



Centric Super Insurance Guide

for Insured members

Issued: 26 August 2023

Issuer and Trustee

This Insurance Guide (*Guide*) is issued by Equity Trustees Superannuation Limited (we, us, our, ETSL, Trustee) ABN 50 055 641 757, AFSL 229 757, RSE Licence No. L0001458 in its capacity as the Trustee of Centric Super Fund (Centric Super or Fund) ABN 91 593 544 166.

Sponsor and Promoter

Specialised Private Capital Ltd (ABN 87 095 773 390, AFSL 246 744), trading as Centric Capital (Centric) is the Sponsor and Promoter of the Fund.

Investment Services Provider

Centric Capital is the Investment Services Provider to the Fund. Centric Capital may sub-contract the activities of some of its functions for specific financial products or strategies within the Centric Super Fund.

Insurer

The insurance provider is AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group. The insurance cover is provided under Group Policies issued to ETSL in its capacity as the Trustee of Centric Super.

AIA Australia is part of the AIA Group and is not part of Centric. Neither Centric nor ETSL guarantee the obligations or performance of AIA Australia or the products it offers.

AIA Australia has consented to the statements referable to it in this document in the form and context in which they are included.

Administrator and Custodian

FNZ (Australia) Pty Limited (ABN 67 138 819 119) (FNZ) is the Administrator of Centric Super. FNZ is a corporate authorised representative (CAR number 001274269) of FNZ Custodians (Australia) Pty Ltd (ABN 88 624 689 694, AFSL 507452) (FNZ Custodians).

FNZ Custodians is the custodian of the Fund and may appoint a sub-custodian to hold certain assets.

FNZ and FNZ Custodians are part of the FNZ Group, which specialises in providing platform technology and investment administration services to the financial and investment management sectors worldwide.

Centric Capital, FNZ and FNZ Custodians have given, and not withdrawn, their consent to be referenced in the *Centric Super Product Disclosure Statement - for insured and term allocated pension members (PDS)* in the form and context in which such references appear. None of these parties have issued this *PDS*.

Important Information

This *Guide* describes the main features of the insurance cover provided by the Insurer including a summary of the key terms and conditions and eligibility criteria for insured members transferred from encircle super and pension service (encircle Super) to Centric Super under a “Successor Fund Transfer” (SFT) with effect from

26 August 2023. The Trustee has arranged for members with existing cover who have joined Centric Super as a result of SFT from encircle Super to continue group Life, Life and Total and Permanent Disablement (TPD) and Income Protection insurance in accordance with the terms and conditions of the underlying policy documents (Policy or the Policies). You can obtain a copy of the Policies, free of charge, by contacting your Nominated Financial Adviser or download from centricwealth.com.au/policies.

This *Guide* will help you decide whether to:

- retain any existing insurance cover you have in your Portfolio, or
- exercise any insurance options available to you, for example, whether to apply for additional insurance and how much that will cost.

It also provides important information about other benefits and services available to you. This information is subject to change. You should read the latest version of this *Guide* before making any decisions.

The information in this document forms part of the Product Disclosure Statement (*PDS*) for Centric Super Product Disclosure Statement - for insured and term allocated pension members (*PDS*) dated 26 August 2023.

This *Guide* should be read in conjunction with the *PDS*, the Centric Super Additional Information Guide - for insured and term allocated pension members (*Additional Information Guide*) and the Centric Super Investment Guide - for insured and term allocated pension members (*Investment Guide*), and the disclosure documents of any relevant investment option. You can obtain these documents from your Nominated Financial Adviser, by contacting us, or via our website at centricwealth.com.au/policies.

The information in this *Guide* is general information only and does not take into account your individual objectives, financial situation or needs. You should read this *Guide*, assess whether the product is appropriate for you and consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

While every effort has been made to ensure the information in this *Guide* is accurate, the Trust Deed and the Policies form the basis of the insurance offering and should be read carefully. The examples and illustrations provided in this *Guide* are only intended to demonstrate how certain insurance benefits are calculated. All insurance benefits will be determined in accordance with the Trust Deed, the relevant Superannuation Law and the relevant conditions contained in the Policies.

In this *Guide*, ‘you’ and ‘your’ refers to the life insured.

Centric Super is managed and administered in accordance with the *PDS*, the *Additional Information Guide*, *Investment Guide* and this *Guide* (together the *Guides*). We may change the way Centric Super is managed and administered at any time without your consent and we will notify you of any change as soon as practicable after the change occurs, except for an increase in the fees charged by us or insurance fees (premiums) payable to the insurer, where we will give you at least 30 days advance notice of any increase in these.

This offer is available only to persons receiving (including electronically) the *PDS* and *Guides* within Australia.

Contact details

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Phone: 1300 223 687

Email: support@centricwealth.com.au
Write: PO Box 446, Flinders Lane Melbourne VIC 8009

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1. Your insurance options

The Trustee and the Insurer have developed a range of insurance options for you as a member with existing cover being transferred as a result of the SFT from encircle Super, including life cover, life and total and permanent disablement (TPD) cover and income protection cover. This *Guide* may help you understand the insurance cover available to you as a member of Centric Super, including details of the associated terms and conditions. You should read the *PDS* in conjunction with this *Guide*.

Summary of benefits and features

Cover			
Life	Pays a lump sum benefit in the event of your death or terminal illness.		
Life & TPD	Pays a lump sum benefit if you become totally and permanently disabled or in the event of your death or terminal illness.		
Income Protection	Pays a monthly benefit for the period of disablement after the waiting period until the benefit period has expired if you become totally or partially disabled.		

Features	Life	Life & TPD	Income Protection
Insurance benefits			
Terminal Illness Benefits	✓	✓	
Life events (future insurability)	up to 25% of your cover or \$100,000, whichever is the lesser when you get married or become a parent	up to 25% of your cover or \$100,000, whichever is the lesser when you get married or become a parent	
Indexation of cover to the Consumer Price Index (CPI) up to a maximum of 7.5% p.a.	✓	✓	✓
Interim accident cover	Up to \$1m	Up to \$1m	up to \$15,000 per month for 2 years
Eligibility			
Entry age ¹	18-68	18-63	15-64
Expiry age (on your birthday when you turn)	75	75 for Life and 70 for TPD	65

¹ For transfers, your age at your next birthday must be less than 55 years on the date of the transfer of cover.

Features	Life	Life & TPD	Income Protection
Cover limits			
Minimum cover	\$nil	\$nil	\$nil
Maximum cover	\$5.5 million ² Terminal illness limited to \$2 million	\$3 million for TPD ² \$5.5 million (under Life cover only) Terminal illness limited to \$2 million (under Life cover only)	\$30,000 per month ³ (2-year benefit period) or \$25,000 for benefit periods of greater than 2 years

2. Applying for insurance cover

New members joining Centric Super are not eligible to apply for insurance cover.

If you are an existing member of Centric Super with insurance cover, you can apply to add or increase insurance cover by contacting your Nominated Financial Adviser or asking Centric Super for an application form. Depending on the level of cover you wish to apply for you may be asked to provide health evidence, and financial evidence if the cover you have elected is above a certain limit.

You can apply to add or increase Life or Life and TPD or Income Protection cover by completing the relevant application form, which contains limited eligibility questions. The Insurer may require you to provide further evidence to assess your application, depending on answers you provided on the application.

Your Nominated Financial Adviser will be able to assist you in determining the amount and type of cover you require.

Your duty to take reasonable care

When you apply for life insurance, 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.

² For transfers of Life and/or Life and TPD the maximum cover amount is \$1.5 million in total, including any existing cover.

³ For transfer of Income Protection cover the limit is \$10,000 per month.

When you apply for life insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether it can cover you, and if so, on what terms and at what cost.

The Insurer will ask questions it needs 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 the Insurer in response to its questions is vital to its 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 the Insurer. These are set out in the *Insurance Contracts Act 1984 (Cth)*. These are intended to put the Insurer in the position it 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 the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Before the Insurer exercises any of these remedies, it will explain its reasons and what you can do if you disagree.

Guidance for answering our questions

You are responsible for the information provided to the Insurer. When answering its questions, please:

- think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask 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 Nominated Financial 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 Nominated Financial 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.

Am I eligible for interim accident cover?

While the Insurer is assessing your application to add or increase cover, you will receive interim accident cover for the amount of cover you have applied for, up to the maximum amounts. The maximum amount of benefit that will be paid as a result of an accident is \$1,000,000 for life or TPD and \$15,000 per month for two years for income protection.

For example, if you have applied for life and TPD cover of \$800,000 and income protection cover of \$6,000 per month and if you were to become disabled as a result of an accident while the Insurer assesses your application, you will be eligible to claim for these amounts.

The insurance benefit is only payable if you die or become disabled within 120 days of being involved in an accident.

