time</b></p> <p>You can log in to <a href="#">CSC Navigator</a> and use our LIFEapp tool on the Insurance dashboard to update your <i>Income</i> at any time.</p> <p>A full insurance application process applies if you're increasing your <i>Income</i>. But if you're letting us know your <i>Income</i> is reducing, then it's a simple online transaction.</p>	<p><b>Updating your Income</b></p> <p>If you have lifePLUS choice <i>Income</i> Protection, it is your responsibility to keep your <i>Income</i> (salary) up to date. There are a couple of ways you can do this.</p> <p><b>At any time</b></p> <p>You can log in to <a href="#">CSC Navigator</a> and use our LIFEapp tool on the Insurance dashboard to update your <i>Income</i> at any time.</p> <p>A full insurance application process applies if you're increasing your <i>Income</i>. But if you're letting us know your <i>Income</i> is reducing, then it's a simple online transaction.</p> <p><b>Within 120 days of receiving your Income Increase</b></p> <p>If you've had an <i>Income</i> (salary) increase within the last 120 days and you let us know, you can apply to increase your cover up to certain limits without a full insurance application.</p> <p>You can apply for an amount of cover up to:</p> <ul style="list-style-type: none"> <li>• 10% of your current cover amount; and</li> <li>• a total cover amount of \$15,000 per month</li> <li>• as long as you apply within 120 days of receiving your increase from your employer.</li> </ul> <p>To be eligible you must:</p> <ul style="list-style-type: none"> <li>• apply for the increase to your cover amount within 120 days from the date your <i>Income</i> increased;</li> <li>• be under the age of 67 at the time of applying;</li> <li>• provide evidence from your employer confirming your <i>Income</i> increase.</li> </ul>

		<p>Any application to increase your cover will be subject to the following:</p> <ul style="list-style-type: none"> <li>• the increased amount will be effective the date it is accepted by the insurer;</li> <li>• you must be residing in Australia and <i>At Work</i> when your cover is accepted.</li> <li>• any <i>Limited Cover</i>, loadings, exclusions or modified terms that applied to your <i>Income Protection</i> cover before applying, will also apply to the additional amount of cover you are applying for;</li> <li>• you can apply for an increase to your <i>Income</i> (salary) if at least 12 months has passed since you last applied to increase your cover amount.</li> <li>• you must not be claiming or eligible to claim <i>Income Protection</i> benefits at the time of applying;</li> <li>• <i>Benefit Exclusions</i> apply;</li> <li>• <i>Interim Accident Cover</i> does not apply.</li> </ul>
<p><b>Who has to give us salary information If you have lifePLUS choice</b></p>	<p>If you have lifePLUS choice, you must let us know your salary and you must tell us when it changes.</p>	<p>You are responsible for reporting your <i>Income</i> (salary) to us, for making sure the amount is accurate and for keeping it up to date if it changes.</p> <p>If your <i>Income</i> increases, you can apply to increase your cover by up to 10% (to a maximum of \$15,000 per month), as long as you apply within 120 days of the increase and are under age 67.</p> <p>You'll need to provide evidence of your <i>Income</i> increase, be living in Australia and at work when your application is approved, and you can generally make one increase each year without a full insurance application, subject to any existing cover terms and policy exclusions.</p>

## Terminal Illness

Updates to policy terms from 1 May 2026, to clarify the certification needed to apply for a Terminal Illness benefit.

Change	Before 1 May 2026	After 1 May 2026
<p><b>Terminal Illness</b></p>	<p>If you have lifePLUS 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:</p> <ul style="list-style-type: none"> <li>• you suffer from an illness or have an injury that two <i>Medical Practitioners</i> 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;</li> <li>• at least one of the <i>Medical Practitioners</i> is a specialist practicing in an area related to the illness or injury you suffer from; and</li> <li>• for each of the certificates, the certification period has not ended.</li> </ul>	<p>If you have lifePLUS 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:</p> <ul style="list-style-type: none"> <li>• you suffer from an illness or have an injury which a <i>Medical Practitioner and a Specialist Medical Practitioner</i> 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; and</li> <li>• for each of the certificates, the certification period has not ended.</li> </ul>

# Benefit Exclusions —Income Protection and Death and Total Permanent Disablement (TPD)

## Changed and new Benefit exclusions

We've clarified the benefit exclusions to make them easier to understand, and added exclusions for:

- Unlawful activity and incarceration
- Prior Terminal Illness or TPD claim
- Underwriting decisions.

