Insurance Guide

Preparation date: 1 November 2026



Along with this document, make sure you read the *Product Disclosure Statement*, and important information in the *How GuildSuper Works Guide*, which includes detail on:

- fees and other costs
- how to grow your account, and
- how your super is taxed.

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The important information in this document forms part of the *GuildSuper Product Disclosure Statement* dated 1 November 2026. It provides more detail to help you understand and get the most from your GuildSuper membership.

Inside this Guide

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 information about all of our Insurer's terms and conditions refer to the insurance policy documents available from GuildSuper.

It can help you decide whether:

- to retain any insurance cover you obtain with your GuildSuper account, or
- to 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 and how GuildSuper operates.

This information is subject to change. You should read the latest version of this *Guide* before making any decisions.

Important information

The information in this document forms part of the *Product Disclosure Statement (PDS)* dated 1 November 2026. The *PDS*, *How GuildSuper Works Guide*, and *Target Market Determination* can be found at guildsuper.com.au or by contacting us on 1300 361 477.

The information in this document is general information only and does not take account of your personal financial objectives, situation or needs. You should obtain financial advice that is tailored to your personal circumstances before making a decision about this product.

The information in the *PDS*, *How GuildSuper Works Guide*, and this document is up-to-date at the date of preparation, however it is subject to change from time to time. If a change is made to information that is not materially adverse, this document may not be updated. Updated information will be published at guildsuper.com.au You may request a free paper or electronic copy of any updated information by calling us on 1300 361 477.

This document is issued by Stewarda Pty Ltd (ABN 56 098 527 256, AFSL 236049, RSE Licence No. L0000185) as Trustee of the Smart Future Trust (ABN 68 964 712 340) ('the Fund'). References to 'we', 'us', and 'our' in this document are references to the Trustee. GuildSuper is part of the Fund.

Insurance cover is available in the Fund through a group insurance policy with MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) ('the Insurer'). The information included in this document is a summary of the insurance policy. Cover is subject to the terms and conditions contained in the applicable insurance policy, the interpretation of which will prevail over any information that may be inconsistent with the PDS, this document, and any other related factsheet.

The Promoter of GuildSuper is Guild Super Services Pty Ltd (ABN 79 672 642 394, AFS Representative No. 001306706) ('the Promoter'), which is a Corporate Authorised Representative of Future Group Financial Services Pty Ltd (ABN 90 167 800 580, AFSL 482684).

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1. GuildSuper's insurance at a glance

Table 1: Insurance at a glance

Features	Description
✓ **Death cover**	If you die while an insured member, Death cover pays a lump sum to your beneficiaries, for example, your dependent(s) and/or estate, who can use it for purposes such as paying out debts and for everyday expenses.
✓**Total and Permanent Disablement (TPD) cover**	TPD cover pays a lump sum to you if, while you are an insured member, you become totally and permanently disabled and are unable to work. It can be used for example, for medical expenses, home modifications or for everyday expenses.
✓ **Income Protection (IP) cover**	IP cover protects you if, while you are an insured member, you have a loss of income and super contributions because you become ill or injured and are temporarily unable to work. You get regular monthly payments for a period of up to the Maximum Benefit period applicable to your IP cover.
✓ **Terminal Illness cover**	Terminal Illness cover pays you a lump sum in lieu of your Death cover if, while you are an insured member, your life expectancy is certified to be less than 24 months.
✓ **Default cover**	Death, TPD and IP cover may be automatically provided to eligible members. The type and amount of Default cover depends on an eligible member's personal circumstances. You can opt out of Default cover.
✓ **Unitised cover**	Applies to IP cover with a 5-year Benefit period. The amount of cover depends on the number of units you hold. Each unit has a dollar value of $550 per month. The number of Default units you receive depends on your age.
✓ **Fixed cover**	Usually, the amount of cover is fixed and will not change, however the cost of cover generally increases with age. Fixed TPD cover amounts, however, are subject to change.
✓ **Insurance Boost**	Eligible members can increase Default cover within 3 months of Default cover commencing with GuildSuper.
✓ **Life Events Top-Up**	Eligible members can increase cover, without having to provide health information, when they experience a defined life event such as getting married or the birth of a child.
✓ **Occupational Classifications**	There are three Occupational Classifications: Active, White Collar and Professional. These are determined by your occupation. Occupational Classifications help determine the insurance fee that you pay for any cover you obtain. The default Occupational Classification that is applied to an insured member (where information about the member's occupation has not been provided to us) is Active. It's important you let us know your occupation, or any change in your occupation, if Default cover is provided to you as you may end up paying more for your insurance cover than you need to.
✓ **Waiting period**	The period you have to wait before you can receive a benefit in the event of a claim. This can be the default 90-day or a 30 or 60-day Waiting period depending on the IP cover you have.
✓ **Benefit period**	The maximum period over which IP payments may be made. This can be the Default 5 years or to age 65, depending on the IP cover you have.
✓ **Insurance Transfer Facility**	Our Insurer may agree to take over the amount of any Death, TPD and/or IP cover you have with another super fund of a similar nature to the cover provided under our Insurer's policies.
✓ **Worldwide cover**	Cover is provided to insured members 24/7 anywhere in the world, subject to the terms and conditions of our Insurer's policies.

The provision of cover (including increased cover), and the payment of insured benefits, is subject to terms and conditions.
Refer to other sections in this *Guide* for more information.

2. Why insure for death, terminal illness or disability?

Most people don't think twice about insuring their house or car. But many don't think about protecting themselves adequately in case of illness, injury or death.

Having the right type and enough cover can help ensure that an unforeseen tragedy is not made worse by any financial burden.

With GuildSuper you can cover yourself, protect your family and your lifestyle if a tragedy takes away your ability to earn an income.

While we understand you are an individual, the following life scenarios can help you consider how having the right type and amount of insurance cover may specifically benefit you. This is general guidance only. You should consider obtaining personal financial advice that takes into account your personal circumstances.

GuildSuper can provide limited personal advice regarding your insurance needs via its Coach service. Contact the Coach service on 1300 262 240. Any limited advice is provided by or on behalf of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684 and not the Trustee.

Starting out – you can either be young or young at heart, independent, enjoying life and free of financial obligations. IP insurance cover can help make sure you've still got money coming in if you can't work because of illness or injury.

Focused on now – you're working hard to maintain your lifestyle and provide security for your family as your responsibilities grow. Death, TPD and IP insurance cover can help provide protection for you and your family.

Building wealth – you're focused on building wealth and financial security as your family responsibilities ease. Death, TPD and IP insurance cover can help provide the protection you need to secure the wealth you are building.

Imagining life after work – you've built a nest egg and are looking forward to enjoying newfound freedom. You may want to reconsider the need for any insurance cover you hold, if cover has not ceased due to your age (or for some other reason).



Why insure through GuildSuper?

Competitive rates

You don't have to buy insurance directly because we have negotiated 'bulk' or 'group' cover rates with our Insurer. What you pay for insurance depends on your individual circumstances.

Pay for insurance from your super

Insurance costs are deducted from your super account, not your take home pay.

Access to other insurance options within GuildSuper

In certain circumstances, GuildSuper members (if eligible) can access a range of other insurance options, including increased cover through Insurance Boost and/or Life Events Top-Up, without having to provide full health information. These options are described in more detail in this *Guide*.

Transfer cover to GuildSuper

You may be eligible to transfer insurance cover you hold outside the Fund to GuildSuper (up to $1 million in Death, $1 million in TPD and $10,000 per month in IP cover including any cover you already hold in GuildSuper), if it is of a similar nature to the cover provided by our Insurer.

To transfer cover, complete the *Insurance Transfer* form available at **guildsuper.com.au** and provide all documentary evidence of the cover to be transferred.

The amount of IP cover transferred to GuildSuper will be rounded down to the nearest whole number of units, subject to the maximum total insured benefit of $10,000 per month.

If the Waiting period you had with your other provider is not available with GuildSuper, then you will be allocated the next longest Waiting period available under GuildSuper. If the IP Benefit period you had with your other provider is not available with GuildSuper, then you will be allocated the next shorter Benefit period available under GuildSuper.

It is important that you do not cancel your other insurance cover before your application to transfer the amount of that cover into GuildSuper has been accepted. It is a condition of the insurance policy that you do cancel any insurance cover transferred after your application is accepted, otherwise your insured benefits in GuildSuper may be reduced. Detailed terms and conditions apply. For information about the eligibility criteria for transferring cover to GuildSuper and applicable terms and conditions, refer to the *Insurance Transfer* form available on the **guildsuper.com.au**

Refer to **Table 6: Insurance fee rates for Fixed Death and TPD cover** on page 16 and **Table 12: Insurance fee rates if you vary your IP cover** on page 25 and **Table 13: Insurance fee rates for IP cover to age 65** on page 26 for the insurance fees that will apply to any transferred cover.

The payment of insured Death (including Terminal Illness) or TPD benefits is subject to terms and conditions in the insurance policy including important definitions. Different definitions of TPD apply under the insurance policy depending on your circumstances at the relevant time.

Key definitions relating to Death and TPD cover are summarised in section 7 of this *Guide*, however other definitions may be relevant.

The payment of insured IP benefits is subject to terms and conditions in the IP policy including important definitions. Key definitions relating to IP cover are summarised in section 7 of this *Guide*, however other definitions may be relevant.

The examples shown in this *Guide* are purely for illustrative purposes. Before making a decision on your insurance, you should consider the appropriateness of any cover having regard to your objectives, financial situation and needs. Rounding may cause variations to insurance fee calculations.

3. Insurance with GuildSuper

You work hard to maintain a lifestyle, so it is important you protect it with the right insurance cover. Depending on your circumstances, GuildSuper provides you with access to competitive insurance relevant to your lifestage.

GuildSuper offers three types of insurance to eligible members:

Table 2: Types of insurance cover

Insurance cover type	It provides you or your beneficiaries with…
Death cover	a lump sum payment in the event of your death or if you are diagnosed with a terminal illness and have been certified by 2 Medical Practitioners (one of whom specialises in the illness that you have) as having less than 24 months to live. It can help pay any debts or bills. The maximum Death cover you can have is $5 million.
Total & Permanent Disablement (TPD) cover	a lump-sum payment in the event you suffer a permanent disability which means you are unable to work. It can help pay any debts or bills or disability related expenses such as modifications to your home. The maximum TPD cover you can have is $3 million.
Income Protection (IP) cover	regular monthly income payments if you are temporarily unable to work due to illness or injury, that can help you cover living expenses as you recover and return to work. The maximum IP cover you can have is $30,000 per month or 85% of your monthly income (whichever is lower).

Benefits are only payable when you are an insured member and hold the relevant insurance cover at the time death or disablement occurs and the eligibility requirements for the payment of benefits are met.

Default cover

When you meet the eligibility criteria, you will automatically receive Default Death, TPD and IP cover.

When will you be eligible to receive Default cover?

Depending on your age, you will automatically receive Default Death, TPD and IP cover (Default cover) if you are an eligible member. You will be an eligible member if your account balance reaches $6,000 and:

- you are aged at least 25 and less than 70, with the maximum entry age for Death cover (and Terminal Illness cover) being 69, for TPD cover being 59 and for IP cover being 64
- have an account that is active, i.e. the account has received a contribution or other amount in the previous 16-month period
- you reside in Australia and are either an Australian citizen or the holder of a permanent visa as identified by the Department of Home Affairs
- you have sufficient money in your GuildSuper account to pay for your cover
- you have not received a TPD or Terminal Illness benefit through a superannuation fund or insurance policy at any time previously
- you are not currently claiming or are eligible to claim a TPD or Terminal Illness benefit
- you have not previously been diagnosed with a Terminal Illness
- you have not previously elected to cancel your relevant cover (i.e. Death, TPD or IP) held in the Fund.

Default cover is provided to eligible members without the need to supply any health information. Default cover will be New Events cover in certain circumstances i.e. subject to restrictions. See further below for an explanation of New Events cover.

When will your Default cover commence?

If you are eligible for automatic Default cover, then it will commence from the date you meet the eligibility criteria unless you tell us you don't want (opt-out of) Default cover. You can opt out of Default Death and TPD cover or Default IP cover or all Default cover. You cannot opt out of Death cover only or TPD cover only. To opt-out of Default cover, without any insurance costs being incurred, you must opt-out of Default cover by notifying us within 60 days of your Default cover commencing (see *Can I reduce or cancel my cover?* below). We will let you know when Default cover commences.

If you don't opt-out of Default cover, unless you notify us otherwise, we will assume you meet the following eligibility criteria:

- you have not received a TPD or Terminal Illness benefit through a superannuation fund or insurance policy at any time previously
- you are not currently claiming or are eligible to claim a TPD or Terminal Illness benefit
- you have not previously been diagnosed with a Terminal Illness
- you have not previously elected to cancel your relevant cover (i.e. Death, TPD or IP) held in the Fund.

It's important you let us know if you do not meet the above criteria as you may be paying for Default cover that you cannot claim on. It may also make a difference to your eligibility to claim an insured benefit.

If you are under age 25 and/or your account balance is less than $6,000, you can elect to have Default cover by logging into your online account or contacting our Members Services Team. If you elect to have Default cover, the cover will only commence from the date other eligibility criteria is met as outlined above.

How much Default cover am I covered for?

The amount of Default cover found at Table 3 and Table 11 is based on your age. The amount of Default cover will change annually (on each 1 July) based on your Age Next Birthday (ANB) at last 1 July. The amount of cover can increase or decrease.

Important restrictions on your Default cover

New Events cover is insurance cover that is subject to additional restrictions. Your Default cover may be New Events cover. In summary, this means you are only covered for an illness or injury that becomes apparent or first occurs after the cover commences.

New Events cover will apply until you have been in Active Employment for 30 consecutive days, at which time the New Events cover will convert to Full cover (i.e. the New Events cover restrictions will cease), unless any of the following apply:

a) You are not Gainfully Working for the first 30 days immediately after Default cover starts or restarts (as applicable), or
b) an Employer SG contribution was not received in the 4 months prior to receiving Default cover and cover does not start within 4 months of the date you first commenced work with your employer, or
c) in the 6 months prior to receiving Default cover you had a Degenerative Condition, or
d) in the 6 months prior to receiving Default cover you have been absent from Employment or on restricted or limited duties and/or hours due to Injury or Illness for more than 7 consecutive working days.
e) You are employed on a casual short-term basis, meaning you have been employed on a casual basis for less than 12 continuous months in the first 30 days immediately after your Default cover starts or restarts.