Interim accident cover will continue until the earliest of:

- the date you withdraw your application for insurance cover or additional insurance cover
- the date the Insurer accepts your application for cover or additional insurance cover on standard or special terms
- the date the Insurer rejects your application for insurance cover or additional insurance cover
- the date a benefit becomes payable
- the date the Insurer cancels the interim accident cover, or
- 120 days from the date you applied for insurance cover or additional insurance cover.

Interim accident cover is subject to the same exclusions, limitations, restrictions and claim procedures that apply under the policy.

If you are entitled to make a claim your application for cover is automatically cancelled. In addition, the Insurer will require payment of insurance fees (premiums) for the period from the date you applied for cover to the date of the accident.

Can I keep my insurance cover if travelling overseas?

Once you have cover you will continue to be covered if you leave Australia. The maximum time that the Insurer will pay an income protection benefit while a person is outside Australia is six months. After that time, you will need to return to Australia to continue receiving income protection benefits, unless the Insurer is satisfied that you are unable to return to Australia for medical reasons.

If you place a claim for an insurance benefit while overseas, you may need to return to Australia at your own expense in order to complete medical assessment requirements for the Insurer.

How do I increase my cover?

You may apply to increase your insurance cover at any time, up to the maximum amounts offered, by contacting your Nominated Financial Adviser or asking the Centric Super for an application form. You may need to provide health and financial evidence to the Insurer.

When does my cover start?

You will be advised of the start date for your cover in writing. Your cover commences when the Insurer has accepted your application.

Increasing your cover when you get married or become a parent

If you get married or become a parent, you can apply to increase your life and/or TPD cover by completing the *Future Insurability Options* form. The maximum increase permitted without providing any medical evidence is the lesser of \$100,000 or 25% of your current sum insured.

The following conditions apply:

- if both life and TPD insurance is held then you must increase both in proportion
- you apply and provide satisfactory evidence within 60 days of the event occurring
- you can only exercise this option once in a 12-month period, and
- any increase in your cover is subject to the same exclusions and special conditions as your previous level of cover.

Increase in cover will be effective the day your application is accepted by the Insurer. Any increase in insurance fees will also be effective the same day.

How do I reduce or cancel my cover?

You can cancel or reduce your insurance cover at any time by either contacting Centric Super or completing the *Insurance variation* form. Before electing to reduce or cancel insurance cover, you should obtain advice from your Nominated Financial Adviser.

Your insurance fees and insurance cover will reduce or cease from the day we receive your request.

If we cancel your insurance cover, you'll no longer have insurance fees deducted from your super. You'll only be able to make an insurance claim for events that occurred before your cover was cancelled.

You will not be able to reapply for cover.

When does cover cease?

Your cover ends in Centric Super on the earliest of the following:

- the date a benefit becomes payable for you that reduces your insured cover to nil
- the date a terminal illness or TPD benefit becomes payable for you (income protection cover only)
- on your birthday when you reach the cover expiry age, which is 75 for life cover, where you have life and TPD cover, TPD cover expires at 70 and 65 for income protection cover
- the day we receive your request to cancel your insured cover, or on another date the Insurer agrees in writing
- three consecutive months after you first have insufficient funds in Centric Super Cash to pay your insurance fees
- if you join the armed forces of any country other than the Australian Armed Forces Reserve
- the date of your death
- the date the policy ends
- when you leave Centric Super
- the date the law requires your cover to be cancelled, or
- your Portfolio becomes inactive (as described below).

Where a TPD benefit is paid, the amount of death cover is reduced by the amount of TPD benefit paid.

Inactive Portfolios

If we don't receive a contribution or rollover to your super Portfolio for a continuous period of 16 months (inactive Portfolio), we are required by law to cancel your insurance cover before your next insurance fees are due, unless you opt-in to keep your cover by instructing Centric Super in writing.

3. The costs associated with insurance

How do I calculate the cost of my cover?

Insurance fees in Centric Super are the cost of your insurance cover and are made up of insurance premiums plus any loadings and stamp duty as relevant. Centric Super does not charge an insurance administration fee.

The cost of your insurance cover will be advised to you in writing at the time your cover is accepted. It will depend on the type and level of your cover, your age, gender, whether you smoke and what occupation classification you have been accepted for.

The occupational loading is dependent on your type of occupation classification. To update your occupational classification, either email Centric Super or complete the *Insurance Variation* form.

Occupational classifications	
Professional	White-collar professionals performing no manual duties (e.g. doctor, lawyer, accountant). Usually those with a tertiary qualification or registered with a professional body (they must be using these qualifications in their occupation). Must earn more than \$80,000 per annum.
White Collar	Clerical, administration and managerial occupations involving office duties only. Include those who do less than 10% light manual duties (e.g. administrator, book-keeper, computer operator).
Light Blue Collar	Certain light-manual skilled workers e.g. photocopy/TV repairers, purchasing officer, travelling sales representatives, claims/loss assessor, business owners in non-hazardous industries.
Medium Blue Collar	Qualified tradespeople involved in non-hazardous industries doing light manual work e.g. cabinet-maker (qualified), carpenter (qualified), plumber (qualified), mechanic (qualified).
Heavy Blue Collar	Heavy manual workers, unskilled or performing higher risk occupations e.g. interstate bus driver, armoured vehicle driver, warehouse worker, groundsman, carpet layer, house removalist.

Occupational classifications

Hazardous

Hazardous occupations including abalone diver, airline crew and pilots, asbestos worker, bounder, entertainer (actor, dancer, musician), fire fighters, forestry worker, horse racing industry (jockey, strapper or trainer), miners, offshore worker (fisherman, oil rig worker or diver), police, professional sportspeople, security guard, sex worker, those working at heights above 10 metres, underground workers.

The premium rates and occupational loadings applicable are available on pages 33 to 38.

The following examples use sample rates for the purposes of illustration and are not representative of what premiums may be applicable to you.

Example 1

Sue is turning 50 on her next birthday and has an annual income of \$42,000. She is a non-smoker and works in the resource sector, meaning heavy blue collar occupation loadings apply.

Life and TPD sum insured = \$400,000

Insurance fee = sum insured ÷ \$100,000 × premium rate × occupational loading applicable

Life: $\$400,000 \div \$100,000 \times \$12.77 \times 130\% = \66.40 per month

TPD: $\$400,000 \div \$100,000 \times \$11.90 \times 200\% = \95.20 per month

Therefore, the total annual insurance fee is \$1,939.25.

Example 2

Kate is turning 30 on her next birthday and has an income of \$180,000. She has selected a 90-day waiting period and an age 65 benefit period. She is a smoker, and as a professional employee an occupation loading of 90% applies.

Income protection sum insured: $\$180,000 \times 75\% = \$135,000$

$\$135,000 \div 12 \text{ months} = \textbf{\$11,250 monthly benefit}$

Insurance cost fee = insured monthly benefit ÷ \$1,000 × premium rate applicable × occupational loading

$\$11,250 \div \$1,000 \times \$13.50 \times 90\% = \136.69 per month

Therefore, the annual insurance fee is \$1,640.25.

Example 3

Jonathan is turning 46 on his next birthday, is a non-smoker and works as a factory hand, meaning Medium Blue Collar occupation loadings apply.

Life sum insured = \$700,000

TPD sum insured = \$500,000

Insurance fee = sum insured ÷ \$100,000 × premium rate × occupational loading applicable

Life: $\$700,000 \div \$100,000 \times \$10.72 \times 125\% = \93.80 per month

TPD: $\$500,000 \div \$100,000 \times \$6.71 \times 125\% = \41.94 per month

Therefore, the total insurance fee is \$135.74 per month or \$1,628.85 per annum.

How do I pay insurance fees?

Insurance fees are automatically deducted at the end of the month from Centric Super Cash in your Centric Super Portfolio and paid in arrears to the Insurer. Any Stamp Duty is paid to the State Government by the Insurer.

You need to ensure there is sufficient cash available in your Portfolio to meet your monthly insurance fee.

What happens if there is insufficient cash to pay the insurance fees?

Where you have insufficient cash to pay your insurance fees, you or your Nominated Financial Adviser will be notified and requested to disinvest and top up your cash.

If the insurance fee cannot be paid to the Insurer due to insufficient funds in your account for three consecutive months, we will advise you that your insurance cover has lapsed. You can reinstate your cover within 90 days of your cover ceasing by completing and sending the *Reinstatement and declaration of health for voluntary cover* form.

Reinstating lapsed/cancelled cover

Your lapsed or cancelled cover can be reinstated because your Portfolio:

- had insufficient funds to pay the insurance fees when due, or
- hadn't received a contribution or a rollover for 16 consecutive months.

Cover that is reinstated will be the same type and level that existed before cover lapsed, with the same conditions, exclusions and/or loadings.