Change	Before 1 May 2026	After 1 May 2026
<p><b>When we can't pay a benefit</b></p> <p>There are some situations where we can't pay Income Protection because certain events are excluded from cover.</p>	<p><b>Income Protection exclusions and restrictions</b></p> <p>Under the Income Protection cover Policy, benefits are not payable if disability is caused wholly or partly, or directly or indirectly by:</p> <ul style="list-style-type: none"> <li>• any intentional self-inflicted injury or attempted suicide or self-destruction while sane or insane;</li> <li>• uncomplicated pregnancy, childbirth or miscarriage;</li> <li>• war or act of war, whether declared or not;</li> <li>• active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation; or</li> <li>• participation in a combat or fighting force of any country or territory or foreign or international organisation.</li> </ul>	<p><b>Income Protection exclusions and restrictions</b></p> <p>Under the Income Protection Policy, certain risks are excluded, these include:</p> <p><b>War</b></p> <p>A benefit will not be paid for an Income Protection claim condition that is caused wholly or partly, directly or indirectly by:</p> <ul style="list-style-type: none"> <li>• an act of <i>War</i>,</li> <li>• active service or participation in the armed forces, peace keeping forces or peace keeping operations (whether officially declared, or not declared, armed, unarmed, in a combat role or in a support or training capacity) of any country, territory or, foreign or international organisation in Australia or any foreign country. This includes organisations involved in international peace keeping efforts (such as the Australian Federal Police, or the United Nations) , or</li> <li>• engagement in (including planning or preparing for) any terrorist activity in Australian or foreign country.</li> </ul> <p><b>Pregnancy</b></p> <ul style="list-style-type: none"> <li>• A benefit will not be paid for a condition arising as result of a normal pregnancy, uncomplicated childbirth or uncomplicated miscarriage.</li> </ul> <p><b>Self-inflicted acts or suicide</b></p> <ul style="list-style-type: none"> <li>• No benefit is payable for a condition that is a result of an attempted suicide or any self-inflicted injury.</li> </ul> <p><b>Unlawful activity and incarceration</b></p> <p>A benefit will not be paid:</p> <ul style="list-style-type: none"> <li>• if a condition being claimed was caused or contributed to by participation or involvement in an act or act that may constitute a <i>Crime</i>. There may be discretion applied if there is no conviction of the <i>Crime</i>. If you are found not guilty of a <i>Crime</i> this exclusion will not apply.</li> <li>• if the condition first occurred or arose while <i>Incarcerated</i> or was caused or contributed to directly or indirectly by an event first occurring or arising while <i>Incarcerated</i>.</li> <li>• while <i>Incarcerated</i> or in respect of any period of <i>Incarceration</i>. Where benefits are payable prior to <i>Incarceration</i>, the Benefit Period will include any period you are <i>Incarcerated</i> but benefits during any period of <i>Incarceration</i> will be reduced to nil.</li> </ul>

		<p>For clarity, when you are no longer under <i>Incarceration</i>, you can continue or commence a claim for a condition, provided it is not excluded because it:</p> <ul style="list-style-type: none"> <li>• Was caused or contributed to by participation or involvement in an act that may constitute a <i>Crime</i>, or</li> <li>• First arose or occurred because you were <i>Incarcerated</i>, or</li> <li>• Was caused or contributed to directly or indirectly by an event occurring or arising while <i>Incarcerated</i>.</li> </ul> <p><b>Underwriting Decisions</b></p> <ul style="list-style-type: none"> <li>• If you have completed a full insurance application and exclusions have been applied to your cover. A benefit will not be paid if the condition being claimed falls within the exclusion.</li> </ul>
<p><b>When we can't pay a benefit</b></p> <p>There are some situations where we can't pay Death, Terminal Illness or TPD benefits because certain events are excluded from cover.</p>	<p><b>Death or TPD exclusions and restrictions</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation;</li> <li>• participation in a combat or fighting force of any country or territory or foreign or international organisation;</li> <li>• any self-inflicted injury or suicide, whether sane or insane while <i>Limited Cover</i> applies; or</li> <li>• any intentional, self-inflicted act, while sane or insane within 13 months from the date of acceptance of any underwritten cover.</li> </ul> <p>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.</p>	<p><b>Death or TPD exclusions and restrictions</b></p> <p>Under the Death and TPD policy, certain risks are excluded, these include:</p> <p><b>War</b></p> <p>A benefit will not be paid for Death, Terminal Illness or TPD that is caused wholly or partly, directly or indirectly by:</p> <ul style="list-style-type: none"> <li>• an act or activity of <i>War</i> unless death occurs on war service,</li> <li>• active service or participation in the armed forces, peace keeping forces or peace keeping operations (whether officially declared, or not declared, armed, unarmed, in a combat role or in a support or training capacity) of any country, territory or, foreign or international organisation in Australia or any foreign country. This includes organisations involved in international peace keeping efforts (such as the Australian Federal Police, or the United Nations), or</li> <li>• engagement in (including planning or preparing for) any terrorist activity in Australia or any foreign country.</li> </ul> <p><b>Self-inflicted acts or suicide</b></p> <ul style="list-style-type: none"> <li>• If Death is caused by suicide, Terminal Illness or TPD is caused due to a self-inflicted injury or attempted suicide and it is within 13 calendar months of the date a customer has applied for and been accepted for an increase in cover, the benefit payable under the Policy is the amount insured before the increase.</li> <li>• No benefit is payable for death or TPD caused by any self-inflicted injury or suicide, whether sane or insane while <i>Limited Cover</i> applies.</li> </ul> <p><b>Unlawful activity and incarceration</b></p> <p>A benefit will not be paid:</p> <ul style="list-style-type: none"> <li>• if Death, Terminal Illness or TPD is caused or contributed to by participation or involvement in an act or acts that constitute a <i>Crime</i>. Discretion may be applied, in the event of death, where the recipient of the benefit would otherwise be to a beneficiary who did not participate or was not involved in the <i>Crime</i>. There may be discretion applied if there is no conviction of the <i>Crime</i>. If you are found not guilty of <i>Crime</i> this exclusion will not apply.</li> </ul>