If any of a) to e) above apply, New Events cover will apply for two years.

For the final 60 consecutive days before the two-year period expires, the insured member must be in *Active Employment*.

If the insured member is not in *Active Employment* for the final 60 consecutive days before the end of the two-year period, New Events cover will continue to apply until they return to *Active Employment* for 60 consecutive days. Once all the above conditions have been met, New Events cover will convert to Full cover.

You can apply to convert to Full cover (i.e. remove the new events restriction) before the expiry of the two-year period by completing the *Insurance opt-in* form available on the website or by calling us on 1300 361 477. Otherwise, you may be paying for insurance cover you are not able to rely on when it's needed most.

You should not cancel any other insurance you may have until you have confirmed that your Default cover in GuildSuper has started. We recommend you seek financial advice before you cancel any other insurance as you may subsequently find it difficult to replace the cover without providing satisfactory health information.

As a member, you have access to Coaches who can provide you with limited personal advice about your insurance within the Fund. Any intra-fund advice is provided by or on behalf of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684 and not the Trustee. Contact the Coach service on 1300 262 240.

The conversion of New Events cover to Full cover is subject to other criteria, for example, your cover has not ceased for some reason such as having insufficient funds in your account to pay insurance fees.

When will Default cover cease?

Insufficient account balance

If there is insufficient money in your account to pay the next insurance fee your cover will be cancelled. The cost of your cover is automatically deducted from your GuildSuper account at the end of the month in arrears.

Inactive members

If no contributions or rollovers have been paid into your account for a continuous period of 16 months or more, your account will be deemed inactive and regardless of your account balance your insurance may be cancelled.

Before your insurance cover is cancelled for inactivity as set out above, we will provide written notice to you 9, 12 and 15 months after your last contribution or rollover. We will inform you on each occasion of how long your account has been inactive and will give you the option to retain your cover by following the instructions in these notifications.

We must cancel your insurance cover if no contribution or rollover has been received for 16 continuous months, unless you tell us in writing that you want to keep it. Other 'cessation of cover' provisions apply under the policies. Refer to section 6 of this *Guide* for further information.

Cost of Default cover

Table 3 shows the amount and annual cost of Default Death and TPD cover. Table 11 shows the amount and annual cost of Default IP cover. The amount of Default cover is based on your age. The cost of Default cover depends on the type of cover, your age and your Occupational Classification.

Further information about this cover is provided in section 4 and 5 of this *Guide*.

What is your Occupational Classification?

There are three Occupational Classifications that may apply:

- Active
- White Collar, and
- Professional.

Your occupation will determine your Occupational Classification, which makes a difference to how much you pay for insurance cover. It may also make a difference to your eligibility to claim an insured benefit.

If you (or your employer) have not provided us with details of your occupation or if your occupation is not classified as White Collar or Professional, then it will be classified as Active and you may pay more for your insurance cover. The Active Occupational Classification covers a broad range of occupations with low physical activity and for members who engage in light manual work only (e.g. childcare workers, veterinarians, chiropractors, osteopaths and physiotherapists).

Eligibility for White Collar classification

You may be eligible for this classification provided the duties of your occupation are limited to professional, managerial, administrative, clerical, secretarial or similar 'White Collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment, excluding travel time from one office environment to another.

Eligibility for Professional classification

You may be eligible for this classification provided you:

- satisfy the eligibility criteria for the 'White Collar' classification, and
- earn in excess of $100,000 per annum, and
- hold a tertiary qualification and are a member of a professional institute or registered by a government body or are a member of your company's executive leadership team with more than 10 years' experience in your industry.

Further information about Occupational Classifications is provided in section 6 of this *Guide*. It is essential we have your correct Occupational Classification on record so you pay the right amount for your insurance cover. To check or update your Occupational Classification, please give us a call and we will be able to assist.

Fixed Death and TPD cover

If eligible, you can apply to convert your Default Death and TPD cover to Fixed cover by providing a completed *Application for Insurance* form which includes answering some limited health questions (i.e. not the full health evidence process).

If your Default Death and TPD cover is New Events cover only, the same New Events cover restrictions will apply to your Fixed cover.

The amount of cover provided by Fixed cover generally stays the same and the amount you pay for this cover will generally increase each year. An exception to this is for Fixed TPD cover under TPD tapering arrangements as described on page 13.

Table 6 shows the annual insurance premium rates per $1,000 sum insured based on age, gender and Occupational Classification for Fixed Death and TPD cover.

Refer to sections 4 and 5 of this *Guide* for further information about Fixed cover and eligibility criteria.

Helpful insurance hints:

If you are already a GuildSuper member:

- Check the type and amount of insurance cover you have.
- Determine if you are eligible for an Insurance Boost (within 3 months of any Default cover commencing) and if you want to increase the cover you have.
- Check your Occupation Classification and notify us if you wish to change it.
- Determine if a Life Event is an opportunity for you to increase any cover you have.
- Consider applying for additional cover by logging into your online account and completing the *Application for Insurance* online form or visiting the GuildSuper website.

If you are not currently a GuildSuper member, after you join, consider applying for an Insurance Boost to increase any cover you have automatically received (only if you apply and are accepted within three months of Default cover commencing).

Alternatively, apply for additional cover by logging into your online account and completing the *Application for Insurance* online form or visiting the GuildSuper website.

Provided you meet the eligibility requirements and other terms and conditions of our Insurer, you can transfer to GuildSuper the amount of similar cover you currently hold with another fund or insurer by completing the *Insurance Transfer* form available on the GuildSuper website.

You should consider obtaining personal financial advice before making any insurance decisions.

Paying for your insurance

The cost of your cover is automatically deducted from your GuildSuper account at the end of each month in arrears.

It includes the premiums paid to our Insurer and the costs associated with the Promoter's administration of the insurance arrangements. The insurance fees shown in this *Guide* include insurance administration fees. Insurance fee loadings may also apply to the cost of cover obtained on application to our Insurer.

Can I reduce or cancel my cover?

Yes. You can reduce or cancel part, or all, of your Death, TPD and/or IP cover at any time. If you cancel your cover, you will not be eligible for Default cover in the future. And then if you decide to apply for cover, you will need to supply health, occupation and lifestyle information as part of your application and your application will be assessed by our Insurer.

To reduce or cancel your cover, log in to your online account. Any reduction or cancellation of your cover will usually start from the date you notify us.

If we receive your request to cancel your cover within 60 days of your cover commencing, then:

- we will cancel the cover, backdated to the date your cover commenced
- we will refund the insurance costs (including premiums) to your GuildSuper account, and
- you will not be entitled to make a claim under the cancelled cover (including for the 60 days).

Unless you cancel cover, the cost of the cover will be deducted from your GuildSuper account.

4. Death and TPD cover

In the event of your death, your beneficiaries may receive a lump sum payment, which they may use to pay debts or bills. If you become totally and permanently disabled, you may receive a lump sum payment that can help pay any debts, bills or disability related expenses such as modifications to your home.

You can nominate your beneficiaries. Refer to the *How GuildSuper Works Guide* for information about the payment of death benefits including binding and non-binding nominations.

Default Death and TPD cover

Default Death and TPD cover is automatically provided to eligible members without the need to provide health information. The type and amount of cover you receive depends on your Age Next Birthday (at last 1 July).

Table 3: Default Death and TPD cover and insurance fees on page 12 shows the levels of Default Death and TPD cover that eligible members receive.

The Default cover may not offer a sufficient level of protection for your personal circumstances. To apply for additional cover, complete the *Change my insurance cover* online form by logging into your online account or by visiting the GuildSuper website. You may be asked to provide further health or other information.

What is the cost of Default Death and TPD cover?

The cost of Default Death and TPD cover (also referred to as insurance fees) will depend on an insured member's age and Occupational Classification. Refer to **Table 3: Default Death and TPD cover and insurance fees** on page 12 for the fees that will apply.



Example: Jessica joins GuildSuper and is eligible for Default Death and TPD cover

Jessica is 29 years old when her cover commences in GuildSuper. Her Occupational Classification is Active.

When cover commences, Jessica's Age Next Birthday (at last 1 July) will be 30 years and her:

- Default Death cover will be $167,200
- Default TPD cover will be $169,300
- Cost of Default Death cover: $81.93 per year
- Cost of Default TPD cover: $84.65 per year
- Total cost of Default Death and TPD cover: $166.58 per year.

Jessica's cost of cover may be lower if her Occupational Classification was White Collar or Professional. Rounding may cause variations to insurance fee calculations.

Tailoring your Death and TPD cover

With GuildSuper, you can tailor Death and TPD cover to suit your needs. At any time, you can apply to:

- increase your cover through Insurance Boost, Life Events Top-Up or by an amount you nominate
- convert your total amount of Default cover to the same amount of Fixed cover
- reduce or cancel your cover.

However, if you choose to do so, you will no longer be eligible for Default Death and TPD cover. This means your Death and TPD cover will no longer change in line with the Default cover levels and will generally be a fixed sum insured (i.e. it will become Fixed cover) except for TPD tapering arrangements as described on page 13.

Increase your Death and/or TPD cover with Insurance Boost

With Insurance Boost, eligible members who automatically receive (i.e. not elect to receive) Default cover can apply for an additional amount of Death and TPD cover up to 25% of the Default Death and TPD cover held by the insured member.

This is subject to some terms and conditions:

- The increase in Death cover must be equal to or greater than the increase in TPD cover,
- Satisfactorily completing the application for increase in cover and answering some health questions,
- Not previously changing (increasing or decreasing) Default cover, and
- The application for Insurance Boost is received and accepted by our Insurer within three months of Default cover commencing.

If you receive cover under Insurance Boost, your Default Death and TPD cover will become Fixed cover.

If your Default cover is New Events cover only, the same New Events cover restrictions will apply to your increased cover under the Insurance Boost.

To take advantage of the Insurance Boost offer, complete the *Insurance Boost* form available on the GuildSuper website or call the Fund. If accepted, the cost of insurance will be adjusted for the higher levels of cover. For the cost per $1,000 of additional cover, refer to page 16, **Table 6: Insurance fee rates for Fixed Death and TPD cover**.

Increase your Death and TPD cover with Life Events Top-Up

Your commitments and responsibilities may change as you go through different stages in your life – mortgage, marriage and children to name a few. With Life Events Top-Up, specific changes in your life ('Life Events') allow you to apply for additional Death and/or TPD cover to increase your level of cover without having to provide health information, if eligible.

The Life Events are:

- You get married
- You register a relationship, including a same sex relationship
- You get divorced
- Birth or adoption of your child
- Your child turns 12 years of age
- You enrol your child in private education, or
- You take out a mortgage on a new home (or land to build a home) that will be your primary residence.

You may increase your Death and TPD cover for a Life Event up to the lesser of:

- $100,000; or
- 25% of your existing cover at the time of application.

Life Events Top-Up for Death and/or TPD cover is subject to some terms and conditions:

- The increase in Death cover must be equal to or greater than the increase in TPD cover,
- You can only increase via Life Events once in any 12-month period up to a maximum of four times over the life of your GuildSuper membership from 1 November 2022, and
- Maximum total cover amounts apply - $5 million for Death cover (including Terminal Illness) and $3 million for TPD cover.

To be eligible, on the date of applying for a Life Event Top-Up, you must:

- be under age 55,
- have cover on standard terms with no exclusions or loadings,
- have not been previously declined for cover by our current Insurer or a previous insurer of the Fund,
- have not made a claim or be aware of any condition which would make you eligible to claim with the Fund, and
- provide relevant documentary proof of the event within 60 days of the event occurring or within 30 days of the issue of the first periodic statement to you after the event, whichever is later.

If you are not in Active Employment on the day our Insurer receives your application to increase cover, then New Events cover restrictions will apply to the amount of the increase in cover until you return to Active Employment for 30 consecutive days. Full cover only applies to the increase in cover when you have returned to Active Employment for 30 consecutive days.

If you receive cover under Life Events, your Default Death and TPD cover will become Fixed cover.

To apply for a Life Events Top-Up, complete the *Life Events Top-Up* form available on the GuildSuper website. The top-up is effective from the date our Insurer accepts your application. If accepted, the cost of insurance will be adjusted for the higher levels of cover. For the cost per $1,000 of additional cover, refer to page 16, **Table 6: Insurance fee rates for Fixed Death and TPD cover**.

Other Increases in Death Only or Death and TPD cover

If any Default cover you receive is not sufficient for your circumstances or you aren't eligible for an Insurance Boost or Life Events Top-Up, then you may apply to increase your Death Only or Death and TPD cover up to a maximum of $5 million for Death cover (including Terminal Illness) and $3 million for TPD cover. If you aren't eligible for Default cover (i.e. your Default cover is nil), you may also apply for Death Only or Death and TPD cover subject to the maximums shown above. Eligibility criteria apply.

The amount of Death and TPD cover and insurance fees are shown in Table 6 on page 16. Any existing Default Death and TPD cover will also become Fixed cover. In addition, you will be advised of any insurance fee loadings applied by our Insurer.

You must also meet health evidence requirements as part of your application. The Insurer may apply special conditions to the acceptance of your application.

If you have existing cover and have been accepted for additional cover, then any special conditions (e.g. restrictions or exclusions) applied by our Insurer will only apply to the additional cover.

Additional Death Only or Death and TPD benefits are payable in the same circumstances as Default Death and TPD benefits. That is, the benefits are payable if permitted by the insurance policy, the relevant law and the Trust Deed.

Insurance fees

The total cost of your insurance is referred to as 'insurance fees' and includes the Insurer premium and an insurance administration fee. The insurance fees are inclusive of stamp duty and an insurance administration fee of 10% (plus Goods and Services Tax (GST) and net of Reduced Input Tax Credits (RITC)) of the insurance premium which is payable by you for insurance administration services provided. While the insurance administration fee (10%) is included in the rate tables, it is paid to the Promoter and does not form part of the insurance premium payable to the Insurer.

Table 3: Default Death & TPD cover and insurance fees

This table shows Default Death and TPD cover and how much it will cost per year. Default Death cover ceases on attaining age 70. Default TPD cover ceases on attaining age 60.