To be eligible for your cover to be reinstated, you will need to:

- tell us you want your cover reinstated within 90 days of the date your cover lapsed by sending us a completed *Reinstatement and declaration of health for voluntary cover* form, and
- have sufficient cash in your Portfolio to pay for the insurance fees relating to the period where your cover was lapsed.

If you are eligible, then the reinstatement will be effective from the date your cover lapsed.

If, after the 90 days have passed, you decide to reinstate insurance cover, then you will not be eligible for your cover to be reinstated. You will have to apply to the insurer for new cover, and their underwriters will assess your application.

Will the insurance fees change?

Premiums generally increase as your age increases. This means that your insurance fees increase if your premium increases. Premiums are calculated based on your age at your next birthday on your cover start date and will be updated each year on 1 July.

If you have selected to have your cover amount increased in line with the CPI, your sum insured will be amended to take advantage of this increase, up to a maximum increase of 7.5% on 1 July each year. A minimum increase of 3% per annum will be applied each year. This will also have an effect on your premium amount.

Your premium will also change where you apply to increase or reduce your cover.

Premiums may also change where you advise the Insurer that you have changed your details, including (but not limited to) changes to your occupation, smoking status, benefit period and waiting period.

The Insurer may also change the premium rates and we will give you at least 30 days advance notice of any increase.

Insurance fees are deducted from Centric Super Cash from your Centric Super Portfolio at the end of each month. Therefore, if these payments aren't offset by regular super contributions or rollovers, it will reduce your Portfolio balance.

4. Life and Total and Permanent Disablement insurance

What types of cover are available?

Life insurance

You can apply to increase Life only cover if you are less than 69 years old and an Australian permanent resident. You can apply to increase Life and TPD insurance cover if you are less than 64 years old and an Australian permanent resident.

The following life cover types are offered:

- Life cover – a lump sum benefit payable in the event of terminal illness or the death of the member
- Life and TPD cover – a lump sum benefit payable in the event of death, terminal illness or total and permanent disablement of the member.

If you have life cover, a terminal illness benefit is payable if you are certified by at least two medical practitioners as having a terminal medical condition. One practitioner must specialise in the illness or injury you suffer from and both practitioners must certify that despite reasonable medical treatment, you are likely to die from the illness or injury within a period that ends not more than 24 months from the date of the certification. The date of certification by the medical practitioners must occur while you are covered under the policy. The terminal illness benefit cannot exceed \$2 million.

You have the option to have your cover amount indexed at the time of application, subject to providing health evidence to the insurer. This means your cover amount increases effective 1 July each year, in line with **CPI** at a minimum of 3% and up to a maximum of 7.5% pa.

Total and Permanent Disability insurance

TPD cover is not available as a stand-alone insurance option and must be combined with life cover. The TPD sum insured cannot exceed the amount of life cover or \$3 million, whichever is lesser.

TPD Definitions

There are a number of TPD definitions, each of which is described below.

You will be considered totally and permanently disabled if:

Loss of limbs and/or sight

You suffer, as a result of illness or injury:

- the complete and irrecoverable loss of use of two limbs

- blindness in both eyes, or
- the complete and irrecoverable loss of use of one limb and blindness in one eye.

And where the date of disablement occurs on or after 1 July 2014, in the opinion of the Insurer, on the basis of medical and other evidence satisfactory to the Insurer, the insured member is unlikely to ever be able to engage in any occupation whether or not for reward where:

- limb means the whole hand below the wrist or whole foot below the ankle, and
- blindness means the permanent loss of sight in both eyes due to illness or injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc whether aided or unaided and all as certified by an ophthalmologist.

Unable to look after yourself ever again

You suffer as a result of illness or injury, the total inability to perform any two of the following 'activities of daily living' or all of the 'defined home duties' without the physical assistance of another person. In the insurer's opinion, you are permanently and irreversibly unable to do so for life and the Insurer considers that on the basis of medical and other evidence satisfactory to it, you are unlikely to ever be able to engage in any occupation whether or not for reward.

Activities of daily living

- dressing – the ability to put on and take off clothing
- toileting – the ability to use the toilet, including getting on and off
- mobility – the ability to get in and out of bed and on and off a chair
- continence – the ability to control bowel and bladder function
- feeding – the ability to get food from a plate into the mouth
- bathing – the ability to wash yourself either in the bath or shower or by sponge bath without the standby assistance of another person and you are permanently and irreversibly unable to do so for life.

Defined Home Duties

- cleaning the usual place of dwelling
- purchasing household food and items used for cleaning
- preparing meals for the household
- performing for the household laundry services such as washing or ironing.

Unlikely to do any suited occupation ever again because of a specific medical condition

You were, on the date of disablement, aged 65 years or less and:

- are absent from all work as a result of suffering from one or more of the following conditions: cardiomyopathy, primary pulmonary hypertension, major head trauma with permanent neurological deficit, motor neurone disease, multiple sclerosis with impairment, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, dementia and Alzheimer's disease, Parkinson's disease with impairment, blindness, loss of speech, loss of hearing in both ears, chronic lung disease or severe rheumatoid arthritis (each as defined in the Schedule of Medical Definitions on page 30)

- the Insurer considers, on the basis of medical and other evidence satisfactory to them, you are unlikely ever to be able to engage in any occupation, whether or not for reward, and
- you are likely to be so disabled for life.

Unable to perform domestic duties or child rearing ever again

If you were engaged in full time domestic duties or child rearing at the time of the illness or injury, then you will only be considered totally and permanently disabled if:

- through illness or injury, you are unable to perform domestic duties or child rearing and have been confined to the home for a period of six consecutive months and you are under the regular treatment, and following the advice, of a medical practitioner, and continue to be so incapacitated to the extent that you are unable to engage in any occupation (whether or not for reward) and are likely to be so disabled for life, or
- you have been unable to perform domestic duties or child rearing and you are confined to the home as a result of cardiomyopathy, primary pulmonary hypertension, major head trauma with permanent neurological deficit, motor neurone disease, multiple sclerosis with impairment, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, dementia and Alzheimer's disease, Parkinson's disease with impairment, blindness, loss of speech, loss of hearing in both ears, chronic lung disease, or severe rheumatoid arthritis (each as defined in the Schedule of Medical Definitions on page 30) and you are under the regular treatment, and following the advice, of a medical practitioner, and you continue to be so incapacitated to the extent that you are unable to engage in any occupation (whether or not for reward) and are likely to be so disabled for life.

Unlikely to do a suited occupation ever again

You were, on the date of disablement, aged 65 years or less and **employed**, and

- as a result of illness or injury, have been absent from all work for six consecutive months from the date of disablement and the Insurer considers, on the basis of medical and other evidence satisfactory to them, that you are unlikely ever to be able to engage in any occupation, whether or not for reward.
- where occupation means an occupation that you can perform on a full time or part time basis, based on the skills and knowledge you have acquired through previous education, training or experience.

Despite the above, you will not be totally and permanently disabled under 'Unlikely to do a suited occupation ever again' if:

- at any time after you cease employment but prior to the date of disablement, you are not **employed** for a period of six or more consecutive months from the termination date of your last period of employment ('period of unemployment'), and
- you do not, after your most recent period of unemployment but prior to the date of disablement, return to **active employment** for 40 consecutive working days.

Are there any limitations and exclusions applicable to the Life and Life and TPD insurance?

The following limitations and exclusions apply to your Life, Life and TPD cover:

- A benefit will not be paid if in our opinion:
 - your death is due to suicide or intentional self-inflicted injury and your death occurs within 12 months of your cover commencing, recommencing or increasing⁴;
 - your terminal illness or TPD is due to attempted suicide or intentional self-inflicted injury and the terminal illness or TPD occurs within 12 months of your cover commencing, recommencing or increasing⁴. This exclusion applies whether or not you are sane.
- A death benefit will not be paid if your death, TPD or terminal illness arises, directly or indirectly, as a result of your participation, or intention to participate, in illegal activity.
- A TPD benefit will not be paid for any condition which arises, directly or indirectly, as a result of permanent or temporary banning, deregistration or disqualification which:
 - arises solely from disciplinary action undertaken against you; and
 - prevents you from pursuing, practising or engaging your occupation or profession;
- A death benefit will not be paid if your death or terminal illness is caused directly or indirectly, because of a pandemic/endemic illness. This also relates to any other condition which is directly or indirectly caused by the pandemic/endemic illness and your death or terminal illness occurs within 30 days of your cover commencing, recommencing or increasing,⁵.
- A benefit will not be paid if your death is due to **war** (unless you die on **war** service) or if your terminal illness or TPD claim is the direct or indirect result of **war**.

⁴ Where the cover has increased, only the increased benefit is not payable.

⁵ This exclusion only applies 14 days from the date the insurer either advises the Trustee or makes a public declaration that it applies.