	<ul style="list-style-type: none"> <li>• if a TPD condition first occurred or arose because of <i>Incarceration</i>, or was caused or contributed to directly or indirectly by an event first occurring or arising because of <i>Incarceration</i>.</li> <li>• for TPD during the period of <i>Incarceration</i>.</li> </ul> <p>For clarity, when you are no longer under <i>Incarceration</i>, you can continue or commence a claim for a condition, provided it is not excluded because it:</p> <ul style="list-style-type: none"> <li>• Was caused or contributed to by participation or involvement in an act that may constitute a <i>Crime</i>, or</li> <li>• First arose or occurred because you were <i>Incarcerated</i>, or</li> <li>• Was caused or contributed to directly or indirectly by an event occurring or arising while <i>Incarcerated</i>.</li> </ul> <p><b>Prior Terminal Illness or TPD claim</b></p> <ul style="list-style-type: none"> <li>• A benefit will not be paid if you have been paid or is eligible or entitled to be paid a Terminal Illness or TPD benefit under a previous Policy or under any other insurance policy, for the same or related condition being claimed.</li> </ul> <p><b>Underwriting Decisions</b></p> <ul style="list-style-type: none"> <li>• If you have completed a full insurance application and exclusions have been applied to your cover. A benefit will not be paid if the condition being claimed falls within the exclusion.</li> </ul>
--	---

## General definitions changes

We added and updated some of the general definitions that come directly from the lifePLUS cover policies and guide the terms and conditions of the Income Protection and Death and TPD policies.

Change	Before 1 May 2026	After 1 May 2026
<b>Crime</b>	N/A	<b>Crime</b> means any indictable offence within the meaning of any State, Territory or Commonwealth legislation or an offence with a similar meaning under foreign law.
<b>Date of Assessment</b>	N/A	<b>Date of Assessment</b> means the day the Insurer concludes their assessment or any subsequent reassessment of a claim.
<b>Former Insured PSSap Member</b>	<b>Former Insured PSSap Member</b> means a Member who previously held cover that ceased under the Policy and was not reinstated.	<b>Former Insured PSSap Member</b> means a person who has continuously been a PSSap member, has previously held cover that ceased under the Policy and that cover was not reinstated.  A former insured PSSap member is not a Returning PSSap Member.
<b>Incarceration/ Incarcerated</b>	N/A	<b>Incarceration/Incarcerated</b> means the lawful deprivation of a person's liberty through physical confinement or restraint, ordered and authorised by a legal authority. This includes but is not limited to supermax, maximum, medium and minimum-security prisons, remand imprisonment, juvenile detention, community based custodial alternatives, home detention and periodic detention. However, Incarceration does not include immigration detention.