	Cost of cover per year										
	Default cover		Active			White Collar			Professional		
ANB	Death	TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
16	$30,000	$97,500	$6.60	$11.70	$18.30	$4.80	$7.80	$12.60	$4.20	$6.83	$11.03
17	$34,800	$101,100	$8.35	$13.14	$21.50	$5.92	$9.10	$15.02	$4.87	$8.09	$12.96
18	$40,000	$104,100	$10.00	$14.57	$24.57	$7.20	$10.41	$17.61	$6.00	$8.33	$14.33
19	$46,200	$108,000	$12.47	$16.20	$28.67	$8.78	$11.88	$20.66	$7.39	$9.72	$17.11
20	$53,200	$112,400	$14.90	$17.98	$32.88	$10.64	$12.36	$23.00	$9.04	$11.24	$20.28
21	$60,500	$117,000	$18.15	$19.89	$38.04	$12.71	$14.04	$26.75	$10.89	$11.70	$22.59
22	$73,600	$125,200	$22.82	$23.79	$46.60	$16.93	$16.28	$33.20	$13.98	$13.77	$27.76
23	$86,900	$133,200	$28.68	$27.97	$56.65	$20.86	$19.98	$40.84	$17.38	$17.32	$34.70
24	$100,300	$140,800	$35.11	$33.79	$68.90	$25.08	$23.94	$49.01	$21.06	$19.71	$40.78
25	$113,500	$147,800	$42.00	$39.91	$81.90	$30.65	$28.08	$58.73	$26.11	$23.65	$49.75
26	$126,600	$154,500	$49.37	$47.90	$97.27	$35.45	$33.99	$69.44	$30.38	$27.81	$58.19
27	$139,200	$160,500	$58.46	$56.18	$114.64	$41.76	$40.13	$81.89	$34.80	$33.71	$68.51
28	$150,200	$165,000	$66.09	$64.35	$130.44	$46.56	$46.20	$92.76	$40.55	$39.60	$80.15
29	$159,500	$167,900	$73.37	$73.88	$147.25	$52.64	$53.73	$106.36	$44.66	$45.33	$89.99
30	$167,200	$169,300	$81.93	$84.65	$166.58	$58.52	$60.95	$119.47	$50.16	$50.79	$100.95
31	$173,400	$169,400	$90.17	$96.56	$186.73	$64.16	$69.45	$133.61	$55.49	$57.60	$113.08
32	$178,400	$168,500	$98.12	$107.84	$205.96	$69.58	$77.51	$147.09	$58.87	$65.72	$124.59
33	$182,500	$166,900	$105.85	$121.84	$227.69	$76.65	$86.79	$163.44	$63.88	$73.44	$137.31
34	$185,800	$164,700	$115.20	$135.05	$250.25	$81.75	$97.17	$178.93	$68.75	$82.35	$151.10
35	$188,200	$161,800	$122.33	$150.47	$272.80	$86.57	$108.41	$194.98	$73.40	$92.23	$165.62
36	$190,300	$159,600	$129.40	$161.20	$290.60	$93.25	$116.51	$209.76	$78.02	$98.95	$176.98
37	$192,200	$157,400	$138.38	$173.14	$311.52	$98.02	$124.35	$222.37	$84.57	$105.46	$190.03
38	$192,300	$155,200	$144.23	$186.24	$330.47	$103.84	$133.47	$237.31	$88.46	$113.30	$201.75
39	$191,100	$152,900	$150.97	$198.77	$349.74	$108.93	$142.20	$251.12	$91.73	$120.79	$212.52
40	$188,400	$150,700	$156.37	$213.99	$370.37	$111.16	$152.21	$263.36	$94.20	$129.60	$223.80
41	$184,300	$147,400	$160.34	$227.00	$387.34	$114.27	$162.14	$276.41	$97.68	$137.08	$234.76
42	$178,600	$142,900	$164.31	$238.64	$402.96	$117.88	$171.48	$289.36	$100.02	$144.33	$244.35
43	$171,500	$137,200	$164.64	$249.70	$414.34	$118.34	$178.36	$296.70	$99.47	$150.92	$250.39
44	$162,900	$130,300	$164.53	$257.99	$422.52	$117.29	$183.72	$301.01	$99.37	$156.36	$255.73
45	$152,500	$122,000	$161.65	$262.30	$423.95	$115.90	$187.88	$303.78	$97.60	$158.60	$256.20
46	$140,800	$112,600	$160.51	$256.73	$417.24	$114.05	$183.54	$297.59	$97.15	$155.39	$252.54
47	$129,000	$103,200	$157.38	$248.71	$406.09	$112.23	$177.50	$289.73	$95.46	$150.67	$246.13
48	$117,600	$94,100	$154.06	$240.90	$394.95	$110.54	$172.20	$282.75	$92.90	$145.86	$238.76
49	$106,600	$85,300	$149.24	$231.16	$380.40	$106.60	$165.48	$272.08	$90.61	$139.89	$230.50
50	$96,200	$77,000	$145.26	$220.99	$366.25	$103.90	$157.85	$261.75	$87.54	$133.98	$221.52
51	$86,300	$69,000	$138.94	$209.76	$348.70	$99.25	$149.73	$248.98	$84.57	$126.96	$211.53
52	$76,800	$61,400	$132.86	$197.71	$330.57	$95.23	$141.22	$236.45	$80.64	$119.73	$200.37
53	$68,000	$54,400	$125.80	$185.50	$311.30	$90.44	$132.74	$223.18	$76.16	$112.61	$188.77
54	$59,700	$47,800	$118.80	$173.04	$291.84	$84.77	$123.80	$208.58	$72.24	$104.68	$176.92
55	$51,900	$41,500	$110.55	$158.95	$269.49	$78.89	$113.71	$192.60	$66.95	$96.28	$163.23
56	$44,800	$35,800	$102.59	$146.42	$249.01	$73.47	$104.54	$178.01	$62.27	$88.78	$151.06
57	$37,800	$30,200	$92.99	$131.67	$224.66	$66.53	$94.22	$160.75	$56.32	$79.73	$136.05
58	$31,400	$25,100	$82.90	$116.72	$199.61	$59.35	$83.33	$142.68	$50.24	$70.78	$121.02
59	$25,800	$20,600	$73.01	$102.18	$175.19	$52.12	$73.13	$125.25	$44.38	$62.01	$106.38
60	$21,000	$16,800	$63.84	$88.87	$152.71	$45.57	$63.50	$109.07	$38.64	$53.93	$92.57
61	$16,800	$0	$54.94	$0.00	$54.94	$39.14	$0.00	$39.14	$33.26	$0.00	$33.26
62	$13,200	$0	$46.33	$0.00	$46.33	$33.13	$0.00	$33.13	$28.12	$0.00	$28.12
63	$10,300	$0	$38.73	$0.00	$38.73	$27.71	$0.00	$27.71	$23.48	$0.00	$23.48
64	$8,000	$0	$32.32	$0.00	$32.32	$23.12	$0.00	$23.12	$19.60	$0.00	$19.60
65	$6,300	$0	$27.34	$0.00	$27.34	$19.53	$0.00	$19.53	$16.57	$0.00	$16.57
66	$5,300	$0	$25.28	$0.00	$25.28	$18.07	$0.00	$18.07	$15.32	$0.00	$15.32
67	$4,800	$0	$25.20	$0.00	$25.20	$18.00	$0.00	$18.00	$15.26	$0.00	$15.26
68	$4,200	$0	$24.28	$0.00	$24.28	$17.35	$0.00	$17.35	$14.70	$0.00	$14.70
69	$3,700	$0	$23.50	$0.00	$23.50	$16.80	$0.00	$16.80	$14.25	$0.00	$14.25
70	$3,200	$0	$22.37	$0.00	$22.37	$16.00	$0.00	$16.00	$13.57	$0.00	$13.57

Fixed Death and TPD cover

With Fixed cover, your level of cover stays the same but the cost of cover increases as you get older, except for the level of TPD cover you have at age 61 (Age Next Birthday at last 1 July), which reduces by 10 per cent every year from age 62 (Age Next Birthday at last 1 July) as shown in Table 4.

Table 4: Reduction in TPD cover – TPD tapering

Age next birthday (at last 1 July)	Percentage of TPD cover
61	100%
62	90%
63	80%
64	70%
65	60%
66	50%
67	40%
68	30%
69	20%
70	10%
71	Nil

Fixed Death and TPD cover will cease on attaining age 70.

Applying for Fixed Death and TPD cover

You can apply for:

- additional cover in the form of Fixed cover any time by completing the *Change my insurance cover* online form
- convert your Default Death and TPD cover to Fixed cover at any time by completing the *Application For Insurance* online form

Forms are available by logging into your online account or visiting **guildsuper.com.au**

You can apply for Fixed cover, provided you are eligible (see below).

If your Age Next Birthday at last 1 July is between 61 and 71 and you apply for (and obtain) Fixed Death and TPD cover, then every 1 July your TPD cover will reduce by a percentage calculated according to the TPD tapering formula: (1/y) x 100 where y = the number of years between your Age Next Birthday (at last 1 July) until Age Next Birthday 71 (at last 1 July).

You may apply for Fixed Death Only or Fixed Death and TPD cover up to a maximum of $5 million for Death cover (including Terminal Illness) and $3 million for TPD cover.

Fixed Death Only or Fixed Death and TPD benefits are payable in the same circumstances as Default Death and TPD benefits. That is, the benefits are payable if permitted by the insurance policy, the relevant law and the Trust Deed.

Who is eligible for Fixed Death and TPD cover?

Fixed cover is available on application to GuildSuper members aged between 15 and 70 years of age who are employed (i.e. engaged by an employer under a contract of employment) or self-employed, and are *Australian Residents*. You cannot apply for Fixed TPD cover if you are aged over 59.

You must also meet health evidence requirements as part of your application.

How much will Fixed cover cost?

Refer to **Table 6: Insurance fee rates for Fixed Death and TPD cover** on page 16 for information about the cost of Fixed cover.

Our Insurer may impose insurance fee loadings, which are in addition to the insurance fee rates shown in Table 6. You will be advised of any insurance fee loadings.



Example: Jessica is thinking of fixing her cover

Jessica is 29 years old with an Active Occupational Classification and the following Default cover has commenced for her in GuildSuper (based on Jessica's Age Next Birthday, at last 1 July, of 30 years):

- Death cover of $167,200, and
- TPD cover of $169,300

The cost of Jessica's Default cover is $166.58.

Jessica has reviewed her personal circumstances and wants more cover. She is also considering fixing her Death and TPD cover to the amount of $450,000 each. She understands that fixing her cover means that the cost of cover will increase as she gets older and that special conditions may be imposed by our Insurer as part of its acceptance of Jessica's application.

Jessica refers to **Table 6: Insurance fee rates for Fixed Death and TPD cover** on page 16 to calculate the cost of fixed Death and TPD cover. It is assumed that Jessica is not subject to any insurance fee loadings.

Table 5: Worksheet to calculate cost of Fixed Death and TPD cover

	Jessica	Your details
A. Age next birthday (at last 1 July)	30	
B. Occupational Classification	Active	
C. Amount of Death and TPD cover to be fixed	$450,000	
D. Insurance fee rate for Death cover per $1,000 of cover (refer Table 6)	$0.36	
E. Insurance fee rate for TPD cover per $1,000 of cover (refer Table 6)	$0.30	
F. Insurance fee rate for Death and TPD cover (D+E)	$0.36 + $0.30 = $0.66	
G. Gender	Female	
G. COST OF FIXED DEATH and TPD COVER (C÷$1,000) x F	**($450,000 ÷ $1,000) x $0.66 = $297.00 p.a. or $5.71 per week.**	

The examples shown in this *Guide* are purely for illustrative purposes. Before making a decision on your insurance, you should consider the appropriateness of any cover having regard to your objectives, financial situation and needs. Rounding may cause variations to insurance fee calculations.



When will Fixed Death Only or Fixed Death and TPD cover begin?

Fixed cover does not start until your application is accepted by our Insurer. However Interim Accident cover is provided while your application is being processed, as described on page 27. Depending on your health information, occupation, employment status and hazardous pursuits, your additional cover may be accepted, rejected, deferred or have special conditions and rates applied. You may be required to supply further information and/or undertake some medical tests.

Provided the balance in your superannuation account can meet the cost of your Fixed cover, your Fixed cover starts on the date that our Insurer accepts your application, unless our Insurer requires your written acceptance of the proposed terms of the cover, in which case cover starts on the date our Insurer issues confirmation of your written acceptance of the proposed terms. GuildSuper will notify you in writing of the outcome of your application.

Fixed Death and TPD cover ceases in certain circumstances. See section 6 of this *Guide*. You can reduce or cancel your cover at any time. See 'Can I reduce or cancel my cover?' in section 3 (page 9) of this *Guide*.

When is a Death benefit payable?

An insured Death benefit is payable by our Insurer in the event of your death while an insured member and your beneficiary/ies lodging the appropriate documentation.

A Terminal Illness benefit is payable if you have been certified by 2 *Medical Practitioners* (one of whom specialises in the illness that you have) as having less than 24 months to live. The Trustee must also be satisfied that payment of the benefits to you is consistent with the requirements of the Trust Deed and relevant law.

When are TPD benefits payable?

Insured TPD benefits are payable by our Insurer to your GuildSuper account if you meet the definition of Total and Permanent Disablement in the insurance policy, while you are an insured member. The Trustee must also be satisfied that payment of the benefits to you is consistent with the requirements of the Trust Deed and relevant law.

The definition of Total and Permanent Disablement contained in the insurance policy is shown in section 7 of this *Guide*. You can request a copy of the insurance policy for more detailed information about the definition of Total and Permanent Disablement.

Different definitions of TPD apply depending on various factors, such as your age and the number of hours you work prior to claiming.

Assessment of a TPD claim is subject to a Waiting period of three consecutive months from the Date of Disablement.

Refer to section 7 of this *Guide* for key definitions relevant to Death and TPD cover.

Table 6: Insurance fee rates for Fixed Death and TPD cover

This table shows the annual insurance fee rates per $1,000 of Death (including Terminal Illness) and TPD cover (depending on your age, gender and Occupational Classification). Use these rates to calculate the cost of insurance if you choose to apply for Fixed Death Only or Fixed Death and TPD cover, including additional Fixed cover. These rates also apply to transferred cover. Insurance fee loadings may also apply. Fixed Death and TPD covers ceases on attaining age 70.