5. Income Protection insurance

What income protection cover is available?

The cover provided is an indemnity value policy which allows you to insure up to 75% of your **pre-disability income**. This means you will receive a benefit based on your **income** at the time you are disabled (even if it has decreased since your cover commenced). You can also apply to have your cover amount increased, effective 1 July each year, in line with **CPI** at a minimum of 3% and up to a maximum of 7.5% p.a. subject to providing health evidence to the Insurer.

For income protection cover, **monthly benefits** are subject to the waiting period you have applied for and will continue until the earliest of the date:

- you are no longer totally disabled
- the benefits have been paid for your benefit payment period (whether two years or to age 65, as applicable)
- your 65th birthday
- you die.

What is the waiting period?

The waiting period is the continuous period of time you have to be totally or partially disabled before you can qualify for a **monthly benefit**.

The waiting period starts from the day a registered medical practitioner certifies that you are disabled. You must be totally disabled for at least 14 of the first 19 consecutive days of the waiting period. If you return to work at full capacity the waiting period starts again unless it happens once and it is for no more than five consecutive days.

There is a choice of waiting periods: 30, 60 or 90 days. Insurance fees (premiums) vary according to the waiting period you choose.

Note: You should notify Centric Super of your intention to claim as soon as possible, regardless of your waiting period.

What is a benefit period?

The benefit period is the length of time the income protection benefit will be paid for. The benefit will cease on the earlier of the date:

- you are no longer disabled
- the benefit payment period ends
- you turn age 65, or
- you die.

You can choose from a benefit payment period of two years, or to age 65.

When does an income protection benefit become payable?

Income protection cover provides the following benefits and the events in which they are paid are detailed below:

- Total disability benefit
- Partial disability benefit
- Recurrent disability benefit.

Total Disability Benefit

The total disability benefit is paid if you are totally disabled for longer than your chosen waiting period. Insurance benefits can continue until the end of the benefit period, up to age 65, provided you continue to be totally disabled.

The amount of total disability benefit you will receive is the **monthly benefit** (see Glossary on page 26) subject to a maximum of \$30,000 per month for benefit period of two years, or \$25,000 per month for benefit periods in excess of two years.

Total disability means that you have ceased to be gainfully employed because of illness or injury, and are:

- unable to perform one or more of the **income producing duties** of your **own occupation**
- under the regular care of, and following the advice of, a registered medical practitioner satisfactory to the Insurer, and
- not working in any occupation, whether or not for reward.

The total disability benefit the Insurer will pay is the **monthly benefit** subject to certain offsets. See both the Glossary on page 26 for an explanation of '**monthly benefit**' and *Will the benefit payable be offset?* on page 24.

To illustrate, if you become entitled to the total disability benefit, are not subject to any offsets, and you have the following cover:

Monthly benefit: \$3,000

Waiting period: 90 days

The Insurer will pay a benefit of \$3,000 per month provided that you continue to be totally disabled, after you have waited 90 days (the waiting period). The period during which the benefit will be paid depends on the benefit payment period that applies to you.

Partial Disability Benefit

A partial disability benefit is payable (subject to certain offsets, refer to *Making a claim* section) if you are partially disabled after the waiting period has ended. This benefit can continue until the end of the benefit period, provided you continue to be partially disabled, but not beyond age 65.

You are partially disabled if, because of illness or injury, you:

- have been totally disabled for at least 14 days
- are unable to work in your own occupation at full capacity immediately after you became totally disabled because of the illness or injury that caused your total disability
- are working in your own occupation in a reduced capacity, or working in another occupation
- are earning a monthly income that is less than your pre-disability income, and
- are under the regular care of, and following the advice of, a medical practitioner acceptable to the Insurer.

If you are partially disabled, the **monthly benefit** will be reduced by the amount calculated with the formula below:

$$\frac{\text{Current income}}{\text{Pre-disability income}} \times \text{monthly benefit}$$

For example, if you suffer a partial disability which results in your **income** decreasing from \$4,000 to \$2,000 per month and your **monthly benefit** is \$3,000, the Insurer will calculate the partial disability benefit to which you may be entitled as follows:

$$\begin{aligned} \$3,000 - (\$2,000 \div \$4,000 \times \$3,000) \\ \text{Partial disability benefit} &= \$3,000 - \$1,500 \\ &= \$1,500 \text{ per month.} \end{aligned}$$

Recurrent Disability Benefit

If you are disabled again from the same or a related cause within six months of you last receiving a disability benefit, the waiting period will not apply. The recurrence of your disability will be treated as a continuation of the original claim and also be treated as part of the original benefit payment period.

Are there any limitations and exclusions applicable to income protection insurance?

The Insurer will only pay benefits for one disability at a time. A benefit will not be paid if an illness or injury is directly or indirectly caused by:

- intentional self-inflicted injury or infection, or attempted suicide within 12 months of cover commencing, recommencing or increasing, whether or not you are sane at the time⁶
- your service in the armed forces of any country
- **war**, or
- normal pregnancy or childbirth.

A benefit will also not be paid for illness, injury or medical condition which arises, directly or indirectly, as a result of your:

- participation, or intention to participate, in illegal activity
- permanent or temporary banning, deregistration or disqualification, dismissal or other disciplinary action which arises solely from disciplinary action undertaken against you and which prevents you from pursuing, practising or engaging in your occupation or profession.

What if I take a period of leave without pay?

Cover will continue while you are on leave without pay from your employer, but your **pre-disability income** will be affected.

To illustrate, if you become entitled to the total disability benefit while you have been on leave without pay for eight months and you have the following cover:

Monthly benefit: \$2,000

Waiting period: 90 days

if your monthly **income** is \$3,000, we will calculate your **pre-disability income** as
 $(8 \times \$0) + (4 \times \$3,000) = \$12,000$.

⁶ Where the cover has increased, only the increased benefit is not payable.

This means your **monthly benefit** will be subject to a maximum of 75% of your **pre-disability income** of \$1,000 per month, i.e. \$750. The date that the benefit period ends is subject to the same provision as when the total or partial disability benefit period ceases.

6. Making a claim

How do I make a claim?

You should notify Centric Super as soon as possible after you become aware of any claim or potential claim.

Before a benefit is paid you must:

- provide the Insurer with satisfactory proof of age, if required
- complete any relevant claim forms and provide supporting evidence of the claim
- provide the Insurer with such medical, **income** or other evidence as it requires to support the claim (at your expense)
- undergo any medical or other examination which the Insurer reasonably requires. The Insurer will generally pay these medical fees (apart from the cost of the initial medical appointment and report to support the claim) but will not pay any other costs such as travel expenses or non-attendance fees, and
- in the case of income protection cover, comply with any medical treatment or rehabilitation program that the Insurer considers reasonable.

What will occur if my claim is successful?

Life and TPD

Payments made as a result of death, TPD or terminal illness will be made to the Trustee. In distributing this money the Trustee will be guided by the relevant Superannuation Law and the Trust Deed, and in the event of a death benefit, any nomination of beneficiaries that you have made. Refer to the *Additional Information Guide* for more information on benefit payments.

If your life insurance amount exceeds \$2 million and you are successful in lodging a claim for terminal illness, the excess life insurance amount will continue in Centric Super. For example, if your life insurance amount is \$3 million and are successful in lodging a terminal illness claim for \$2 million, then \$1 million in life insurance will continue.

If your life insurance amount exceeds your TPD insurance amount and you are successful in lodging a claim for TPD, the excess life insurance amount will continue in Centric Super. For example, if your life insurance amount is \$3 million and your TPD insurance amount is \$1 million, and you are successful in lodging a TPD claim, then \$2 million in life insurance will continue.

Income Protection

If you are successful in making an income protection claim, the insurance benefits start the day after the waiting period has ended. Benefit payments are payable monthly in arrears and are calculated for the part of the month they are payable. All initial certificates and evidence (including any medical evidence) required by the Insurer for the claim will be provided at your expense.

Insurance benefits will be paid to you as an income payment. The Insurer (on behalf of the Trustee) will provide you with a PAYG certificate, which you will need to include as income on your personal tax return.

Will the benefit payable be offset?

Your monthly benefit will be reduced if you receive other income and/or disability payments during the same period from:

1. any **income** (other than insurance benefits received under this Policy) or commutation of **income**, paid as a result of your illness or injury, including:
 - any sick, annual or long service leave entitlements
 - any amounts payable under legislation, such as worker's compensation or motor accident compensation
 - any insurance benefits payable under any other insurance policy that provides income benefits upon disability
2. any applicable social security payments
3. any **income** earned by personal exertion while disabled, but excluding any **income** earned from your employer
4. any **income** which, in the Insurer's opinion, you could reasonably be expected to earn in your occupation while disabled excluding any **income** actually earned from your employer.