<b>Incident Date (b)</b>	Terminal Illness Benefits: the later of the dates that two (2) Medical Practitioners certify in writing that you are Terminally Ill.	Terminal Illness Benefits: the later of the dates that two (2) Medical Practitioners, one of which being a Specialist Medical Practitioner, certify in writing that you are Terminally Ill.
<b>Income</b>	<b>Income</b> means the basic wage, income or self-employed 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. If you are a permanent or non-ongoing contract employee, this is the salary upon which your pay is based on when on full time, sick leave and is given to us by your employer.	<b>Income</b> means the basic wage, income or Self-Employed Income earned or capable of being earned (as applicable) by you. It does not include bonuses, overtime earnings, mandated superannuation contributions, additional commissions and unearned income such as investment or interest income. If you are a permanent or non-ongoing contract employee, this is the salary upon which your pay is based on when on full time sick leave and is given to us by your employer.
<b>Mental Illness</b>	<b>Mental Illness</b> 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).	<b>Mental Illness</b> means the Insured Member has been diagnosed by a Specialist 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).
<b>Returning PSSap Member</b>	N/A	<b>Returning PSSap Member</b> means a Member who has closed their PSSap account and later re-joined due to commencing employment with a Designated Employer, and who has not been paid, is not eligible to be paid, and has not lodged a claim for a Terminal Illness, Total and Permanent Disablement, or Income Protection benefit at the date of rejoining.
<b>Specialist Medical Practitioner</b>	N/A	<b>Specialist Medical Practitioner</b> is a Medical Practitioner who: <ul style="list-style-type: none"> <li>a. has a fellowship qualification with a specialist college accredited by the Australian Medical Council (AMC), other than the Royal Australian College of General Practitioners, that is related to the illness or injury the Insured Member is claiming, and</li> <li>b. is currently practicing in a field of speciality practice other than general practice that is related to the illness or injury the Insured Member is claiming.</li> </ul>
<b>War</b>	N/A	<b>War</b> means but is not limited to war (declared or undeclared) or war related activities, revolution, invasion or rebellion or civil unrest.

# Income Protection—Disability benefit definitions changes

Updated terms have been introduced for calculating a partial disability benefit.