	Active				White Collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
ANB[1]	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
16	$0.43	$0.94	$0.04	$0.10	$0.30	$0.65	$0.02	$0.07	$0.25	$0.55	$0.02	$0.06
17	$0.48	$1.13	$0.10	$0.13	$0.33	$0.78	$0.07	$0.09	$0.28	$0.66	$0.06	$0.08
18	$0.52	$1.27	$0.13	$0.20	$0.36	$0.87	$0.09	$0.14	$0.30	$0.74	$0.08	$0.12
19	$0.52	$1.29	$0.17	$0.27	$0.36	$0.89	$0.12	$0.18	$0.30	$0.75	$0.10	$0.16
20	$0.50	$1.22	$0.13	$0.34	$0.34	$0.84	$0.09	$0.23	$0.29	$0.71	$0.08	$0.20
21	$0.45	$1.13	$0.20	$0.40	$0.31	$0.78	$0.14	$0.28	$0.26	$0.66	$0.12	$0.24
22	$0.43	$1.08	$0.17	$0.34	$0.30	$0.74	$0.12	$0.23	$0.25	$0.63	$0.10	$0.20
23	$0.38	$1.01	$0.20	$0.40	$0.26	$0.70	$0.14	$0.28	$0.22	$0.59	$0.12	$0.24
24	$0.38	$0.94	$0.20	$0.40	$0.26	$0.65	$0.14	$0.28	$0.22	$0.55	$0.12	$0.24
25	$0.36	$0.91	$0.17	$0.40	$0.25	$0.63	$0.12	$0.28	$0.21	$0.53	$0.10	$0.24
26	$0.34	$0.84	$0.17	$0.44	$0.24	$0.58	$0.12	$0.30	$0.20	$0.49	$0.10	$0.26
27	$0.34	$0.79	$0.17	$0.47	$0.24	$0.54	$0.12	$0.32	$0.20	$0.46	$0.10	$0.28
28	$0.34	$0.77	$0.27	$0.54	$0.24	$0.53	$0.18	$0.37	$0.20	$0.45	$0.16	$0.31
29	$0.34	$0.77	$0.30	$0.54	$0.24	$0.53	$0.21	$0.37	$0.20	$0.45	$0.18	$0.31
30	$0.36	$0.74	$0.30	$0.57	$0.25	$0.51	$0.21	$0.39	$0.21	$0.43	$0.18	$0.34
31	$0.36	$0.74	$0.40	$0.61	$0.25	$0.51	$0.28	$0.42	$0.21	$0.43	$0.24	$0.36
32	$0.38	$0.72	$0.47	$0.64	$0.26	$0.50	$0.32	$0.44	$0.22	$0.42	$0.28	$0.38
33	$0.43	$0.74	$0.54	$0.71	$0.30	$0.51	$0.37	$0.49	$0.25	$0.43	$0.31	$0.41
34	$0.45	$0.77	$0.64	$0.74	$0.31	$0.53	$0.44	$0.51	$0.26	$0.45	$0.38	$0.43
35	$0.50	$0.79	$0.74	$0.77	$0.34	$0.54	$0.51	$0.53	$0.29	$0.46	$0.43	$0.45
36	$0.55	$0.81	$0.88	$0.88	$0.38	$0.55	$0.60	$0.60	$0.32	$0.47	$0.51	$0.51
37	$0.58	$0.84	$1.01	$1.01	$0.40	$0.58	$0.69	$0.69	$0.34	$0.49	$0.59	$0.59
38	$0.65	$0.91	$1.18	$1.08	$0.45	$0.63	$0.81	$0.74	$0.38	$0.53	$0.69	$0.63
39	$0.72	$0.94	$1.31	$1.28	$0.50	$0.65	$0.90	$0.88	$0.42	$0.55	$0.77	$0.75
40	$0.79	$1.01	$1.58	$1.45	$0.54	$0.70	$1.09	$0.99	$0.46	$0.59	$0.93	$0.85
41	$0.86	$1.12	$1.85	$1.58	$0.59	$0.77	$1.27	$1.09	$0.50	$0.65	$1.08	$0.93
42	$0.94	$1.18	$2.08	$1.88	$0.65	$0.82	$1.44	$1.30	$0.55	$0.69	$1.22	$1.10
43	$0.99	$1.30	$2.35	$2.19	$0.69	$0.90	$1.62	$1.51	$0.58	$0.76	$1.38	$1.28
44	$1.05	$1.42	$2.66	$2.49	$0.72	$0.98	$1.83	$1.71	$0.61	$0.83	$1.56	$1.46
45	$1.08	$1.58	$2.93	$2.89	$0.74	$1.09	$2.02	$1.99	$0.63	$0.92	$1.71	$1.69
46	$1.13	$1.72	$3.33	$3.33	$0.78	$1.18	$2.29	$2.29	$0.66	$1.00	$1.95	$1.95
47	$1.18	$1.85	$3.80	$3.87	$0.82	$1.28	$2.62	$2.66	$0.69	$1.09	$2.23	$2.27
48	$1.29	$2.04	$4.34	$4.37	$0.89	$1.41	$2.99	$3.01	$0.75	$1.20	$2.54	$2.56
49	$1.41	$2.23	$5.05	$5.05	$0.97	$1.54	$3.47	$3.47	$0.82	$1.31	$2.95	$2.95
50	$1.55	$2.47	$5.92	$5.78	$1.06	$1.70	$4.08	$3.98	$0.90	$1.45	$3.46	$3.39
51	$1.72	$2.66	$6.73	$6.66	$1.18	$1.83	$4.63	$4.59	$1.00	$1.56	$3.94	$3.90
52	$1.91	$2.90	$7.74	$7.60	$1.31	$2.00	$5.33	$5.23	$1.12	$1.70	$4.53	$4.45
53	$2.08	$3.14	$8.75	$8.64	$1.43	$2.16	$6.02	$5.95	$1.22	$1.84	$5.12	$5.06
54	$2.28	$3.40	$9.79	$9.86	$1.57	$2.34	$6.74	$6.79	$1.34	$1.99	$5.73	$5.77
55	$2.50	$3.71	$10.76	$10.90	$1.72	$2.55	$7.41	$7.50	$1.47	$2.17	$6.30	$6.38
56	$2.76	$4.03	$11.77	$12.11	$1.90	$2.78	$8.11	$8.34	$1.62	$2.36	$6.89	$7.09
57	$3.00	$4.39	$12.85	$13.59	$2.07	$3.03	$8.85	$9.36	$1.76	$2.57	$7.52	$7.95
58	$3.28	$4.79	$13.96	$15.30	$2.26	$3.30	$9.61	$10.54	$1.92	$2.80	$8.17	$8.96
59	$3.53	$5.27	$15.17	$17.25	$2.43	$3.63	$10.45	$11.88	$2.07	$3.08	$8.88	$10.10
60	$3.84	$5.76	$16.45	$19.47	$2.65	$3.97	$11.33	$13.41	$2.25	$3.37	$9.63	$11.40
61	$4.19	$6.33	$17.93	$21.96	$2.88	$4.36	$12.35	$15.13	$2.45	$3.71	$10.49	$12.86
62	$4.61	$6.93	$19.81	$24.66	$3.18	$4.77	$13.64	$16.98	$2.70	$4.06	$11.60	$14.43
63	$5.16	$7.53	$22.13	$27.61	$3.56	$5.19	$15.24	$19.02	$3.02	$4.41	$12.95	$16.16
64	$5.76	$8.17	$24.86	$30.84	$3.97	$5.62	$17.12	$21.24	$3.37	$4.78	$14.55	$18.05
65	$6.50	$8.85	$27.82	$34.47	$4.48	$6.10	$19.16	$23.74	$3.81	$5.18	$16.28	$20.18
66	$7.05	$9.81	$32.26	$39.69	$4.86	$6.76	$22.21	$27.33	$4.13	$5.74	$18.88	$23.23
67	$7.67	$10.88	$37.40	$45.64	$5.28	$7.49	$25.76	$31.43	$4.49	$6.37	$21.89	$26.72
68	$8.39	$12.06	$43.19	$52.60	$5.78	$8.31	$29.74	$36.23	$4.91	$7.06	$25.28	$30.79
69	$9.11	$13.38	$49.98	$60.48	$6.27	$9.22	$34.42	$41.65	$5.33	$7.83	$29.26	$35.40
70	$9.90	$14.82	$57.85	$69.66	$6.82	$10.21	$39.84	$47.97	$5.79	$8.68	$33.86	$40.78

1. *Age Next Birthday at last 1 July. Rounding may cause variations to insurance fee calculations. The level and cost of Default cover is adjusted annually on 1 July.*

5. Income Protection cover

Income Protection (IP) cover can help protect you by providing regular monthly income payments if you are temporarily unable to work due to illness or injury, that can help you cover living expenses as you recover and return to work.

IP cover provides you with a monthly payment following a specified Waiting period (Default 90, 30 or 60 days) for a Benefit period applicable to the IP cover you obtain (Default maximum of 5 years or to age 65). The benefit is generally payable if illness or injury leaves you unable to work in your usual occupation, while you are an insured member.

You will not be entitled to IP benefits if you have not been working any occupation for gain or reward in the 12 months before becoming unable to work. If you become unemployed after obtaining IP cover, you should consider whether your IP cover arrangements remain suitable for you.

Table 7: GuildSuper IP cover options

Insurance type	Waiting period (days)	Maximum Benefit period	How is it obtained?
Default IP cover	90	5 years[a]	Automatic, subject to meeting eligibility criteria
Non-Default Unitised IP cover	30, 60, 90	5 years[a]	On application
Non-Default IP cover to age 65	30, 60, 90	To age 65	On application

a. All IP cover ceases on turning age 65. IP benefit payments also cease on turning age 65.

Default IP cover

Provided you are eligible for Default Death and TPD cover, you will receive Default IP cover without the need to provide health information. Refer to page 6 for information about the eligibility criteria and when Default IP cover commences, unless you opt-out or notify us that you do not meet certain criteria. Default cover will be New Events cover in certain circumstances i.e. subject to restrictions. See page 7 for an explanation of New Events cover.

The amount of Default IP cover you receive depends on your age. The number of Default IP units, the value of each unit and levels of cover that eligible members receive are detailed in the following table:

Table 8: Default IP cover

Age Next Birthday (at last 1 July)	Number of units	Cover per month for each unit	Total Default IP cover per month
16-24	2	$550	$1,100
25-30	3	$550	$1,650
31-65	4	$550	$2,200

Default IP cover ceases in certain circumstances, see section 6 of this *Guide*.

What is the cost of Default IP cover?

The cost of Default IP cover (insurance fees) will depend on your age and your Occupational Classification. Refer to **Table 11: Default IP cover and insurance fees** on page 24 for the insurance fees that will apply.



Example: Jessica joins GuildSuper and is eligible for Default IP cover

Jessica is 29 years old when her cover commences in GuildSuper. Jessica's Occupational Classification is Active.

When cover commences, her Age Next Birthday (at last 1 July) will be 30 years and her:

- Default IP cover will be 3 units or $1,650 per month
- Cost of Default IP cover will be $53.88 per year or approximately $1.04 per week

Jessica's cost of IP cover may be lower if her Occupational Classification was White Collar or Professional. Rounding may cause variations to insurance fee calculations.

IP Waiting period

The Waiting period is a continuous period of either 30, 60 or 90 days, commencing from the date a *Medical Practitioner* examines and certifies you are *Disabled* (refer to page 36 for the definition) for the purposes of claiming a *Disability* or *Partial Disability* benefit.

You must be Disabled for at least seven out of the first 12 working days of the Waiting period to qualify for an IP benefit payment. However, if you return to work at full capacity during the Waiting period, the period starts again unless you have returned to work only once for no more than five consecutive days, in which case the number of days worked will be added to the Waiting period.

The Waiting period begins from the date when you are first examined and certified as suffering a *Disability*, provided that this date is after your insurance cover starts. Refer to *Payment of IP Benefits* section on page 20 for further explanation of how the Waiting period works when a *Disability* recurs.

Benefit period

The Benefit period is the maximum period of time for which IP benefits will be payable for any one, or related, illness or injury. IP benefits will only be paid to an insured member for one *Disability, Partial Disability* (or related *Disability*) at a time, for the Maximum Benefit period (either 5 years or to age 65).

Tailoring your IP cover

With GuildSuper, you can tailor IP cover to suit your needs. You can at any time apply to:

- increase the amount of your cover (including applying for cover if you are not eligible for Default IP cover)
- change the Waiting period
- change the Benefit period, or
- reduce or cancel your cover.

Increase your IP cover with Insurance Boost

With Insurance Boost, eligible members who automatically receive (i.e. not elect to receive) Default IP cover can apply for up to double the number of Default IP units of cover they receive to boost their level of cover by answering some limited health questions (i.e. not the full health evidence process).

Insurance Boost is only available if you haven't previously reduced Default cover, and the application for Insurance Boost is received and accepted by our Insurer within three months of Default IP cover commencing.

If your Default cover is New Events cover only, the same New Events cover restrictions will apply to your increased cover under the Insurance Boost.

If you receive increased cover under the Insurance Boost, the number of units you hold will no longer change in line with the Default cover levels shown in Table 11 on page 24.

To take advantage of the Insurance Boost offer, complete the *Insurance Boost* form available on the GuildSuper website or call the Fund. If accepted, the cost of insurance will be adjusted for the higher levels of cover. Refer to **Table 12: Insurance fee rates if you vary your IP cover** on page 25 for the cost of each additional unit of IP cover you obtain.

Increase your IP cover with Life Events Top-up

Your commitments and responsibilities may change as you go through different stages in your life – mortgage, marriage and children to name a few. With Life Events Top-Up, specific changes in your life ('Life Events') allow you to request one additional unit of IP cover to increase your level of cover without having to provide health information, if eligible.

The Life Events are:

- You get married
- You register a relationship, including a same sex relationship
- You get divorced
- Birth or adoption of your child, or
- You take out a mortgage on a new home (or land to build a home) that will be your primary residence.