Any **income** described in paragraph 1, 2 or 3 which is in the form of a lump sum or is exchanged for a lump sum will have a monthly equivalent of 1/60th of the lump sum over a period of 60 months.

Can the benefit be indexed?

If the Insurer is paying a disability benefit and the benefit payment period exceeds two years, at the end of every consecutive 12-month period, the Insurer will increase your **monthly benefit** by the percentage increase of the **CPI** (All Capital Cities) up to a maximum of 5%. The indexation of benefit payments is designed to help offset the impact of inflation.

Will I pay insurance fees while in receipt of an income protection benefit?

You are not required to pay income protection insurance fees while a total or partial disability benefit is being paid to you; but you must continue to pay insurance fees throughout the waiting period. You must also continue to pay insurance fees for any life or life and TPD cover you have while in receipt of an income protection benefit.

7. Transferring existing insurance cover

How do I transfer my existing insurance cover to Centric Super?

You can transfer insurance cover held within a super fund (excluding self-managed super funds and defined benefit arrangements) to Centric Super, provided your existing cover ceases before the transfer date, and you have waived any entitlement to continue your existing cover, whether pursuant to a continuation option or otherwise.

To be eligible to apply for the transfer of cover, the following eligibility rules apply:

- You must be:
 - less than 55 years of age, and
 - for income protection and TPD cover, able to work 35 hours per week.
- The cover to be transferred:
 - must have been in place for at least 12 months,
 - must not have an individual premium loading, and
 - if it is income protection cover, must not have a waiting period greater than 90 days.
- You cannot transfer your cover if:
 - you previously had an application for death, TPD or income protection declined,
 - you have been diagnosed with an illness that reduce your life expectancy to less than 24 months,
 - an amount has been paid (or is payable) by, or a claim has been lodged with, an insurer, super fund or government body because you have suffered a disability,
 - in the last 12 months, you have been advised to undergo treatment or to take medication prescribed by a medical practitioner that was intended to last three months or longer (excluding the contraceptive pill, hormone replacements, inhaled asthma medication or cold, flu or hay fever medication); or
 - due to injury, illness or impairment, you are unable to work 35 hours per week, or you have had your duties or workplace modified in the last two years and you have not resumed your pre-modified duties or you are working in a role or occupation that has been designed or chosen to suit your needs and you have not returned to your pre-modified occupation.

If you are in a high-risk occupation, you may not be eligible to transfer TPD and income protection cover.

The amount of cover for Life or Life and TPD that can be transferred including the members existing cover cannot exceed \$1.5 million. For income protection cover the maximum transfer amount is \$10,000 per month. This will replace your existing cover including waiting and benefit periods.

Your transferred cover starts on the transfer date, which is the later of:

- the date the insurer accepts the transfer, and
- the date that your cover ends in the previous super fund.

If you are not **at work** on the last working day immediately before the transfer date, your transferred cover will exclude cover for any disability arising from an illness or injury which prevented you from being **at work**. This exclusion will apply until you are **at work** again.

For more information, please refer to the *Transfer of insurance cover* form available from your Nominated Financial Adviser or Centric Super.

8. Glossary

This section explains the key terms that have been bolded throughout this Guide. Please refer to the Policies for full definitions, terms and conditions. You should speak to your Nominated Financial Adviser if you are unsure of any of the definitions or what they mean for your insurance cover.

Important terms used in this *Guide*:

Terms	Meaning
Active employment	<p>You are in active employment if you are:</p> <ul style="list-style-type: none"> a) employed (including being on fully paid leave which is caused by illness or injury) by an employer to carry out identifiable duties and are actually performing those duties, and b) in the Insurer's opinion, not restricted by illness or injury from performing or being capable of actively performing on a full-time basis (even if not then working on a full-time basis) either: <ul style="list-style-type: none"> - the duties referred to in paragraph (a), or - the full and normal duties of your usual occupation, and c) in the Insurer's opinion, capable of satisfying paragraphs (a) and (b) above on an ongoing and prolonged basis, and d) not entitled to or receiving income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. <p>Or you are not employed for reasons other than illness or injury, and are in our opinion, not restricted by illness or injury from being capable of performing the duties of your own occupation on a full-time basis (even if not then working on a full-time basis). Occupation has the same meaning as 'Unlikely to do a suited occupation ever again' on page 16, our total and permanent disablement definition on page 15.</p>
At work	You are at work if you are:

Terms	Meaning
	<ul style="list-style-type: none"> (i) actively performing all the duties and work hours of your usual occupation with your employer free from any limitation due to illness or injury, and (ii) in the Insurer's opinion, capable of satisfying paragraph (i) on an ongoing and prolonged basis, and (iii) not entitled to or receiving income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits; <p>Or you:</p> <ul style="list-style-type: none"> • are on employer approved leave for reasons other than illness or injury; and • were, on your last working day immediately before you commenced the employer approved leave: <ul style="list-style-type: none"> ○ in the Insurer's opinion, actively performing all the duties and work hours of your usual occupation free from any limitation due to illness or injury, and ○ not entitled to or receiving income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. <p>A person who does not meet this definition is correspondingly described as being 'not at work'.</p>
Consumer Price Index (CPI)	<p>The latest annual Consumer Price Index (All Capital Cities) published by the Australian Bureau of Statistics (ABS) as at the effective date of the calculation under this policy. If the Consumer Price Index is no longer published, an index similar to it will be used.</p> <p>For the purposes of calculating your amount of cover or your benefit, the Consumer Price Index will be set to a minimum of 3.0% p.a.</p>
Employed	Means employment (including casual employment for more than 15 hours per week) or self-employment, for gain or reward, in any business, trade, profession, vocation, calling, occupation or employment.
Employee	<p>An employee includes a person who satisfies both of the following:</p> <ul style="list-style-type: none"> • the person is an employee under the expanded meaning of that term in section 12(3) of the Superannuation Guarantee (Administration) Act 1992 (Cth) (the 'SG Act'), and • the person is a person for whom the employer is required to pay superannuation contributions to avoid or reduce the superannuation charge

Terms	Meaning
	payable pursuant to the SG Act. In interpreting the conditions of this policy, the employer is regarded as: <ul style="list-style-type: none"> the employer of, and being in an employer/employee relationship with the person.
Full-time basis	At least 30 hours per week
Gainfully employed (income protection only)	Means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment including an insured member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed.
Income producing duties	The duties of your own occupation immediately before you became totally disabled which generates 20% or more of your income.
Income	<ul style="list-style-type: none"> If you are employed on a casual basis, work as an independent contractor, or earn an income from a business you directly own part of or all of, income means the remuneration earned by you from all regular occupations. Where you directly own all or part of the business in which you perform a regular occupation, your income is the total amount earned by that business for the relevant period as a direct result of your personal exertion, less your share of business expenses, but before the deduction of income tax, for that business for the same period. If you do not fall within the above point, income means the regular annual remuneration expected to be earned by you from permanent employment in all regular occupations including: <ul style="list-style-type: none"> the value of a fringe benefit which: <ul style="list-style-type: none"> you receive from your employer by way of salary sacrifice, and you would benefit from for at least six months after the date on which the salary, which you sacrificed for the fringe benefit, would have first become payable by your employer, and performance related annual bonuses and commissions (averaged over the lesser of the preceding three years and the period for which you have been in receipt of such bonuses or commissions).
Insured cover	<p>The cover provided under this policy in respect of an insured member's death, terminal illness and, if applicable, total and permanent disablement.</p> <p>Despite any other condition, the total justified insured cover for:</p>

Terms	Meaning
	<ul style="list-style-type: none"> life only cover will not exceed \$5.5 million (with a limit of \$2 million on terminal illness⁷); and life cover will not exceed \$5.5 million (with a limit of \$2 million on terminal illness) and total and permanent disablement cover will not exceed \$3 million.
Monthly benefit	<p>The lesser of:</p> <ul style="list-style-type: none"> 75% of income (refer above) divided by 12 75% of pre-disability income (refer below), or the amount the Insurer accepted in writing (as varied in accordance with the terms of the policy) <p>subject to a maximum of \$30,000 per month if your benefit period is two years, or \$25,000 if your benefit period is until you reach age 65.⁸</p>
Occupation	Means an occupation that a person can perform, on a full-time or part-time basis, based on skills and knowledge the person has acquired through previous education, training or experience.
Own Occupation	The normal occupation or work that you carried out immediately before becoming disabled.
Pandemic/endemic	<p>Means an illness in respect of which a pandemic or endemic alert, advisory, notification, declaration or other similar publication is issued by:</p> <ul style="list-style-type: none"> the Australian Government (including a relevant Australian Government department, authority, minister or officer); or the World Health Organisation.
Pre-disability income	The total monthly value of your income from your own occupation averaged over the 12 months immediately prior to you becoming disabled. If you have been employed for less than 12 months prior to becoming disabled, then the total monthly value of income will be averaged over the period since you last commenced employment but subject to a minimum averaging period of six months.
Relevant medical specialist	A medical practitioner we consider to be a specialist in the relevant field of medicine.
War	Includes any act of war (whether declared or not).