Change	Before 1 May 2026	After 1 May 2026																			
<b>Partial Disability or Partially Disabled</b>	<p><b>Partial Disability or Partially Disabled</b> means:</p> <p>a. You have satisfied the definition of Total Disability for at least 10 out of 14 consecutive days within your Waiting Period; and</p> <p>b. following the end of your Waiting Period, and solely due to injury or sickness, which directly caused the Total Disability;</p>	<p><b>Partial Disability or Partially Disabled</b> means:</p> <p>a. You have satisfied the definition of Total Disability for at least 10 out of 14 consecutive days within your Waiting Period; and</p> <p>b. following the end of your Waiting Period, and solely due to injury or sickness, which directly caused the Total Disability;</p>																			
	<table border="1"> <thead> <tr> <th>For the first 2 years of the benefit period</th> <th>After the expiry of the first 2 years and for the balance of the benefit period (if applicable)</th> </tr> </thead> <tbody> <tr> <td>A. are unable to perform one or more important duty<sup>5</sup> of your occupation; and</td> <td>A. are unable to perform one or more important duty<sup>5</sup> of your occupation and are unable to perform one or more important duty<sup>5</sup> of all other occupations for which you are reasonably suited by education, training or experience. The skills, education, training or experience you acquire through rehabilitation or re-skilling will be considered in determining any reasonably suited occupation; and</td> </tr> <tr> <td>B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and</td> <td>B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and</td> </tr> <tr> <td>C. are capable of working (whether or not for reward); and</td> <td>C. are capable of working (whether or not for reward); and</td> </tr> <tr> <td>D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.</td> <td>D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.</td> </tr> </tbody> </table> <p>and,</p> <p>c. You have satisfied the definition of ‘temporary incapacity’ in the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth).</p> <p><sup>5</sup> An important duty is one that involves at least 20% of the overall tasks you would have in your relevant occupation.</p>	For the first 2 years of the benefit period	After the expiry of the first 2 years and for the balance of the benefit period (if applicable)	A. are unable to perform one or more important duty <sup>5</sup> of your occupation; and	A. are unable to perform one or more important duty <sup>5</sup> of your occupation and are unable to perform one or more important duty <sup>5</sup> of all other occupations for which you are reasonably suited by education, training or experience. The skills, education, training or experience you acquire through rehabilitation or re-skilling will be considered in determining any reasonably suited occupation; and	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and	C. are capable of working (whether or not for reward); and	C. are capable of working (whether or not for reward); and	D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.	D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.	<table border="1"> <thead> <tr> <th>For the first 2 years of the benefit period</th> <th>After the expiry of the first 2 years and for the balance of the benefit period (if applicable)</th> </tr> </thead> <tbody> <tr> <td>A. are unable to perform one or more important duty<sup>5</sup> of his or her occupation; and</td> <td>A. are not capable of working at full capacity in your usual occupation or all other occupations for which you are reasonably suited by education, training or experience, but are:                             <ul style="list-style-type: none"> <li>i. working in a reduced capacity in your usual occupation or another occupation, or</li> <li>ii. capable of working in a reduced capacity in your usual occupation or any other occupation for which you are reasonably suited by education, training or experience<sup>6</sup>; and</li> </ul> </td> </tr> <tr> <td>B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and</td> <td>B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and</td> </tr> <tr> <td>C. are capable of working (whether or not for reward); and</td> <td>C. are capable of working (whether or not for reward); and</td> </tr> <tr> <td>D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.</td> <td>D. are earning, or are reasonably capable of earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.</td> </tr> </tbody> </table> <p>and,</p> <p>c. You have satisfied the definition of ‘temporary incapacity’ in the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth).</p> <p>and,</p> <p>d. You have satisfied the definition of ‘temporary incapacity’ in the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth).</p> <p>In determining whether you are reasonably capable of earning in your usual or another occupation (as applicable), where such duties are not available with your most recent employer, the insurer will take into account the availability of a suitable occupation within your geographical location and work from home opportunities. The insurer will also consider the available medical, functional and vocational evidence.</p> <p>If you are assessed by the insurer to be Partially Disabled you will not be Totally Disabled</p>	For the first 2 years of the benefit period	After the expiry of the first 2 years and for the balance of the benefit period (if applicable)	A. are unable to perform one or more important duty <sup>5</sup> of his or her occupation; and	A. are not capable of working at full capacity in your usual occupation or all other occupations for which you are reasonably suited by education, training or experience, but are: <ul style="list-style-type: none"> <li>i. working in a reduced capacity in your usual occupation or another occupation, or</li> <li>ii. capable of working in a reduced capacity in your usual occupation or any other occupation for which you are reasonably suited by education, training or experience<sup>6</sup>; and</li> </ul>	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and	C. are capable of working (whether or not for reward); and	C. are capable of working (whether or not for reward); and	D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.
For the first 2 years of the benefit period	After the expiry of the first 2 years and for the balance of the benefit period (if applicable)																				
A. are unable to perform one or more important duty <sup>5</sup> of your occupation; and	A. are unable to perform one or more important duty <sup>5</sup> of your occupation and are unable to perform one or more important duty <sup>5</sup> of all other occupations for which you are reasonably suited by education, training or experience. The skills, education, training or experience you acquire through rehabilitation or re-skilling will be considered in determining any reasonably suited occupation; and																				
B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that sickness or injury; and																				
C. are capable of working (whether or not for reward); and	C. are capable of working (whether or not for reward); and																				
D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.	D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.																				
For the first 2 years of the benefit period	After the expiry of the first 2 years and for the balance of the benefit period (if applicable)																				
A. are unable to perform one or more important duty <sup>5</sup> of his or her occupation; and	A. are not capable of working at full capacity in your usual occupation or all other occupations for which you are reasonably suited by education, training or experience, but are: <ul style="list-style-type: none"> <li>i. working in a reduced capacity in your usual occupation or another occupation, or</li> <li>ii. capable of working in a reduced capacity in your usual occupation or any other occupation for which you are reasonably suited by education, training or experience<sup>6</sup>; and</li> </ul>																				
B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and	B. remain under the regular care, attendance and following the advice of a <i>Medical Practitioner</i> in relation to that injury or sickness; and																				
C. are capable of working (whether or not for reward); and	C. are capable of working (whether or not for reward); and																				
D. are earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.	D. are earning, or are reasonably capable of earning an income from your occupation or another occupation at a monthly rate of less than your Pre-Disability Income.																				

<b>Total Disability or Totally Disabled</b>	and, b. You have satisfied the definition of ‘temporary incapacity’ in the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth).	and, b. You have satisfied the definition of ‘temporary incapacity’ in the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth).
---	--	--

## Insurance definition changes—TPD

Changes to TPD claims under Part B of the TPD definition from 1 May 2026, will:

- require you to be under the care of a *Specialist Medical Practitioner* for your condition; and
- consider your capacity to work in gainful employment for which you are suited to by education, training or experience, including any re-training or re-skilling you have undertaken as at the Date of Assessment.

We are introducing a new definition to enable members to access TPD benefits sooner when they are diagnosed with one of the following conditions:

- Blindness, Cardiomyopathy, Chronic Lung Disease, Dementia and Alzheimer’s Disease, Paralysis, Loss of Hearing, Loss of Speech, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Parkinson’s Disease, Primary Pulmonary Hypertension and Severe Rheumatoid Arthritis