Life Events Top-Up for IP cover is subject to a maximum increase of one unit of IP cover in any 12-month period with a maximum increase of four units of IP cover over the lifetime of a member from 1 November 2022. To be eligible for a Life Events Top-Up for IP cover on the date of applying, members must:

- be under age 55,
- have cover on standard terms with no exclusions,
- have not been declined for cover by our current Insurer or previous insurer of the Fund,
- not have made a claim or be aware of any condition which would make you eligible to claim under the policy or be eligible to make a claim with the Fund, and
- provide relevant documentary proof of the event within 60 days of the event occurring or within 30 days of the issue of the first periodic statement to you after the event, whichever is later.

If you are not in *Active Employment* on the day our Insurer receives your application to increase cover, then New Events cover restrictions will apply to the amount of the increase in cover until you return to *Active Employment* for 30 consecutive days. Full cover only applies to the increase in cover when you have returned to *Active Employment* for 30 consecutive days.

If you receive cover under Life Events, the number of units you hold will no longer change in line with the Default cover levels shown in Table 11 on page 24.

To apply for a Life Events Top-Up, complete the *Life Events Top-Up* form available on the GuildSuper website. The top-up is effective from the date our Insurer accepts your application. If accepted, the cost of insurance will be adjusted for the higher levels of cover. Refer to **Table 12: Insurance fee rates if you vary your IP cover** on page 25 for the cost of each additional unit of cover you obtain.

Additional IP cover

If your Default IP cover is not sufficient for your circumstances or you aren't eligible for an Insurance Boost, Life Events Top- Up or Default IP cover, you may apply at any time for:

- non-default Unitised IP cover, including varying the number of units of IP cover you already have (if any) with a Maximum Benefit period of 5 years, or
- IP cover with a Maximum Benefit period to age 65.

Eligibility criteria apply. The amount of cover provided for each additional unit is set out in **Table 12: Insurance fee rates if you vary your IP cover** on page 25. The maximum amount of Unitised IP cover or IP cover to age 65 available is the lower of $30,000 per month or 85% of your income (Note: Any amount over 75% will be credited to your superannuation account as a concessional contribution). You must also provide health information as part of your application. The Insurer may apply special conditions or insurance fee loadings to the acceptance of your application. To obtain non-Default IP cover, complete the *Vary Your Insurance Cover* online form in the insurance section of GuildSuper online.

If you have Default IP cover and apply for additional units of IP cover, the Default IP cover will continue. If you have existing cover and have been accepted for additional units of cover, then any special conditions (e.g. restrictions or exclusions) applied by our Insurer will only apply to the additional units of cover. Additional IP benefits are payable in the same circumstances as Default IP benefits. That is, the benefits are payable if permitted by the insurance policy, the relevant law and the Trust Deed. See the definition of *Disability* and related definitions in section 7 of this *Guide*.

How much will additional IP cover cost?

Any additional IP cover will be subject to the payment of additional insurance fees depending on your age, Occupational Classification, the Waiting period and, in the case of IP cover to age 65, your gender.

To calculate the cost of additional IP cover (including additional IP cover you apply for because you are not eligible for Default IP cover), refer to **Table 12: Insurance fee rates if you vary your IP cover** on page 25 in the case of Unitised IP cover or **Table 13: Insurance fee rates for IP cover to age 65** on page 26 in the case of IP cover to age 65. Our Insurer may impose insurance fee loadings and you will be advised accordingly.

Who is eligible for additional IP cover?

IP cover is available on application to a member aged 15 to 64 who is an *Australian Resident*.

You must also meet health evidence requirements as part of your application.

When will additional IP cover begin?

Where you have applied for additional IP cover, it starts only when accepted by our Insurer. Depending on your medical history, occupation, employment status or hazardous pursuits, your application for IP cover may be accepted, rejected, deferred or have special conditions and rates applied. You may be required to supply further information and/or undertake some medical tests.

Provided the balance in your superannuation account can cover the cost of cover, your additional cover starts on the date that our Insurer accepts your application, unless our Insurer requires your written acceptance of the proposed terms of the cover, in which case cover starts on the date our Insurer issues confirmation of your written acceptance of the proposed terms. We will notify you in writing of the outcome of your application.

IP cover ceases in certain circumstances, see section 6 of this *Guide*. You can reduce or cancel your cover at any time. See section 4 of this *Guide*.

Change the IP Waiting period

The Default Waiting period is 90 days. However, at any time, you can apply to reduce the Waiting period to either 30 or 60 days by completing the *Vary Your Insurance Cover* online form in the insurance section of GuildSuper online.

Generally, the shorter the Waiting period, the higher the cost of IP cover will be. Refer to **Table 12: Insurance fee rates if you vary your IP cover** on page 25 for the insurance fees if you are varying the Waiting period in relation to IP cover with a Maximum Benefit period of 5 years. Refer to **Table 13: Insurance fee rates for IP cover to age 65** on page 26 if you are varying the Waiting period in relation to IP cover to age 65.

If you apply to reduce the Waiting period, then you will be required to provide health information and be accepted by our Insurer. Insurance fee loadings may apply, and you will be advised accordingly.

Change the Benefit period

The Default Maximum Benefit period for IP cover is 5 years. You can apply any time to change the Maximum Benefit period from 5 years to age 65 (and thereby have IP cover to age 65) provided that, on the date you apply, you are:

- aged 15 to 64, and
- employed as a full-time, part-time or casual employee, or as a contractor.

To change the Maximum Benefit period to age 65, complete the *Vary Your Insurance Cover* online form in the insurance section of GuildSuper online. You will be required to provide health information and be assessed by our Insurer.

If your application is accepted, your level of IP cover will be fixed, however the cost of IP cover will be based on your age.

Refer to **Table 13: Insurance fee rates for IP cover to age 65** on page 26 to calculate the cost of IP cover to age 65. Our Insurer may impose fee loadings, which are in addition to the insurance fee rates shown in Table 13. You will be advised of any insurance fee loadings.

Additional information requirements

When applying for additional IP cover, regardless of the amount of cover, you must complete the *Vary Your Insurance Cover* online form in the insurance section of GuildSuper online.

Further information may also be required depending on the amount of cover you have applied for and our Insurer's assessment of your application. The cost of any tests will be paid by our Insurer.

Payment of IP benefits

IP benefits are only paid where the Waiting period has expired and you meet the policy requirements, including the definition of *Disability* or *Partial Disability*. They are paid up to the Maximum Benefit period, unless the payment of benefits cannot continue for some other reason, as outlined below. The Trustee must also be satisfied that the payment of IP benefits is consistent with the requirements of the Trust Deed and relevant law.

An IP death benefit under the IP policy, equal to three times your monthly IP benefit, may also be payable to you if you die while entitled to receive an IP benefit. This is in addition to any Death benefit payable in accordance with section 4 of this *Guide*.

Refer to section 7 of this *Guide* for some key definitions relevant to IP cover.

If benefits are payable, they will be paid monthly in arrears from the end of the Waiting period. Payments will then continue until one of the following occurs:

- you are no longer Disabled or Partially Disabled, or
- your death, or
- the date of your 65th birthday, or
- you reach the end of the Maximum Benefit period (i.e. 5 years or age 65 whichever applies to you), or
- you are outside Australia for more than 12 months from the end of the Waiting period.

You will not be entitled to IP benefits if you have not been working any occupation for gain or reward in the 12 months before becoming unable to work.

If, after being paid an IP benefit, you return to employment with your employer for a period of less than 6 months from the last date you were *Disabled* or *Partially Disabled* and during this 6 month period you become *Disabled* or *Partially Disabled* from the same or related illness or injury, a further Waiting period will not apply and any IP benefits will be treated as a continuation of your original claim for benefits. However, the Maximum Benefit period will be adjusted to take into account the previous period for which IP benefits were received.

If disability recurs six months or more from the date the insured member ceased to be *Disabled* from the same or related illness or injury, and cover has not otherwise ceased, the Insurer will apply a Waiting period from the *Date of Disablement* of the *Recurrent Disability*.

The Insurer will still add together all periods of disability in determining when the Benefit period ends. This includes any periods of disability from the same or a related injury or illness for which income protection benefits were payable under the Fund.

The Insurer will only pay a disability benefit for an insured member for one disability at a time. If, while disability benefits are payable for a particular illness or injury, the insured member concurrently suffers another illness or injury which also renders them *Disabled* ("concurrent illness or injury"):

a) no separate disability benefit will be payable for the concurrent illness or injury while a disability benefit is payable for the first illness or injury, and
b) if the concurrent illness or injury becomes the sole condition causing disability then that illness or injury will be treated as being "related" to the first illness or injury such that both periods of disability will be added together for the purposes of determining when the Benefit period ends (see *Recurrent Disability* in section 7 of this *Guide*).

How do we define your income?

Your income is relevant to the calculation of your level of IP benefit.

In summary, if you are permanently employed (this includes when you are on Employer Approved Leave for less than 24 months), your income will be the salary you get from your employer for your usual occupation, including salary sacrifice amounts but excluding mandated superannuation contributions, overtime, commission, bonuses, amounts paid to cover expenses that are only incurred while working (such as allowances), profit distributions, director's fees and any other non-regular payments.

If you do not fall into the above category, your income is the average of your salary (as per above) over the previous 12 months or the actual period if less, subject to a minimum averaged period of six months.

If you are self-employed, your income is the average monthly share of earnings (being gross revenue generated by the business as a result of your personal exertion less business expenses) received by you, calculated over the previous 12 months or the actual period if less, subject to a minimum of six months.

Income excludes any investment income.

For more information about what constitutes income, please contact GuildSuper.

How to calculate the cost of your IP cover

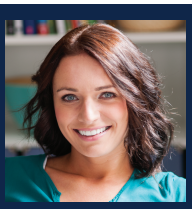
Unitised IP cover with a Maximum 5-year Benefit period

The cost of IP cover will be determined by:

- the number of units of cover you have or select,
- your Age Next Birthday (at last 1 July),
- the Waiting period applicable to your cover or that you select, and
- your Occupational Classification (please refer to page 8).

Refer to **Table 11: Default IP cover and insurance fees** on page 24 for the Default IP cover levels (with a 90 day Waiting period) and insurance fees. Refer to **Table 12: Insurance fee rates if you vary your IP cover** on page 25 for additional IP cover levels (with a 30, 60 or 90 day Waiting period) and insurance fees.

When health information is required with your application to vary your insurance cover (e.g. if you apply for additional IP cover), our Insurer may apply insurance fee loadings, depending on its assessment of your circumstances. You will be advised of any insurance fee loadings.



Example: Jessica wants to change the Waiting period and increase the amount of her IP cover

Jessica was 29 years old when Default IP cover commences for her in GuildSuper. Her Occupational Classification is Active.

Her Age Next Birthday (at last 1 July) was 30 years when Default IP cover commenced and her:

- Default IP cover was 3 units or $1,650 per month
- Cost of Default IP cover was $53.88 per year or $1.04 per week, and
- Waiting period was 90 days with a Maximum 5 year Benefit period.

Jessica wants to increase her level of IP cover, reduce the Waiting period to 30 days but keep the Maximum 5 year Benefit period (that is, she wants non-default Unitised IP cover). In this instance, **Table 12: Insurance fee rates if you vary your IP cover** on page 25 sets out the applicable insurance fees. She uses the worksheet below to calculate the cost of making these changes (assuming she is not subject to any insurance fee loadings).

Table 9: Worksheet to calculate cost of IP cover with a Maximum 5-year Benefit period

	Jessica	Your details
A. Age Next Birthday (at last 1 July)	30	
B. Occupational Classification	Active	
C. IP Waiting period	30 days	
D. IP Benefit period	5 years	5 years
E. Salary per month	$2,600	
F. Percentage of monthly salary to insure[a]	85%	
G. Multiply monthly salary by percentage (E x F)	$2,600 x 85% = $2,210 per month	
H. Default number of units of IP cover (refer Table 11)	3 units	
I. Total Default IP cover (refer Table 11)	$1,650 per month	
J. Additional IP cover required (G – I)	$2,210 – $1,650 = $560 per month	
K. Cover provided by one unit of IP cover per month	$550	$550
L. Additional units of IP cover required, rounded to the nearest unit (J ÷ K)	$560 ÷ $550 = 1 unit	
M. Total units of IP cover (H + L)	3 + 1 = 4	
N. Cost of 1 unit of IP cover for your chosen Waiting period in C (refer Table 12)	$39.98 per year	
O. TOTAL COST OF IP COVER (M x N)	**4 x $39.98 = $159.92 or $3.08 per week**	

a. *You can choose to insure any amount up to 85% of your income. Any benefit amount over 75% will be credited to your superannuation account as a concessional contribution. Rounding may cause variations to insurance fee calculations.*

To make any changes to your IP cover, complete the *Change your insurance cover* online form in the insurance section found in your online account.

Cost of IP cover to age 65

The cost of IP cover to age 65 is calculated as an annual rate per $100 of your monthly benefit. The cost will depend on:

- your Age Next Birthday (at last 1 July)
- your gender
- the applicable Waiting period
- the amount of cover you select
- your Occupational Classification (please refer to page 8), and
- an assessment based on your health condition and lifestyle (e.g. hazardous pursuits).

To be able to apply for IP cover to age 65, you will have to be employed, be under age 65 and an *Australian Resident*, at the time you apply.

Refer to **Table 13: Insurance fee rates for IP cover to age 65** on page 26 for the insurance fees applicable to IP cover to age 65. Insurance fee loadings may apply, depending on our Insurer's assessment of your circumstances. You will be advised of any insurance fee loadings.

Table 10: Worksheet to calculate cost of IP cover to age 65



Example: Jessica wants to work out the cost of IP cover to age 65

Jessica wants to increase her Maximum Benefit period to age 65 and change to the 30 day Waiting period. She uses the worksheet to calculate the cost of IP cover to age 65.

	Jessica	Your details
A. Age Next Birthday (at last 1 July)	30	
B. Occupational Classification	Active	
C. IP Waiting period	30 days	
D. IP Benefit period	To age 65	To age 65
E. Salary per month	$2,600	
F. Percentage of monthly salary to insure[a]	85%	
G. Multiply monthly salary by percentage (E x F)	$2,600 x 85% = $2,210 per month	
H. Monthly IP cover (in $100s)	$2,210 ÷ $100 = 22.1	
I. Annual insurance fee rate (refer Table 13)	$42.33 per year	
J. Gender	Female	
J. **COST OF IP COVER TO AGE 65 (H x I)**	**22.1 x $42.33 = $935.49 per year or $17.99 per week**	

a. You can choose to insure any amount up to 85% of your income. Any benefit amount over 75% will be credited to your superannuation account as a concessional contribution. Rounding may cause variations to insurance fee calculations.