⁷ For transfer of Life, and/or Life and TPD the maximum cover is \$1.5 million (including any existing cover).

⁸ For transfers of Income Protection cover the limit is \$10,000 per month.

9. Schedule of medical condition definitions

Medical condition	Definition
Cardiomyopathy	The diagnosis of cardiomyopathy by a <i>relevant medical specialist</i> resulting in significant physical impairment, which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
Primary pulmonary hypertension	Primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
Major head trauma with permanent neurological deficit	<p>Injury to the head resulting in permanent neurological deficit causing either:</p> <ul style="list-style-type: none"> • permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less; or • the permanent and irreversible inability to perform without the assistance of another person any one of the activities of daily living: <ul style="list-style-type: none"> ○ dressing – the ability to put on and take off clothing; ○ toileting – the ability to use the toilet, including getting on and off; ○ mobility – the ability to get in and out of bed and a chair; ○ continence – the ability to control bowel and bladder function; ○ feeding – the ability to get food from a plate into the mouth; <p>as certified by a <i>relevant medical specialist</i>.</p>
Motor neurone disease	The diagnosis of motor neurone disease as certified by a <i>relevant medical specialist</i> .
Multiple sclerosis with impairment	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us and has resulted in persisting neurological abnormalities.
Muscular dystrophy	The diagnosis of muscular dystrophy by a <i>relevant medical specialist</i> .
Paraplegia	The total and permanent loss of use of both legs, resulting from illness or injury of the brain or spinal cord.
Quadriplegia	The total and permanent loss of use of both arms and both legs, resulting from illness or injury of the brain or spinal cord.
Hemiplegia	The total and permanent loss of use of one arm and one leg on the same side of the body, resulting from illness or injury of the brain or spinal cord.

Medical condition	Definition
Diplegia	The total and permanent loss of use of both arms or both legs, resulting from illness or injury of the brain or spinal cord.
Dementia and Alzheimer's disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a <i>relevant medical specialist</i> . The diagnosis must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination score to 24 or less, where the deterioration would continue but for any effective treatment.
Parkinson's disease with impairment	The diagnosis of Parkinson's disease by a relevant medical specialist, confirming that the condition has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.
Blindness	The permanent loss of sight in both eyes due to illness or injury to the extent that: <ul style="list-style-type: none"> • visual acuity is 6/60 or less or • the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by a <i>relevant medical specialist</i> .
Loss of speech	The total and irrecoverable loss of the ability to produce intelligible speech as a result of illness or injury which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by a <i>relevant medical specialist</i> .
Loss of hearing in both ears	The permanent and irreversible loss of hearing in both ears as a result of illness or injury, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000 and 1500, 2000 and 3000 Hz, even with amplification. The loss must be certified by a <i>relevant medical specialist</i> . The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.
Chronic lung disease	End stage respiratory failure requiring permanent, long term oxygen therapy as certified by the <i>relevant medical specialist</i> .
Severe rheumatoid arthritis	The diagnosis of severe rheumatoid arthritis by a relevant medical specialist. The diagnosis must be supported by, and evidence, all of the following criteria: <ul style="list-style-type: none"> • the insured member has undergone and is non-responsive to all reasonable conventional therapy*, and • the insured member has failed treatment with one biological disease-modifying anti rheumatic drugs (bDMARD),

Medical condition	Definition
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as recommended by a *relevant medical specialist*.

Degenerative osteoarthritis and all other arthritides are excluded.

* Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the 'specialised drugs' list for Rheumatoid Arthritis.

10. Premium Rates – Group Life

Life Protection Insurance Rates

Monthly Premium Rates per \$100,000 of Insured benefit

Includes: Stamp Duty

Age Next Birthday	Life only				TPD only			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
19	5.62	7.92	2.55	3.20	2.40	3.49	2.40	3.49
20	5.87	8.30	2.55	3.20	2.70	3.69	2.70	3.69
21	6.00	8.43	2.55	3.20	2.40	3.40	2.40	3.40
22	5.87	8.43	2.42	3.06	2.41	3.40	2.40	3.40
23	5.49	8.04	2.30	2.93	2.10	2.79	2.10	2.81
24	5.11	7.65	2.17	2.81	1.81	2.51	1.81	2.50
25	4.98	7.41	2.17	2.68	1.59	2.00	1.60	2.00
26	4.72	7.27	2.17	2.93	1.49	2.01	1.50	2.01
27	4.72	7.27	2.30	3.06	1.40	1.81	1.40	1.81
28	4.59	7.27	2.30	3.06	1.51	1.91	1.50	1.91
29	4.59	7.41	2.30	3.20	1.51	1.90	1.50	1.90
30	4.72	7.65	2.55	3.44	1.49	2.11	1.50	2.11
31	4.72	8.04	2.55	3.70	1.49	1.90	1.50	1.90
32	4.72	8.43	2.68	3.96	1.49	2.10	1.50	2.10
33	4.85	8.81	2.93	4.21	1.60	2.00	1.60	2.01
34	4.98	9.07	3.06	4.47	1.50	2.00	1.50	2.00
35	5.11	9.45	3.20	4.72	1.69	2.30	1.69	2.30
36	5.23	9.83	3.44	5.23	2.00	2.60	2.00	2.60
37	5.49	10.33	3.70	5.62	2.21	2.81	2.20	2.81
38	5.74	10.98	3.96	6.13	2.50	3.20	2.49	3.20
39	6.13	11.75	4.34	6.64	2.70	3.70	2.69	3.69
40	6.51	12.77	4.72	7.41	3.20	4.11	3.20	4.10
41	7.02	13.91	5.11	8.04	3.69	4.71	3.70	4.70
42	7.65	15.32	5.49	8.81	4.01	5.40	4.01	5.40
43	8.30	16.85	6.00	9.71	4.60	6.00	4.60	6.00
44	9.07	18.39	6.51	10.60	5.50	6.90	5.51	6.90
45	9.83	20.17	7.15	11.61	6.00	7.80	6.01	7.81
46	10.72	22.08	7.92	13.02	6.71	8.81	6.70	8.81
47	11.87	24.12	8.81	14.43	7.61	10.11	7.61	10.10

Age Next Birthday	Life only				TPD only			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
48	12.89	26.42	9.95	16.21	9.10	11.90	9.11	11.90
49	14.17	28.72	11.37	18.39	10.40	13.81	10.40	13.80
50	15.57	31.40	12.77	20.56	11.90	16.10	11.90	16.10
51	17.11	34.59	14.55	23.36	13.70	18.71	13.71	18.71
52	19.02	38.04	16.46	26.17	15.81	21.52	15.82	21.52
53	21.18	42.00	18.50	29.10	17.92	24.31	17.92	24.31
54	23.74	46.22	20.42	31.92	20.61	28.11	20.61	28.11
55	26.55	50.80	22.46	34.71	24.01	32.92	24.02	32.93
56	29.87	56.03	24.76	37.78	30.32	41.93	30.33	41.93
57	33.70	61.65	27.19	40.98	38.01	52.33	38.02	52.33
58	38.29	68.04	30.00	44.30	47.63	66.04	47.63	66.04
59	43.40	74.80	33.19	48.12	58.43	81.95	58.43	81.95
60	49.40	82.59	37.01	52.59	71.85	98.56	71.84	98.57
61	54.83	91.68	41.09	58.38	88.25	122.08	87.37	119.99
62	61.41	102.67	46.02	65.38	108.85	151.71	106.85	146.87
63	69.40	116.03	52.00	73.88	134.91	189.21	131.43	180.81
64	79.11	132.26	59.28	84.23	168.10	237.09	162.69	223.95
65	90.19	150.79	67.58	96.02	211.41	299.82	203.22	279.97
66	102.82	171.89	77.05	109.46	345.81	496.25	327.58	452.05
67	117.22	195.96	87.83	124.78	429.75	616.12	407.59	562.40
68	133.62	223.39	100.13	142.26	534.34	765.36	507.35	699.93
69	152.33	254.66	114.15	162.17	664.64	951.23	631.72	871.45
70	173.65	290.32	130.13	184.87	827.10	1182.81	786.86	1085.34
71	199.70	333.87	149.65	212.61	0.00	0.00	0.00	0.00
72	231.66	387.29	173.58	246.62	0.00	0.00	0.00	0.00
73	271.03	453.13	203.10	288.54	0.00	0.00	0.00	0.00
74	319.81	534.69	239.66	340.48	0.00	0.00	0.00	0.00
75	380.58	636.27	285.20	405.18	0.00	0.00	0.00	0.00