Change	Before 1 May 2026	After 1 May 2026
<b>Total and Permanent Disablement or TPD means—Part B</b>	<p>You, while insured under the Policy, as a result of injury, sickness or disease:</p> <ol style="list-style-type: none"> <li>have not performed any work for an uninterrupted period of at least 24 consecutive months solely due to the same injury, sickness or disease; and</li> <li>are attending a Medical Practitioner and have undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the 24 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 you are reasonably suited by education, training or experience.</li> </ol>	<p>You, while insured under the Policy, as a result of injury, sickness or disease:</p> <ol style="list-style-type: none"> <li>have not performed any work for an uninterrupted period of at least 24 consecutive months since the Incident date and continuously since then up to the Date of Assessment solely due to the same injury, sickness or disease; and</li> <li>are attending and under the care of a <i>Specialist Medical Practitioner</i> and have undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease<sup>7</sup>; and</li> <li>at Date of Assessment, 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 you are reasonably suited by education, training or experience.</li> </ol> <p>If one or more of the TPD Medical Conditions apply, the period referred to in Part B (a) above (‘The Period’) is waived. In determining if you satisfy Part B the insurer will take into account the following factors:</p> <ul style="list-style-type: none"> <li>• any rehabilitation, retraining, re-skilling, voluntary work that has been undertaken up to the Date of Assessment;</li> <li>• any rehabilitation, re-training or re-skilling you could reasonably be expected to undertake.</li> </ul> <p><sup>7</sup> You are permitted to return to work during the period referred to in Part B (a) above (the ‘Period’) as part of any rehabilitation program, without recommencing the 24 consecutive month period, but only if the return to work is unsuccessful 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).</p>

<p><b>TPD Medical Conditions</b></p>	<p>N/A</p>	<p><b>TPD Medical Conditions</b> mean:</p> <p><b>Blindness</b> means permanent and irreversible loss of sight in both eyes where:</p> <ul style="list-style-type: none"> <li>• visual acuity on the Snellen Scale after correction by suitable lenses is less than 6/60 in both eyes; or</li> <li>• field of vision is constricted to 20 degrees or less of arch around central fixation in the better eye irrespective of corrected visual activity (equivalent to 1/100 white test object); or</li> <li>• combination of visual defects results in the same degree of vision impairment as that occurring in (a) or (b) above</li> </ul> <p>as a result of disease or accident which cannot be corrected by reasonable medical or surgical treatment and certified by a Specialist Medical Practitioner.</p> <p><b>Cardiomyopathy</b> means The diagnosis of cardiomyopathy by a relevant medical specialist resulting in permanent physical impairment to the degree of at least Class III on the New York Heart Association classification of cardiac impairment.</p> <p>The New York Heart Association classifications are:</p> <ul style="list-style-type: none"> <li>• Class I—no limitation of physical activity, no symptoms with ordinary physical activity.</li> <li>• Class II—slight limitation of physical activity, symptoms occur with ordinary physical activity.</li> <li>• Class III—marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity.</li> <li>• Class IV—symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.</li> </ul> <p><b>Chronic Lung Disease</b> means chronic lung disease requiring permanent supplementary oxygen. The requirement for supplementary oxygen will be an arterial blood oxygen partial pressure of 55 mmHg or less, while breathing room air.</p> <p><b>Dementia and Alzheimer’s Disease</b> means the diagnosis of Alzheimer’s disease as confirmed by a Specialist Medical Practitioner resulting in significant cognitive impairment. Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less.</p> <p><b>Loss of Hearing</b> means irreversible loss of hearing in the better ear, that:</p> <ul style="list-style-type: none"> <li>• has an auditory threshold of greater than 90 decibels at all frequencies from 500 hertz to 3,000 hertz, even with amplification; and</li> <li>• is diagnosed and certified by a Specialist Medical Practitioner, using standardised equipment.</li> </ul> <p><b>Loss of Speech</b> means the complete and irrecoverable loss of the ability to speak as a result of injury or sickness which must be established and the diagnosis reaffirmed after a continuous period of three months of such loss by a <i>Specialist Medical Practitioner</i> acting reasonably.</p>
--------------------------------------	------------	--

**Major Head Trauma** means injury to the head resulting in neurological deficit causing either:

- a permanent loss of at least 25% whole person function (as defined in the most recent edition of the American Medical Association publication ‘Guides to the Evaluation of Permanent Impairment’); or
- the permanent and irreversible inability to perform without the assistance of another person any one of the following activities of daily living:
  - i. dressing—the ability to put on and take off clothing;
  - ii. toileting—the ability to use the toilet, including getting on and off;
  - iii. mobility—the ability to get in and out of bed and a chair;
  - iv. continence—the ability to control bowel and bladder function;
  - v. feeding—the ability to get food from a plate into the mouth;as certified by a Specialist Medical Practitioner.

**Motor Neurone Disease** means the unequivocal diagnosis of motor neurone disease confirmed by a Specialist Medical Practitioner.

**Multiple Sclerosis** means the unequivocal diagnosis of multiple sclerosis confirmed by a Specialist Medical Practitioner.