To apply for IP cover to age 65, complete the *Change my insurance cover* online form found in your GuildSuper online account.

The examples shown in this *Guide* are purely for illustrative purposes. Before making a decision on your insurance, you should consider the appropriateness of any cover having regard to your objectives, financial situation and needs. Rounding may cause variations to insurance fee calculations.

Table 11: Default IP cover and insurance fees

This table shows how much Default IP cover per month eligible new members will receive and how much it will cost per year. The cost of cover shown is based on a Default Maximum Benefit period of 5 years and the Default 90 day Waiting period. The cost of cover will depend on your age and Occupational Classification. Default IP cover is subject to a maximum of 85% of your income. Default IP cover ceases on attaining age 65.

ANB[1]	No. Of Units[2]	Amount Cover Per Month	Cost Per Year		
			Active	White Collar	Professional
16	2	$1,100	$28.96	$23.18	$20.86
17	2	$1,100	$28.96	$23.18	$20.86
18	2	$1,100	$28.96	$23.18	$20.86
19	2	$1,100	$28.96	$23.18	$20.86
20	2	$1,100	$28.96	$23.18	$20.86
21	2	$1,100	$28.96	$23.18	$20.86
22	2	$1,100	$28.96	$23.18	$20.86
23	2	$1,100	$28.96	$23.18	$20.86
24	2	$1,100	$28.96	$23.18	$20.86
25	3	$1,650	$43.44	$34.77	$31.29
26	3	$1,650	$43.44	$34.77	$31.29
27	3	$1,650	$46.92	$36.51	$34.77
28	3	$1,650	$48.66	$39.99	$36.51
29	3	$1,650	$52.14	$39.99	$36.51
30	3	$1,650	$53.88	$41.73	$36.51
31	4	$2,200	$74.16	$57.92	$53.32
32	4	$2,200	$78.80	$62.56	$55.64
33	4	$2,200	$81.12	$62.56	$57.92
34	4	$2,200	$81.12	$64.88	$62.56
35	4	$2,200	$88.08	$69.52	$62.56
36	4	$2,200	$95.00	$74.16	$64.88
37	4	$2,200	$104.28	$81.12	$71.84
38	4	$2,200	$108.92	$85.76	$78.80
39	4	$2,200	$118.20	$95.00	$81.12
40	4	$2,200	$129.80	$104.28	$92.72
41	4	$2,200	$146.00	$113.56	$104.28
42	4	$2,200	$157.60	$125.16	$111.24
43	4	$2,200	$176.12	$139.04	$125.16
44	4	$2,200	$192.36	$150.64	$139.04
45	4	$2,200	$215.52	$169.20	$150.64
46	4	$2,200	$241.04	$187.72	$173.80
47	4	$2,200	$268.84	$213.20	$187.72
48	4	$2,200	$296.64	$236.40	$213.20
49	4	$2,200	$331.40	$261.88	$231.76
50	4	$2,200	$366.16	$287.36	$257.24
51	4	$2,200	$405.56	$317.52	$285.04
52	4	$2,200	$444.96	$349.96	$315.20
53	4	$2,200	$491.32	$387.04	$347.64
54	4	$2,200	$537.68	$421.80	$380.08
55	4	$2,200	$588.64	$463.52	$414.84
56	4	$2,200	$639.64	$507.56	$454.24
57	4	$2,200	$697.60	$549.24	$493.64
58	4	$2,200	$755.52	$595.60	$535.36
59	4	$2,200	$815.76	$641.96	$577.08
60	4	$2,200	$880.68	$692.96	$625.72
61	4	$2,200	$1,100.84	$864.44	$778.68
62	4	$2,200	$996.56	$785.64	$706.84
63	4	$2,200	$843.60	$669.76	$597.92
64	4	$2,200	$628.04	$493.64	$442.64
65	4	$2,200	$296.64	$236.40	$213.20

1. *Age Next Birthday at last 1 July. The cost of Default IP cover is adjusted annually on 1 July. Rounding may cause variations to insurance fee calculations.*
2. *One unit of IP cover is $550 per month.*

Table 12: Insurance fee rates if you vary your IP cover

This table shows the Annual cost per unit of non-default Unitised IP cover with a Maximum Benefit period of 5 years depending on a 30, 60 or 90 day Waiting period and your Occupational Classification. It applies to all units of cover that you have. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Non-default Unitised IP cover ceases on attaining age 65.

ANB[1]	Monthly benefit per unit IP cover	Active			White Collar			Professional		
		30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
17	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
18	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
19	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
20	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
21	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
22	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
23	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
24	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
25	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
26	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
27	$550	$35.92	$24.33	$15.64	$27.81	$18.54	$12.17	$25.49	$16.22	$11.59
28	$550	$36.50	$25.49	$16.22	$28.97	$19.70	$13.33	$26.07	$17.38	$12.17
29	$550	$37.66	$26.07	$17.38	$30.13	$20.28	$13.33	$27.23	$18.54	$12.17
30	$550	$39.98	$27.81	$17.96	$31.87	$21.44	$13.91	$28.39	$19.70	$12.17
31	$550	$43.45	$28.97	$18.54	$34.18	$23.18	$14.48	$30.13	$20.28	$13.33
32	$550	$45.77	$31.29	$19.70	$36.50	$24.33	$15.64	$32.45	$22.02	$13.91
33	$550	$48.09	$33.60	$20.28	$37.66	$26.07	$15.64	$34.76	$23.75	$14.48
34	$550	$52.14	$35.92	$20.28	$41.14	$27.81	$16.22	$36.50	$25.49	$15.64
35	$550	$56.20	$37.66	$22.02	$44.61	$29.55	$17.38	$39.40	$27.23	$15.64
36	$550	$60.26	$41.14	$23.75	$46.93	$31.87	$18.54	$42.30	$28.97	$16.22
37	$550	$64.31	$44.03	$26.07	$50.41	$34.76	$20.28	$45.77	$31.29	$17.96
38	$550	$68.95	$46.93	$27.23	$53.88	$36.50	$21.44	$49.25	$33.60	$19.70
39	$550	$74.16	$49.83	$29.55	$57.94	$39.40	$23.75	$53.30	$35.92	$20.28
40	$550	$79.38	$53.88	$32.45	$61.99	$42.30	$26.07	$56.20	$37.66	$23.18
41	$550	$85.75	$57.36	$36.50	$67.21	$45.77	$28.39	$60.26	$41.14	$26.07
42	$550	$90.96	$61.42	$39.40	$71.26	$48.09	$31.29	$64.31	$44.03	$27.81
43	$550	$97.92	$66.05	$44.03	$77.64	$52.14	$34.76	$68.95	$46.35	$31.29
44	$550	$103.71	$70.69	$48.09	$81.69	$55.62	$37.66	$73.58	$49.83	$34.76
45	$550	$110.66	$75.90	$53.88	$87.49	$59.68	$42.30	$78.80	$53.30	$37.66
46	$550	$118.19	$79.96	$60.26	$93.86	$63.73	$46.93	$84.01	$56.78	$43.45
47	$550	$126.89	$85.75	$67.21	$99.65	$67.79	$53.30	$89.81	$61.42	$46.93
48	$550	$135.00	$92.12	$74.16	$107.19	$73.00	$59.10	$96.76	$65.47	$53.30
49	$550	$144.85	$98.50	$82.85	$113.56	$77.64	$65.47	$102.55	$68.95	$57.94
50	$550	$154.70	$104.87	$91.54	$121.09	$82.85	$71.84	$109.50	$74.16	$64.31
51	$550	$165.13	$112.40	$101.39	$129.20	$87.49	$79.38	$117.04	$79.38	$71.26
52	$550	$176.13	$119.35	$111.24	$139.05	$93.86	$87.49	$125.15	$85.75	$78.80
53	$550	$188.88	$128.62	$122.83	$148.90	$101.39	$96.76	$133.26	$90.96	$86.91
54	$550	$201.63	$137.31	$134.42	$159.33	$108.35	$105.45	$142.53	$97.34	$95.02
55	$550	$216.11	$147.16	$147.16	$169.76	$115.88	$115.88	$152.96	$103.71	$103.71
56	$550	$231.75	$158.75	$159.91	$182.51	$123.99	$126.89	$164.55	$112.40	$113.56
57	$550	$248.56	$169.76	$174.40	$195.25	$133.84	$137.31	$176.13	$120.51	$123.41
58	$550	$266.52	$183.09	$188.88	$210.32	$144.27	$148.90	$189.46	$129.20	$133.84
59	$550	$287.96	$196.99	$203.94	$226.54	$155.28	$160.49	$203.94	$139.05	$144.27
60	$550	$310.55	$212.64	$220.17	$244.50	$167.44	$173.24	$220.17	$150.64	$156.43
61	$550	$346.47	$238.13	$275.21	$272.89	$187.14	$216.11	$245.66	$168.60	$194.67
62	$550	$323.88	$222.48	$249.14	$254.93	$175.55	$196.41	$230.02	$157.59	$176.71
63	$550	$287.96	$198.15	$210.90	$226.54	$156.43	$167.44	$203.94	$140.21	$149.48
64	$550	$243.34	$167.44	$157.01	$191.20	$131.52	$123.41	$172.66	$118.19	$110.66
65	$550	$123.99	$85.75	$74.16	$97.92	$67.21	$59.10	$87.49	$60.26	$53.30

1. *Age Next Birthday at last 1 July. The cost of non-default Unitised IP cover is adjusted annually on 1 July. Rounding may cause variations to insurance fee calculations.*

Table 13: Insurance fee rates for IP cover to age 65

This table shows the annual cost per $100 of monthly benefit payable with a Maximum Benefit period to age 65 depending on the Waiting period (30, 60 or 90 days), your gender and Occupational Classification. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Cover ceases on attaining age 65.