Occupation Loadings	Professional	White Collar	Light Blue Collar	Medium Blue Collar	Heavy Blue Collar	Hazardous
Life only	87.5%	100%	105%	125%	130%	250%
Any Occupation TPD	87.5%	100%	105%	125%	200%	n/a
Own Occupation TPD	105%	n/a	n/a	n/a	n/a	n/a

11. Premium Rates – Income Protection

Income Protection Insurance Rates (2 years Benefit Period)

Monthly Premium Rates per \$1000 of Insured Monthly Benefit

Includes: 8% Stamp Duty

Age Next B'day	Waiting Period - 30 days				Waiting Period - 60 days				Waiting Period - 90 days			
	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
17	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
18	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
19	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
20	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
21	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
22	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
23	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
24	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
25	5.10	6.45	7.65	9.67	3.89	4.91	5.83	7.37	1.45	1.84	2.18	2.76
26	5.14	6.49	7.71	9.74	3.89	4.91	5.83	7.37	1.41	1.79	2.12	2.68
27	5.23	6.60	7.84	9.90	3.89	4.91	5.83	7.37	1.39	1.76	2.09	2.64
28	5.33	6.73	8.00	10.10	3.95	4.98	5.92	7.48	1.39	1.76	2.09	2.64
29	5.49	6.93	8.23	10.40	4.03	5.10	6.05	7.64	1.39	1.76	2.09	2.64
30	5.70	7.20	8.55	10.80	4.18	5.28	6.27	7.92	1.43	1.81	2.15	2.72
31	5.94	7.51	8.92	11.26	4.30	5.43	6.45	8.14	1.45	1.84	2.18	2.76
32	6.23	7.86	9.34	11.80	4.50	5.69	6.75	8.53	1.51	1.91	2.27	2.87
33	6.54	8.26	9.81	12.39	4.71	5.94	7.06	8.92	1.57	1.99	2.36	2.98
34	6.91	8.73	10.36	13.09	4.97	6.28	7.45	9.42	1.65	2.09	2.48	3.13
35	7.31	9.24	10.97	13.86	5.26	6.65	7.89	9.97	1.75	2.22	2.63	3.32
36	7.75	9.79	11.63	14.69	5.58	7.05	8.38	10.58	1.87	2.37	2.81	3.55
37	8.21	10.37	12.31	15.55	5.96	7.53	8.95	11.30	2.01	2.54	3.02	3.81
38	8.73	11.03	13.10	16.55	6.37	8.05	9.56	12.07	2.17	2.74	3.26	4.12
39	9.29	11.74	13.94	17.61	6.81	8.60	10.22	12.91	2.35	2.97	3.53	4.46
40	9.89	12.49	14.84	18.74	7.31	9.23	10.96	13.85	2.57	3.25	3.86	4.87
41	10.54	13.31	15.81	19.97	7.89	9.97	11.84	14.95	2.83	3.57	4.24	5.36
42	11.24	14.20	16.86	21.30	8.51	10.75	12.76	16.12	3.13	3.95	4.69	5.93
43	11.99	15.15	17.99	22.73	9.21	11.63	13.81	17.45	3.45	4.35	5.17	6.53
44	12.82	16.19	19.23	24.29	9.97	12.59	14.95	18.89	3.83	4.83	5.74	7.25

	Waiting Period - 30 days				Waiting Period - 60 days				Waiting Period - 90 days			
	Male		Female		Male		Female		Male		Female	
Age Next B'day	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
45	13.68	17.28	20.52	25.92	10.79	13.63	16.18	20.44	4.24	5.36	6.37	8.04
46	14.64	18.50	21.96	27.74	11.75	14.84	17.63	22.27	4.74	5.99	7.11	8.99
47	15.70	19.83	23.54	29.74	12.83	16.21	19.25	24.32	5.32	6.72	7.98	10.08
48	16.84	21.27	25.25	31.90	14.00	17.69	21.00	26.53	5.96	7.53	8.94	11.29
49	18.08	22.84	27.12	34.26	15.35	19.39	23.02	29.08	6.70	8.46	10.04	12.69
50	19.43	24.54	29.15	36.82	16.81	21.23	25.21	31.85	7.53	9.52	11.30	14.27
51	20.92	26.43	31.38	39.64	18.45	23.30	27.67	34.95	8.47	10.70	12.70	16.05
52	22.59	28.53	33.88	42.80	20.29	25.63	30.43	38.44	9.53	12.03	14.29	18.05
53	24.39	30.81	36.59	46.22	22.33	28.21	33.50	42.32	10.72	13.54	16.08	20.31
54	26.39	33.34	39.59	50.01	24.64	31.13	36.96	46.69	12.08	15.25	18.11	22.88
55	28.53	36.04	42.80	54.06	27.10	34.23	40.65	51.34	13.51	17.07	20.27	25.60
56	31.00	39.16	46.51	58.75	29.93	37.81	44.90	56.72	15.19	19.18	22.78	28.77
57	33.76	42.64	50.64	63.96	33.12	41.84	49.68	62.75	17.06	21.55	25.59	32.32
58	36.84	46.54	55.27	69.81	36.63	46.27	54.94	69.40	19.13	24.17	28.70	36.25
59	40.30	50.90	60.45	76.36	40.60	51.29	60.91	76.93	21.46	27.11	32.19	40.67
60	44.23	55.87	66.34	83.80	45.05	56.90	67.57	85.35	24.05	30.38	36.08	45.57
61	48.65	61.45	72.97	92.17	49.99	63.14	74.98	94.71	26.90	33.98	40.35	50.97
62	55.36	69.20	78.95	98.69	51.49	64.36	73.42	91.78	38.75	48.44	55.26	69.08
63	44.85	56.05	65.93	82.41	41.71	52.13	61.32	76.64	31.39	39.24	46.15	57.69
64	37.67	47.09	55.38	69.23	35.03	43.79	51.50	64.38	26.37	32.96	38.77	48.46
65	24.10	30.14	35.44	44.30	22.42	28.03	32.96	41.20	16.87	21.09	24.81	31.01

Occupation Loadings	Professional	White Collar	Light Blue Collar	Medium Blue Collar	Heavy Blue Collar	Hazardous
	90%	100%	150%	225%	350%	n/a

Income Protection Insurance Rates (To age 65 Benefit Period)
Monthly Premium Rates per \$1000 of Insured Monthly Benefit
Includes: 8% Stamp Duty

Age Next B'day	Waiting Period - 30 days				Waiting Period - 60 days				Waiting Period - 90 days			
	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	9.68	12.30	16.00	20.02	9.00	11.45	14.88	18.61	6.78	8.61	11.21	14.01
17	9.68	12.30	16.00	20.02	9.00	11.45	14.88	18.61	6.78	8.61	11.21	14.01
18	9.68	12.30	16.00	20.02	9.00	11.45	14.88	18.61	6.78	8.61	11.21	14.01
19	9.99	12.89	16.00	20.02	9.30	11.99	14.88	18.61	7.00	9.02	11.21	14.01
20	10.30	13.48	16.00	20.02	9.58	12.54	14.88	18.61	7.22	9.44	11.21	14.01
21	10.39	13.48	16.00	20.02	9.66	12.54	14.88	18.61	7.28	9.44	11.21	14.01
22	10.79	13.87	16.39	20.49	10.04	12.89	15.25	19.06	7.56	9.70	11.47	14.34
23	11.21	14.27	16.69	20.87	10.43	13.27	15.52	19.41	7.84	9.99	11.68	14.61
24	11.63	14.67	17.09	21.36	10.82	13.64	15.90	19.87	8.14	10.27	11.96	14.95
25	12.17	15.21	17.38	21.74	11.32	14.14	16.16	20.22	8.52	10.65	12.17	15.22
26	12.47	15.60	17.78	22.44	11.60	14.51	16.54	20.87	8.73	10.92	12.45	15.70
27	12.66	15.84	17.92	22.85	11.77	14.73	16.67	21.25	8.86	11.08	12.55	15.99
28	12.83	16.05	18.13	23.33	11.94	14.92	16.87	21.70	8.99	11.23	12.70	16.33
29	13.09	16.38	18.26	23.71	12.17	15.22	16.98	22.04	9.16	11.46	12.79	16.59
30	13.35	16.68	18.47	24.20	12.41	15.51	17.18	22.50	9.35	11.67	12.93	16.94
31	13.69	17.12	19.19	24.90	12.74	15.93	17.85	23.15	9.59	11.99	13.43	17.43
32	14.28	17.85	20.27	26.03	13.29	16.60	18.85	24.21	10.00	12.50	14.18	18.22
33	14.87	18.57	21.56	27.46	13.83	17.28	20.05	25.54	10.42	13.00	15.10	19.21
34	15.45	19.30	22.89	28.88	14.37	17.96	21.28	26.86	10.82	13.52	16.03	20.22
35	16.23	20.28	24.23	30.28	15.09	18.86	22.53	28.16	11.36	14.19	16.96	21.20
36	16.99	21.26	26.08	32.59	15.80	19.77	24.25	30.31	11.90	14.88	18.25	22.82
37	17.88	22.35	27.89	34.85	16.63	20.78	25.94	32.42	12.51	15.65	19.52	24.40
38	18.85	23.57	29.71	37.12	17.53	21.91	27.62	34.53	13.20	16.49	20.80	25.99
39	19.93	24.90	31.54	39.42	18.54	23.15	29.33	36.66	13.94	17.43	22.08	27.60
40	21.18	26.48	33.27	41.60	19.70	24.64	30.95	38.69	14.82	18.54	23.29	29.13
41	22.55	28.19	35.92	44.89	20.97	26.20	33.41	41.75	15.79	19.73	25.15	31.43
42	24.10	30.12	38.68	48.34	22.40	28.01	35.97	44.95	16.87	21.08	27.07	33.83
43	25.75	32.20	41.36	51.72	23.96	29.94	38.47	48.09	18.03	22.54	28.95	36.21
44	27.70	34.63	44.10	55.12	25.77	32.20	41.01	51.27	19.39	24.23	30.87	38.59
45	29.93	37.42	46.77	58.47	27.84	34.80	43.50	54.38	20.96	26.19	32.74	40.94
46	32.35	40.46	50.78	63.47	30.09	37.62	47.23	59.02	22.65	28.31	35.54	44.43