**Muscular Dystrophy** means the unequivocal diagnosis of muscular dystrophy confirmed by a Specialist Medical Practitioner.

**Paralysis** means the total and permanent loss of function of two or more limbs through illness or injury causing permanent damage to the nervous system. This includes, but is not limited to, quadriplegia, paraplegia, diplegia and hemiplegia.

**Parkinson’s Disease** means the unequivocal diagnosis of idiopathic Parkinson’s disease as confirmed by a Specialist Medical Practitioner. All other types of Parkinsonism are excluded (e.g. secondary to medication).

**Primary Pulmonary Hypertension** means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation, resulting in significant irreversible physical impairment of at least Class III of the New York Heart Association classification of cardiac impairment.

The New York Heart Association classifications are:

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

Pulmonary Hypertension in association with chronic lung disease and other forms of hypertension (involving increased blood pressure) are specifically excluded.

**Severe Rheumatoid Arthritis** means the unequivocal diagnosis of rheumatoid arthritis by a Specialist Medical Practitioner that meets qualification for treatment by biological agents under PBS<sup>^</sup> requirements after treatment with conventional disease-modifying anti rheumatic drugs (DMARDs) having failed.

<sup>^</sup> Pharmaceutical Benefits Scheme— Rheumatoid Arthritis Initial PBS authority application.

## Income Protection premiums, effective 1 May 2026

The Income Protection premiums below show the new annual cost for each \$100 of Income Protection cover you hold from 1 May 2026. The amount you pay for each \$100 of cover you hold is based on your age last birthday, your sum insured (annual income), your benefit period and your Waiting Period.

Age last birthday	lifePLUS auto (your default cover)		lifePLUS choice (if you change your cover)							
	Benefit period	Benefit period	2 years waiting period				5 years waiting period			
	2 years	5 years	2 years				5 years			
	Waiting period	Waiting period	Waiting period				Waiting period			
	90 days	90 days	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
14	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
15	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
16	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
17	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
18	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
19	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
20	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
21	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
22	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
23	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
24	1.35		3.01	1.56	1.35	1.20	8.31	4.11	3.70	3.27
25	1.32		2.93	1.52	1.32	1.18	8.12	4.00	3.60	3.21
26	1.30		2.94	1.49	1.30	1.15	8.12	3.91	3.53	3.15
27	1.30		2.96	1.49	1.30	1.15	8.16	3.91	3.53	3.15
28	1.30		2.98	1.49	1.30	1.15	8.21	3.91	3.53	3.15
29	1.33		3.07	1.54	1.33	1.19	8.50	4.05	3.64	3.22
30	1.35		3.16	1.56	1.35	1.20	8.72	4.11	3.70	3.27
31	1.42		3.30	1.64	1.42	1.25	9.11	4.29	3.86	3.43
32	1.47		3.46	1.69	1.47	1.31	9.52	4.46	4.01	3.56
33	1.55		3.62	1.78	1.55	1.38	10.01	4.70	4.24	3.77
34	1.64		3.82	1.88	1.64	1.45	10.54	4.93	4.46	3.95
35		4.75	4.08	2.02	1.74	1.55	11.27	5.27	4.75	4.24
36		5.12	4.35	2.16	1.87	1.67	12.02	5.68	5.12	4.55
37		5.52	4.69	2.33	2.03	1.81	12.93	6.14	5.52	4.92
38		5.97	5.05	2.52	2.20	1.96	13.92	6.64	5.97	5.31
39		6.51	5.45	2.76	2.39	2.13	15.07	7.22	6.51	5.81
40		7.17	5.94	3.03	2.63	2.35	16.39	7.96	7.17	6.40
41		7.93	6.47	3.35	2.91	2.59	17.87	8.79	7.93	7.07
42		8.73	7.06	3.70	3.22	2.86	19.47	9.72	8.73	7.78
43		9.72	7.74	4.11	3.57	3.17	21.34	10.77	9.72	8.64
44		10.77	8.48	4.56	3.96	3.52	23.38	11.98	10.77	9.61