	Female									Male								
	Active			White Collar			Professional			Active			White Collar			Professional		
ANB	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
17	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
18	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
19	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
20	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
21	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
22	$28.39	$11.34	$7.60	$15.78	$6.31	$4.23	$14.19	$5.67	$3.81	$14.63	$5.83	$4.35	$8.13	$3.24	$2.42	$7.32	$2.92	$2.17
23	$29.56	$11.81	$7.93	$16.42	$6.56	$4.41	$14.77	$5.91	$3.97	$14.75	$5.89	$4.21	$8.19	$3.28	$2.34	$7.38	$2.95	$2.09
24	$30.74	$12.30	$8.22	$17.08	$6.83	$4.58	$15.38	$6.15	$4.11	$14.95	$5.98	$4.08	$8.31	$3.32	$2.27	$7.48	$2.99	$2.05
25	$32.00	$12.79	$8.53	$17.77	$7.11	$4.74	$16.00	$6.41	$4.26	$15.18	$6.07	$4.03	$8.42	$3.38	$2.24	$7.59	$3.04	$2.02
26	$33.28	$13.31	$8.87	$18.48	$7.40	$4.92	$16.65	$6.66	$4.45	$15.49	$6.21	$3.97	$8.60	$3.44	$2.21	$7.75	$3.10	$1.98
27	$35.08	$14.01	$9.70	$19.49	$7.79	$5.39	$17.54	$7.01	$4.85	$16.08	$6.44	$4.01	$8.94	$3.58	$2.23	$8.03	$3.22	$2.01
28	$37.18	$14.87	$10.36	$20.66	$8.26	$5.76	$18.60	$7.43	$5.18	$16.78	$6.72	$4.06	$9.33	$3.73	$2.26	$8.39	$3.36	$2.04
29	$39.62	$15.82	$11.01	$22.01	$8.78	$6.12	$19.81	$7.91	$5.50	$17.62	$7.04	$4.14	$9.78	$3.91	$2.30	$8.80	$3.52	$2.08
30	$42.33	$16.90	$11.57	$23.52	$9.38	$6.43	$21.17	$8.45	$5.79	$18.57	$7.42	$4.30	$10.32	$4.12	$2.40	$9.29	$3.71	$2.15
31	$45.36	$18.13	$12.14	$25.19	$10.07	$6.75	$22.67	$9.07	$6.07	$19.65	$7.87	$4.45	$10.93	$4.37	$2.47	$9.83	$3.93	$2.23
32	$48.67	$19.45	$12.74	$27.04	$10.81	$7.08	$24.35	$9.74	$6.37	$20.90	$8.36	$4.67	$11.61	$4.65	$2.60	$10.45	$4.18	$2.33
33	$52.26	$20.90	$13.34	$29.04	$11.61	$7.41	$26.13	$10.45	$6.67	$22.25	$8.89	$4.92	$12.36	$4.95	$2.74	$11.13	$4.45	$2.47
34	$56.16	$22.50	$14.05	$31.20	$12.50	$7.80	$28.09	$11.25	$7.02	$23.78	$9.52	$5.24	$13.21	$5.28	$2.91	$11.90	$4.76	$2.62
35	$60.32	$24.13	$14.83	$33.52	$13.40	$8.23	$30.16	$12.07	$7.41	$25.42	$10.15	$5.54	$14.12	$5.63	$3.08	$12.71	$5.07	$2.76
36	$64.71	$25.91	$15.75	$35.96	$14.38	$8.76	$32.36	$12.95	$7.88	$27.19	$10.86	$5.96	$15.10	$6.03	$3.31	$13.59	$5.43	$2.97
37	$69.34	$27.74	$16.85	$38.53	$15.42	$9.36	$34.66	$13.88	$8.41	$29.14	$11.65	$6.42	$16.19	$6.47	$3.57	$14.56	$5.83	$3.21
38	$74.17	$29.66	$18.11	$41.20	$16.47	$10.06	$37.08	$14.83	$9.06	$31.16	$12.46	$6.92	$17.31	$6.92	$3.86	$15.59	$6.23	$3.47
39	$79.16	$31.69	$19.57	$43.98	$17.62	$10.86	$39.58	$15.86	$9.77	$33.36	$13.31	$7.53	$18.53	$7.40	$4.18	$16.68	$6.66	$3.77
40	$84.35	$33.75	$21.25	$46.86	$18.75	$11.80	$42.17	$16.87	$10.62	$35.70	$14.27	$8.19	$19.82	$7.93	$4.55	$17.85	$7.13	$4.09
41	$89.62	$35.86	$23.12	$49.78	$19.92	$12.85	$44.81	$17.93	$11.55	$38.15	$15.25	$8.96	$21.20	$8.47	$4.98	$19.08	$7.62	$4.48
42	$95.08	$38.03	$25.27	$52.82	$21.13	$14.04	$47.54	$19.02	$12.64	$40.79	$16.31	$9.77	$22.66	$9.07	$5.43	$20.40	$8.17	$4.89
43	$100.55	$40.22	$27.61	$55.87	$22.35	$15.33	$50.27	$20.11	$13.81	$43.52	$17.40	$10.76	$24.18	$9.67	$5.98	$21.77	$8.70	$5.38
44	$106.08	$42.42	$30.18	$58.93	$23.57	$16.77	$53.04	$21.20	$15.09	$46.43	$18.57	$11.86	$25.78	$10.32	$6.58	$23.21	$9.29	$5.93
45	$111.68	$44.67	$32.96	$62.04	$24.81	$18.31	$55.84	$22.34	$16.48	$49.46	$19.80	$13.04	$27.48	$11.00	$7.24	$24.74	$9.91	$6.52
46	$117.23	$46.91	$35.94	$65.14	$26.06	$19.97	$58.62	$23.45	$17.97	$52.66	$21.09	$14.41	$29.26	$11.72	$8.00	$26.33	$10.55	$7.21
47	$122.74	$49.10	$39.10	$68.19	$27.28	$21.73	$61.37	$24.56	$19.55	$56.02	$22.42	$15.89	$31.12	$12.46	$8.82	$28.01	$11.21	$7.96
48	$128.18	$51.29	$42.35	$71.21	$28.50	$23.53	$64.09	$25.65	$21.18	$59.50	$23.80	$17.55	$33.05	$13.23	$9.75	$29.75	$11.91	$8.78
49	$133.53	$53.40	$45.69	$74.18	$29.67	$25.38	$66.76	$26.71	$22.85	$63.14	$25.27	$19.38	$35.08	$14.04	$10.76	$31.58	$12.64	$9.69
50	$138.69	$55.48	$49.10	$77.05	$30.82	$27.28	$69.34	$27.73	$24.56	$66.89	$26.74	$21.37	$37.16	$14.86	$11.88	$33.44	$13.37	$10.69
51	$143.67	$57.48	$52.48	$79.81	$31.93	$29.15	$71.84	$28.75	$26.24	$70.79	$28.31	$23.51	$39.33	$15.72	$13.06	$35.40	$14.15	$11.74
52	$148.46	$59.39	$55.75	$82.48	$32.99	$30.97	$74.23	$29.68	$27.89	$74.83	$29.94	$25.79	$41.57	$16.64	$14.33	$37.42	$14.97	$12.90
53	$152.90	$61.15	$58.87	$84.95	$33.97	$32.71	$76.45	$30.57	$29.44	$78.96	$31.60	$28.26	$43.87	$17.55	$15.69	$39.48	$15.80	$14.12
54	$157.05	$62.82	$61.79	$87.24	$34.90	$34.33	$78.53	$31.41	$30.90	$83.21	$33.28	$30.83	$46.23	$18.48	$17.13	$41.60	$16.65	$15.42
55	$160.81	$64.31	$64.36	$89.35	$35.73	$35.75	$80.40	$32.16	$32.18	$87.55	$35.00	$33.53	$48.64	$19.43	$18.63	$43.78	$17.49	$16.76
56	$164.10	$65.64	$66.53	$91.16	$36.47	$36.96	$82.05	$32.82	$33.26	$91.90	$36.77	$36.30	$51.05	$20.42	$20.17	$45.95	$18.38	$18.15
57	$166.33	$66.53	$68.03	$92.40	$36.96	$37.79	$83.16	$33.26	$34.02	$95.93	$38.38	$39.00	$53.30	$21.33	$21.66	$47.98	$19.20	$19.50
58	$167.18	$66.89	$68.56	$92.87	$37.16	$38.08	$83.59	$33.44	$34.27	$99.41	$39.78	$41.42	$55.22	$22.11	$23.00	$49.70	$19.89	$20.70
59	$166.18	$66.46	$67.94	$92.33	$36.92	$37.76	$83.10	$33.23	$33.98	$101.89	$40.75	$43.34	$56.61	$22.64	$24.08	$50.95	$20.38	$21.67
60	$162.76	$65.09	$65.93	$90.42	$36.17	$36.62	$81.38	$32.55	$32.96	$102.86	$41.15	$44.46	$57.15	$22.86	$24.70	$51.43	$20.58	$22.22
61	$156.06	$62.44	$62.07	$86.70	$34.69	$34.48	$78.03	$31.22	$31.04	$101.49	$40.58	$44.29	$56.39	$22.55	$24.60	$50.75	$20.29	$22.15
62	$144.86	$57.93	$55.90	$80.48	$32.19	$31.06	$72.43	$28.97	$27.94	$96.67	$38.67	$42.15	$53.70	$21.48	$23.42	$48.33	$19.34	$21.08
63	$126.79	$50.73	$46.56	$70.44	$28.18	$25.87	$63.39	$25.36	$23.29	$86.34	$34.55	$37.00	$47.97	$19.20	$20.56	$43.18	$17.27	$18.50
64	$97.53	$39.00	$32.78	$54.18	$21.66	$18.22	$48.77	$19.50	$16.39	$66.86	$26.74	$26.91	$37.15	$14.86	$14.94	$33.43	$13.37	$13.45
65	$45.89	$18.37	$9.86	$25.50	$10.21	$5.47	$22.95	$9.18	$4.92	$31.03	$12.41	$8.18	$17.25	$6.90	$4.53	$15.51	$6.22	$4.08

6. Other important insurance information

What is my Occupational Classification?

The cost of Death, TPD and IP cover depends on your Occupational Classification and age (and gender for IP cover with a Benefit period to age 65). Your Occupational Classification is determined by our Insurer. If you are a Pharmacy Assistant, you will be classified as 'White Collar'. If you are a Pharmacist, you may be classified as Professional if you meet the eligibility. However, you must notify us of your occupation.

If you (or your employer) do not provide us with your occupation, or your occupation does not fall within the 'White Collar' or 'Professional' classifications, you will be placed in the 'Active' Occupational Classification. The Active Occupational Classification covers a broad range of occupations with low physical activity and for members who engage in light manual work only (e.g. childcare workers, veterinarians, chiropractors, osteopaths and physiotherapists).

Eligibility for White Collar classification

You may be eligible for this classification provided the duties of your occupation are limited to professional, managerial, administrative, clerical, secretarial or similar 'White Collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment, excluding travel time from one office environment to another.

Eligibility for Professional classification

You may be eligible for this classification provided you:

- satisfy the eligibility criteria for the 'White Collar' classification, and
- earn in excess of $100,000 per annum, and
- hold a tertiary qualification and are a member of a professional institute or registered by a government body or are a member of your company's executive leadership team with more than 10 years' experience in your industry.

It is in your best interests to make sure that we have your occupation correctly recorded. Your occupation will directly impact how much you pay for cover. In some circumstances it may also impact whether an insured benefit is payable, or the amount of the benefit. In the event that your occupation has been misclassified, our Insurer reserves the right to review the Occupational Classification and adjust the level of cover and/or the cost of cover, as applicable.

To check or update your occupation, give us a call and we'll be able to assist you.

What if my occupation is not provided?

If, on or after the date you join GuildSuper, we are not notified of your occupation, your Occupational Classification will be set as 'Active'. Informing us of your occupation will ensure you pay the right amount for your cover and that benefits are correctly calculated.

Am I covered while my application for Fixed Death and TPD cover (additional TPD cover) and non-Default IP cover is being processed?

If you apply for Fixed (or additional Fixed) Death Only or Death and TPD cover (which requires the Insurer's assessment of health and other evidence) you will be provided with Interim Accident cover for Death and (if applicable) TPD ('Death and TPD by Interim Accident cover') from the date our Insurer receives your fully completed *Change my insurance cover* form, found in the insurance section when you log into your online account.

The Death and TPD by Interim Accident cover is for the lesser of the amount of cover you are applying for and $1.5 million. This cover will cease on the earlier of 90 days from the date your form is received by our Insurer or when your application is withdrawn, rejected or accepted. You (or your beneficiaries) may be eligible to make a claim under Death and TPD by Interim Accident cover for Death or TPD by Accident.

Death or TPD by Accident means death or total and permanent disablement due to an injury where the death or disablement occurs within 90 days of the injury occurring. No Death or TPD by Accident benefit is payable if death or total and permanent disablement is directly or indirectly caused by any intentional self-inflicted injury or any attempt to commit suicide, whether or not you were sane at the time, and where the injury is directly or indirectly caused by war outside Australia.

If you apply for any non-Default IP cover, you will be provided with Interim Accident cover from the date our Insurer receives your completed form. The Interim Accident cover benefit is the lesser of the insured percentage of your monthly income, the amount of cover you are applying for and $15,000 per month.

This cover will cease on the earlier of 90 days from the date your form is received by our Insurer, if and when you withdraw your application or when your application is rejected or accepted.

You may be eligible to make a claim under the Interim Accident cover for non-Default IP cover applications if you become *Disabled* or *Partially Disabled* as a result of an accident causing an injury that is independent of any other cause (*Disability* by Accident).

Other terms and conditions apply under the applicable policies. For more information contact us.

When will my Death, TPD and IP cover cease?

Death, TPD and IP cover ceases as soon as one of the following occurs:

- You let us know by requesting cancellation of your cover (refer to the information about cancellation of cover on page 9 for more details), or
- there is insufficient money in your GuildSuper account to pay the next insurance fee, or
- in the case of Death and TPD cover, when a benefit has been paid to you (or your beneficiary), or
- in the case of IP cover, you die (however an IP death benefit may still be payable under the IP policy), or
- you cease to be a member of GuildSuper, or
- you attain the maximum insurable age (i.e. age 70 for Default Death cover and Fixed Death and TPD cover, age 60 for Default TPD cover, age 65 for all IP cover), or
- you commence military service (other than the Australian Armed Forces Reserve; and not on active duty outside Australia) of any country, or
- the policy between the Trustee and our Insurer is cancelled or terminated for any reason, or
- if no contributions or rollovers have been paid into your account for a continuous period of 16 months or more, your account will be deemed inactive and, regardless of balance, your insurance may be cancelled.

Before your insurance cover is cancelled for inactivity as set out above, we will provide written notice to you 9, 12 and 15 months after your last contribution or rollover. We will inform you on each occasion of how long your account has been inactive and will give you the option to retain your cover by following the instructions in these notifications.

We must cancel your insurance cover if no contribution or rollover has been received for 16 continuous months, unless you tell us in writing that you want to keep it.

IP cover does not cease simply because you cease employment. However, it may cease in the other circumstances stated above. However, the cessation of employment can impact your ability to claim IP benefits. For example, if you become *Disabled* or *Partially Disabled* whilst you are not working in any occupation for gain or reward, you will not be entitled to the payment of IP benefits.

To ensure that your cover is calculated correctly, you must advise GuildSuper of any changes to your employment status. Complete the *Update Your Occupational Classification* form available on the GuildSuper website so that the amount and cost of your cover can be adjusted accordingly.

Reinstatement of cover

If your cover ceases because there is insufficient money in your GuildSuper account to pay the next insurance fee, cover can be automatically reinstated by us within six months of the insurance cover lapsing provided all outstanding insurance fees are received within 6 months of cover ending.

After 6 months you will be eligible only for automatic reinstatement of Default cover by us from the receipt of a Superannuation Guarantee contribution and will not be covered for claims arising from suicide or from self-inflicted injury within 12 months of the cover reinstatement date.

If your cover lapses as a result of your account being deemed inactive, cover can be reinstated automatically by us within 3 months of lapsing provided a Superannuation Guarantee contribution, which is sufficient to cover the next insurance fee, is received within 3 months of the cover lapsing.

You will be advised if your cover is automatically reinstated and can opt out of the cover, if you wish.

If you wish to reinstate cover outside of the automatic reinstatement provisions summarised above, an application to the Insurer and full underwriting is required.

For any reinstated cover, you must be in *Active Employment* on the reinstatement date, otherwise New Events cover restrictions will apply until you return to *Active Employment* for 30 consecutive days or you successfully apply to our Insurer for Full cover. You must also meet all legislative requirements for receiving cover.

If your cover ceases because you commence military service, then you can request that your cover be reinstated without undergoing full assessment and acceptance by our Insurer, provided your active duty outside Australia was for a period less than 12 consecutive months.

Other terms and conditions apply under the applicable policies. Contact GuildSuper to find out if reinstatement of cover is possible and on what terms.

Transferring insurance cover from another superannuation fund or insurer

Complete the *Insurance Transfer* form to apply to have your existing Death, TPD, and Income Protection insurance cover you have with another superannuation fund or insurer (other provider) to GuildSuper. Eligibility criteria include whether you have:

- any illness and injury that prevents you from performing any of your usual occupation in a full time capacity (even if you are not currently employed on a full time basis)
- any claim (past or current) for sickness, accident, disability, or life insurance benefits, workers compensation, or any other benefits for illness or injury
- injuries in the last 12 months that caused you to take time off work for more than 10 days or required modifications to your normal working hours or duties
- diagnosis of an illness that in the opinion of a medical professional reduces your life expectancy to less than 24 months
- an injury or illness for which you have not yet consulted a medical professional, or which appears to be getting worse
- an application for Life, TPD, IP or Disability Insurance on a life that has been declined or deferred.

The maximum amount of Death and TPD cover inclusive of the transferred amount is $1 million. For IP cover, if the Waiting period you had with your other provider is not available with GuildSuper, then you will be allocated the next longest Waiting period available under GuildSuper. Refer to the *Insurance Transfer* form for further information.

Insurance cover limits – Death and TPD

You may select a level of insurance cover subject to the following:

- the maximum amount of cover available is $5 million for Death cover (including Terminal Illness) and $3 million for TPD cover, and
- the amount of TPD cover must be equal to or less than the amount of Death cover.

Additional limits apply to transferred cover. Death and TPD exclusions may also apply. See below.