Age Next B'day	Waiting Period - 30 days				Waiting Period - 60 days				Waiting Period - 90 days			
	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
47	34.98	43.74	54.93	68.66	32.53	40.67	51.09	63.85	24.49	30.61	38.45	48.07
48	37.90	47.39	59.25	74.05	35.25	44.06	55.09	68.86	26.53	33.17	41.47	51.83
49	41.11	51.39	63.70	79.63	38.23	47.79	59.25	74.06	28.78	35.97	44.59	55.75
50	44.51	55.63	68.32	85.42	41.40	51.74	63.54	79.43	31.16	38.94	47.83	59.79
51	49.07	60.82	73.79	92.24	45.63	56.56	68.62	85.79	34.35	42.57	51.66	64.57
52	53.97	66.31	79.64	99.56	50.19	61.67	74.07	92.59	37.78	46.41	55.75	69.69
53	59.11	72.01	85.73	107.16	54.97	66.97	79.73	99.66	41.38	50.41	60.01	75.01
54	64.51	77.94	92.14	115.18	59.99	72.48	85.69	107.11	45.15	54.55	64.49	80.62
55	69.87	83.72	98.78	123.49	64.97	77.86	91.87	114.85	48.91	58.60	69.15	86.44
56	74.52	90.07	103.10	128.86	69.30	83.77	95.88	119.84	52.17	63.05	72.16	90.21
57	78.49	95.71	107.25	134.06	72.99	89.00	99.75	124.67	54.94	66.99	75.07	93.85
58	81.63	100.37	110.70	138.39	75.91	93.35	102.96	128.70	57.14	70.27	77.50	96.87
59	83.17	103.12	112.77	140.97	77.35	95.91	104.88	131.11	58.22	72.19	78.94	98.68
60	82.40	103.00	112.77	140.96	76.63	95.79	104.88	131.10	57.68	72.10	78.94	98.68
61	77.99	97.49	108.36	135.44	72.53	90.66	100.78	125.96	54.58	68.23	75.85	94.82
62	69.48	86.85	99.08	123.86	64.62	80.77	92.14	115.18	48.63	60.79	69.35	86.70
63	56.29	70.34	82.74	103.42	52.35	65.42	76.96	96.18	39.39	49.25	57.92	72.40
64	47.28	59.10	69.50	86.88	43.96	54.96	64.63	80.80	33.09	41.36	48.66	60.82
65	30.25	37.83	44.48	55.60	28.14	35.18	41.36	51.71	21.17	26.47	31.14	38.92

Occupation Loadings	Professional	White Collar	Light Blue Collar	Medium Blue Collar	Heavy Blue Collar	Hazardous
	90%	100%	150%	225%	350%	n/a

12. Privacy

Your right to privacy

When you or your Nominated Financial Adviser on your behalf provide information to us, we will be collecting personal information about you. This information is needed to admit you as a member of the Fund, administer your benefits (including identifying when you may become entitled to your benefits), manage and resolve complaints, verify your identity and to comply with Australian taxation laws and other applicable laws and regulations. If the information requested is not provided, we may be unable to process your application or administer your benefits, or your benefits may be restricted.

We will use personal information to offer you products and services we believe may interest you. We may also disclose your personal information to third parties who assist us to market our products and services to you, such as a mailing house. If you do not wish to receive marketing offers from us, you must expressly ask us to stop sending those marketing offers to you, at which point, we will cease providing you with said offers.

We are required or authorised to collect your personal information under various laws including those relating to Superannuation, Taxation and Anti-Money Laundering and Counter Terrorism Financing laws.

Use and disclosure

Your personal information will be available to your Nominated Financial Adviser. The information that you provide may be disclosed to certain organisations to which we have outsourced functions, or which provide advice to us and to Government bodies, including but not limited to:

- Organisations involved in providing, administration and custody services for the Fund (including Centric Capital, FNZ and FNZ Custodians), the Fund's insurers, accountants, auditors, legal advisers, AFCA and/or those that provide mailing and/or printing services.
- The ATO, APRA, ASIC, AUSTRAC, Office of the Australian Information Commissioner (OAIC), Centrelink and/or other Government or regulatory bodies.
- Another superannuation provider when your benefits are being transferred to another provider (this includes your Tax File Number (TFN), unless you request that your TFN is not provided to any other superannuation provider).
- Those where you have consented to the disclosure and/or as required by law.

In some cases, these organisations may be situated in Australia or offshore (including New Zealand) though it is not practical to list all of the countries in which such recipients are likely to be located.

Your privacy is important to us. Information about how the Trustee collects, uses and disclose your personal information is set out in the Trustee's privacy statement is available at egt.com.au/global/privacystatement.

You should read our Privacy Statement before you apply for insurance. You will be taken to agree to the collection, use and disclosure of your personal information as set out in the Privacy Statement when you apply for insurance in Centric Super.

Where you or your Nominated Financial Adviser provide us with the personal information of one or more other individuals, such as beneficiaries and authorised persons, it is your responsibility to:

- inform the other individual(s) that you have provided their personal information to us, and
- provide them with a copy of this privacy information.

How does AIA Australia handle your information?

Your privacy is important to AIA Australia. The AIA Australia Group Privacy Policy (AIA Australia Privacy Policy) sets out how your personal and sensitive information is collected, used, handled and disclosed by us, and the purposes that your information is used for (including the administering, assessing or processing your insurance or any application or claim, to send communications that may be of interest to you, the provision of products and services and other purposes set out in AIA Australia's Privacy Policy).

The AIA Australia Privacy Policy is available at aia.com.au/en/individual/index/privacy-policy.html or by calling 1800 333 613. By becoming a member, 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 AIA Australia's Privacy Policy on AIA Australia's website as updated from time to time, and to the disclosure of your personal and sensitive information to third parties who may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries.

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

Contact information

Who can I contact for further information?

If you require further information, please contact your Nominated Financial Adviser.

Alternatively, you may contact Centric Super on 1300 223 687.

Where do I submit completed insurance forms?

Please return completed insurance forms to:

Centric Super

PO Box 446 Flinders Lane Melbourne VIC 8009

Complaints

Resolving complaints is a priority for us. As a first step, contact us if you have any concerns or complaints about the products and services we provide. Our contact details are:

Complaints Officer

1300 223 687

support@centricwealth.com.au

PO Box 446, Flinders Lane Melbourne VIC 8009

We will let you know that we have received your complaint and will work with you to try to resolve your complaint quickly and fairly in accordance with our internal dispute resolution process. We will respond within 45 days of receipt (*90 days for superannuation death benefit distribution complaints). If the complaint is about a superannuation death benefit distribution, further information will be provided in the decision notice about lodging a complaint with the Australian Financial Complaints Authority (AFCA).

*The maximum timeframe for a response for complaints about superannuation death benefit distributions is no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution.

There are many variables that can affect complaint response times. This includes the complexity of the issues raised and the availability of information, including from third parties. Any delays in managing your complaint will be communicated to you within the response timeframe.

You may also lodge a complaint directly with AFCA although AFCA may not deal with a complaint until it has been through our internal complaints process. AFCA's contact details are set out below.

Australian Financial Complaints Authority (AFCA)

1800 931 678 (free call)

info@afca.org.au

www.afca.org.au

Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA so you should act promptly, or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.