Age last birthday	lifePLUS auto (your default cover)		lifePLUS choice (if you change your cover)							
	Benefit period	Benefit period	2 years waiting period				5 years waiting period			
	2 years	5 years	2 years				5 years			
	Waiting period	Waiting period	Waiting period				Waiting period			
	90 days	90 days	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
45		12.03	9.29	5.08	4.41	3.95	25.64	13.36	12.03	10.74
46		13.54	10.24	5.71	4.97	4.41	28.26	15.01	13.54	12.03
47		15.14	11.27	6.39	5.56	4.94	31.11	16.81	15.14	13.45
48		17.03	12.43	7.18	6.26	5.56	34.28	18.89	17.03	15.14
49		19.11	13.68	8.07	7.02	6.26	37.74	21.22	19.11	17.03
50		21.51	15.08	9.08	7.89	7.02	41.63	23.84	21.51	19.15
51		24.17	16.69	10.21	8.87	7.90	46.04	26.84	24.17	21.52
52		27.23	18.41	11.50	10.00	8.89	50.82	30.22	27.23	24.23
53		30.65	20.32	12.94	11.25	10.03	56.06	34.02	30.65	27.31
54		34.30	22.37	14.48	12.59	11.22	61.73	38.07	34.30	30.54
55	14.16		24.74	16.28	14.16	12.59	68.30	42.80	38.57	34.30
56	15.90		27.34	18.29	15.90	14.14	75.45	48.08	43.33	38.54
57	17.83		30.25	20.51	17.83	15.87	83.51	53.90	48.56	43.22
58	20.00		33.50	23.00	20.00	17.81	92.46	60.48	54.48	48.50
59	22.42		37.14	25.78	22.42	19.95	102.49	67.76	61.06	54.34
60	25.08		41.17	28.84	25.08	22.31	113.65	75.83	68.32	60.80
61	28.01		45.68	32.21	28.01	24.94	126.07	84.67	76.29	67.90
62	31.04		61.76	35.69	31.04	27.63	170.45	93.83	84.53	75.25
63	34.67		67.19	39.87	34.67	30.87	157.98	88.63	79.51	70.80
64	38.73		73.09	44.54	38.73	34.48	142.01	80.92	72.19	64.26
65	31.31		64.23	36.00	31.31	27.87	65.92	36.95	32.13	28.60
66	10.17		28.30	11.70	10.17	9.05	28.30	11.70	10.17	9.05

## Death and TPD premiums, effective 1 May 2026

The Death and TPD premiums below show the new annual cost for each \$1,000 of Death and TPD cover you hold from 1 May 2026. The amount you pay for each \$1,000 of cover you hold is based on your age at your last birthday and the amount of cover you're insured for.

Age at last birthday	Rates per 1,000 of cover	
	Death	TPD
14	0.44	0.10
15	0.44	0.10
16	0.46	0.05
17	0.46	0.05
18	0.47	0.01
19	0.46	0.05
20	0.46	0.05
21	0.45	0.08
22	0.45	0.08
23	0.42	0.17
24	0.41	0.19
25	0.41	0.22
26	0.38	0.28
27	0.37	0.31
28	0.37	0.31
29	0.37	0.42
30	0.37	0.46
31	0.37	0.50
32	0.37	0.59
33	0.37	0.69
34	0.39	0.75
35	0.41	0.81
36	0.42	0.93
37	0.45	1.03
38	0.48	1.17
39	0.51	1.29
40	0.55	1.40
41	0.60	1.56

Age at last birthday	Rates per 1,000 of cover	
	Death	TPD
42	0.63	1.76
43	0.68	2.03
44	0.76	2.26
45	0.82	2.60
46	0.89	2.98
47	0.97	3.46
48	1.05	3.94
49	1.13	4.44
50	1.22	5.04
51	1.32	5.72
52	1.43	6.48
53	1.52	7.27
54	1.63	8.15
55	1.75	9.11
56	1.88	10.17
57	2.00	11.42
58	2.19	12.28
59	2.39	13.22
60	2.60	14.26
61	2.86	15.32
62	3.10	16.55
63	3.37	18.20
64	4.21	18.44
65	6.62	12.88
66	6.68	15.97
67	6.93	18.79
68	7.06	22.33
69	7.27	25.98

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

Public Sector Superannuation accumulation plan (PSSap, or the Fund, ABN 65 127 917 725, RSE R1004601) is a superannuation fund for current and former employees of the Australian Government and other participating employers. PSSap is issued by Commonwealth Superannuation Corporation (CSC, we or us, ABN 48 882 817 243, AFSL 238069, RSEL L0001397). To know more about us and to see other documents we have to disclose under law, visit our [website](https://www.csc.gov.au).

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 relevant Product Disclosure Statement and consider its contents before making any decision regarding your super.

**Target Market Determination**

To ensure that CSC is keeping customers at the centre of our approach to the design and distribution of our products, a Target Market Determination (TMD) has been made for ADF Super, PSSap and CSCri. A TMD describes the types of customers a financial product is appropriate for, based on their likely needs, objectives and financial situation (target market), and it establishes the conditions and restrictions in relation to how the product can be distributed to customers. The TMD also describes our reporting requirements, and events or circumstances where we may need to review the TMD.

**Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601**