Insurance cover limits – IP

The maximum amount of cover available is the lower of:

- 85% of income (of which 75% will be paid as a monthly IP benefit and 10% will be credited to your superannuation account as a concessional contribution – referred to as a Superannuation Contribution Benefit), and
- $30,000 per month.

Additional limits apply to transferred cover. IP cover exclusions and other restrictions may also apply. See following.

Death and TPD cover exclusions

A Death or TPD benefit is not payable where death (including terminal illness) or TPD is caused directly or indirectly as a result of:

- war outside Australia, or
- in the case of any amount of cover that is not Default cover, any intentional self-inflicted injury or any attempt to commit suicide, whether or not you were sane at the time, within 13 calendar months from the date that any increased or additional Death or TPD cover commences for you.

If you hold New Events cover, no benefit is payable where:

- death or TPD is directly or indirectly caused by any intentional self- inflicted injury or any attempt to commit suicide, whether or not you were sane at the time, or
- terminal illness has been diagnosed as at the date New Events cover commenced.

New Events cover only covers you for an illness or injury that becomes apparent or first occurs after the cover commences.

IP cover exclusions

IP benefit payments will not be made if the event giving rise to the claim is caused directly or indirectly by any of the following:

- any intentional self-inflicted injury or any attempt to commit suicide, or
- war, or
- normal or uncomplicated pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation techniques or other medically assisted fertilisation techniques and normal discomforts of pregnancy including (but not limited to) morning sickness, back ache, varicose veins, ankle swelling and bladder problems, unless you are *Disabled* for more than 3 months after the end of the pregnancy, in which case the Waiting period is deemed to start on the later of the date *Disability* begins and the end of the pregnancy.

No benefit will be paid if it contravenes any provision of the *Health Insurance Act 1973 (Cth)* or the *National Health Act 1953 (Cth)* or any other related Australian legislation as amended or replaced or any preceding health insurance legislation.

You will not be entitled to IP benefits if you have not been working in any occupation for gain or reward in the 12 months before becoming unable to work.

Reduction of IP benefit payments

If a *Disability*, *Partial Disability* benefit or *Disability* by Accident benefit is payable, then the insured monthly benefit will be reduced by the following if other payments are received by you including:

- the amount of any income (other than benefits received under our Insurer's IP policy) and the commutation of income paid or payable to you as a result of *Disability*, *Partial Disability* or *Disability* by Accident, or
- any amounts payable under legislation such as workers' compensation or motor accident, or
- any benefits payable under any other disability, illness or injury insurance policy (except for lump sum benefits received for total and permanent disablement under such an insurance policy), or
- paid sick leave.

Any income described above that you may receive in the form of a lump sum, or that is exchanged for a lump sum, has a monthly income equivalent of 1/60th of the lump sum (i.e. the lump sum is amortised over a period of 60 months).

Our Insurer will only pay the benefits for one *Disability*, Partial *Disability* (or related *Disability*) at a time for the Maximum Benefit period.

Our Insurer will reduce the Superannuation Contribution Benefit (that is, the amount of IP benefit over 75% of an insured member's income that is credited to your superannuation account) by:

- the amount of any employer Superannuation Contributions paid to the insured member's superannuation account; and
- the amount of any benefits payable under any other IP policy, but only to the extent that the benefit payable under any other IP policy is designed to replace in whole, or in part, the compulsory employer superannuation entitlements the insured member would have benefited from had he or she not been Disabled.

If an insured member is *Disabled* while on Employer Approved Leave, Disability Benefits will commence on the later of his or her Employer's written notification of expected return date or the expiry of the Waiting period. If no written notification is available, it will be deemed to be a period of 24 months.

Ongoing cover

Once cover has started, your cover will continue as long as:

- you remain eligible for insurance cover
- there is enough in your GuildSuper account to meet the cost of your insurance cover each month, and
- none of the events referred to in 'When will my Death, TPD and IP cover cease?' on page 28 occurs.

Benefit payments

Any benefit payment, to which you or your beneficiaries may be entitled, will depend upon you remaining eligible for insurance cover when the claimable event happens. The payment of a benefit is dependent on our Insurer accepting your claim and subsequently paying the benefit, and on you fulfilling the requirements of the Trust Deed and relevant law.

Increasing IP benefit

An annual increase to the amount of the IP benefit applies, if the IP benefit has been paid continuously for more than 12 months. The increase will be the lesser of the Consumer Price Index (CPI) or 5% per annum, subject to the maximum IP benefits payable under the IP policy.

How to make a claim?

You must advise GuildSuper of any claim, or potential claim, as soon as it is reasonably possible for you to do so. GuildSuper will send you claim forms. If you do not notify GuildSuper in accordance with this provision, our Insurer may reduce insurance payments to the extent that their assessment of your claim has been prejudiced by the delay.

Our Insurer also reserves the right to conduct surveillance in the assessment of your claim. All correspondence about claims should be directed to:

MetLife Insurance Limited
GPO Box 3319, Sydney NSW 2001

Worldwide cover

Subject to the terms of our Insurer's insurance policies (in particular, your ongoing eligibility for insurance cover), our Insurer provides worldwide cover. However, the payment of IP benefits will cease if you are outside Australia for more than 12 months from the end of the Waiting period.

In the event of a claim that arises whilst you are overseas, our Insurer may require you to return to Australia at your own expense for assessment (for a TPD or IP claim) and examination during the claims assessment process. No benefit will be paid if your illness or injury is directly or indirectly caused by war outside of Australia.

Will my cover and/or the cost of the cover change over time?

Your cover and/or the cost of the cover will be reviewed annually on 1 July and will be adjusted to take into account your age on your next birthday (at the 1 July review date). Our Insurer can also change the insurance arrangements applicable to members of the Fund (including increase premiums or alter insured benefit calculations) in certain circumstances. You will be notified of any changes to the insurance arrangement including insurance fee rates.

NOTICE FROM THE INSURER TO YOU: DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION TO THE INSURER

Note: 'We', 'us' and 'our' in this section means the Insurer.

The duty to take reasonable care not to make a misrepresentation

When you apply for insurance, (as distinct from any available default insurance) we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being voided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

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 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.

It's important that you understand this information and the Insurer's questions, so if you have any queries please contact GuildSuper on 1300 361 477.

Group insurance policies

This *Insurance Guide* summarises significant terms and conditions contained in the policy documents issued by our Insurer to the Trustee. It does not set out all terms and conditions, including definitions. Any insurance cover you have with GuildSuper is subject to all the terms and conditions in the policy documents. A copy of the policy documents is available from GuildSuper.

7. Key definitions

This section shows key (but not all) definitions in the insurance policies. Other definitions in the insurance policies may be relevant. For further information refer to the insurance policy documents available from GuildSuper.

General definitions

Active Employment

means a person:

a) is Employed by an Employer and actively performing all the duties of their Occupation, working their usual hours free from any limitation due to Illness or Injury;
b) in our opinion is capable of performing their identifiable duties without restriction by any Illness or Injury for at least 35 hours per week (whether or not they are actually working those hours); and
c) is not entitled to or receiving income support benefits of any kind.

Insured Member

means a person who has met the eligibility conditions and is accepted for cover under our Insurer's policy. The term '*Insured Member*' is used in this section 7 of the *Guide* and refers to a person who is an *Insured Member* in GuildSuper.

Medical Practitioner

A person, accepted by the Insurer, who is registered and practicing as a Medical Practitioner in Australia other than:

- the *Insured Member*; or
- the *Insured Member's* spouse or partner, parent, child, sibling, business partner, associate, employer or employee.

The Insurer may accept a similarly qualified person who is registered and practising as a Medical Practitioner in another country.

Death and TPD cover definitions

Activities of Daily Work

means:

1) Mobility (walking or bending):
   a) Walk, with or without a walking aid (such as a walking stick, crutches or walking frame), more than 200m on a level surface without stopping; or
   b) Bend, kneel or squat to pick something up from the floor from standing position and straighten up again.
2) Vision (reading):
   a) Read, with visual aids, to the extent that an Ophthalmologist can certify that:
      - visual acuity is equal to, or better than, 6/48 in both eyes; or
      - constriction is, within or greater than, 20 degrees of fixation in the eye with the better vision.
3) Lifting:
   a) Using one or both hands to hold an object weighing at least 5kg above their own waist height continuously for 60 seconds.
4) Manual dexterity:
   a) With at least one hand, without the use of aids:
      - type words using a computer keyboard; or
      - pick up a small object such as a coin or pen.
5) Hearing:
   a) Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate Medical Specialist.
6) Communicating (verbal or written):
   a) Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate Medical Specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.

Assessment Date

means the date the Insurer makes a determination on an **Insured Member's** claim under the policy.

Care Provider

means a professional carer who is paid on a commercial basis.

Date of Disablement

(Refer to TPD definitions A, B, and C in the TPD definition)

For TPD Definition A, the *Date of Disablement* means the later of:

a) the date a *Medical Practitioner* examines the *Insured Member* and certifies in writing that they are disabled from work due to illness or injury which is the principal cause of the TPD for which a claim is made; and
b) the date the *Insured Member* permanently ceases to be able to perform their usual occupation and had ceased all work (whether or not for reward), as result of illness or injury.

For TPD Definition B or Definition C, the *Date of Disablement* means the later of:

a) the date a *Medical Practitioner* examines the *Insured Member* and certifies in writing that they are disabled from work due to illness or injury which is the principal cause of the TPD for which a claim is made;
b) the date the *Insured Member* ceases all work (whether or not for reward) due to illness or injury;
c) the earliest date the *Insured Member*, as a result of illness or injury:
   - permanently ceases to be able to perform at least 2 *Activities of Daily Work* (for Definition B), or
   - suffers a *Psychiatric Incapacity* and continues to suffer the incapacity for the rest of their life (for Definition C).

Degenerative Condition

The *Insured Member* has been:

i) diagnosed with or experienced symptoms of;
ii) sought medical opinion for;
iii) under investigation for; or
iv) advised to undergo investigations for, any of the following:
   a) Parkinson's Disease
   b) Dementia
   c) Arthritis (including Rheumatoid Arthritis)
   d) Osteoporosis
   e) Motor Neuron Disease
   f) Multiple Sclerosis
   g) Muscular Dystrophy.

Gainfully Working

means a person is:

a) engaged in *Permanent Employment;*
b) engaged in *Permanent Employment* and on paid or unpaid Employer Approved Leave for a period up to 24 consecutive months; or
c) self-employed with identifiable duties in any occupation or work for reward or financial benefit, or the hope of reward or financial benefit, for at least 15 hours per week.

Medical Specialist

means a *Medical Practitioner* who is registered as a Specialist with the Australian Health Practitioner Regulation Agency (or any other body which replaces it).

Permanent Employment

means: employed by an employer under a single and ongoing contract that:

i) is of indefinite duration or is for a fixed term of no less than 12 months; and
ii) requires the person to perform identifiable duties; and
iii) requires the person to work for at least 15 hours per week; and
iv) provides for paid annual leave, sick leave and long service leave; and
v) is not employed on a casual basis; or
   - is employed by an employer on a long-term casual basis for at least 12 consecutive months; or
   - is engaged by an employer as a contractor to perform duties, services or work under a fixed term contract for a period of no less than 12 months, and which entitles the person to have benefits such as superannuation contributions.

Psychiatric Incapacity

means any one of the following:

1) First receiving an established diagnosis of Schizophrenia or Schizophreniform Disorder from their treating psychiatrist, or
2) Unable to care for their dependent children in any capacity due to the unacceptable risk that the dependent(s) will be exposed to physical, emotional or psychological harm, requiring the dependent(s) to be removed from the Insured Member's care by Court order, or
3) Unable to manage day-to-day financial affairs, including:
   a) manage bank balance, or
   b) pay bills on time without assistance
   c) requiring the appointment of a guardian to manage the Insured Member's affairs, where the appointment of a guardian must be made by Court or Tribunal order and the Court or Tribunal must be satisfied through its own independent medical review that the Insured Member is not capable of managing their day-to-day financial affairs as a result of their psychiatric disorder, or
4) Unable to live independently, requiring a Care Provider to provide daily care and supervision to the Insured Member, or
5) Requiring ongoing *Psychiatric Treatment* and full-time residential care in a mental health facility to protect the Insured Member and/or others from serious physical harm. The mental health facility must be authorised by the relevant Australian government (state or federal) to provide treatment and care to persons who have a mental illness.

Psychiatric Treatment

means following the advice of a treating psychiatrist in accordance with an established treatment plan and expert guidelines for the treatment of psychiatric conditions (guidelines must be recognised in Australia).

Reasonable Retraining

means any education, training or rehabilitation, which in the Insurer's opinion based on medical and other evidence satisfactory to the Insurer, the Insured Member:

- has capacity to reasonably undertake at any time since the *Date of Disablement*; or
- has undertaken at any time since the *Date of Disablement*; based on the skills and knowledge the Insured Member has acquired from their education, training or experience.

Regular And Ongoing Care

means the Insured Member:

1) is under the regular and ongoing care of a *Medical Practitioner* who:
   a) reasonably expects the Injury or Illness will continue throughout the life of the Insured Member (including after the expiry of cover and the commencement of retirement) without any prospect of an improvement which could lead to a return to work (whether or not for reward); and
   b) has given a clear prognosis for the Injury or Illness,
2) is complying with reasonable medical advice and all treatment options in accordance with an established treatment plan and expert guidelines for the treatment of the person's medical condition(s) where the guidelines must be recognised in Australia, and
3) has, in the Insurer's opinion, reached maximum medical improvement possible for that Insured Member despite reasonable treatment options based on their Illness or Injury.

Schizophrenia

means Schizophrenia (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

Schizophreniform Disorder

means Schizophreniform Disorder (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

TPD definition

"*Totally and Permanently Disabled*", "*TPD*" or "*Total and Permanent Disability*" means the Insured Member meets the definition which applies to them as set out below:

1) either *TPD Definition A*, *TPD Definition B* or *TPD Definition C* applies if the Insured Member:
   a) was aged less than 65 years on the date immediately prior to the *Date of Disablement*; and
   b) has been in gainful employment in the 24 months immediately prior to the *Date of Disablement*.

OR

2) either *TPD Definition B* or *TPD Definition C* applies if the Insured Member:
   a) was aged 65 years or more on the date immediately prior to the *Date of Disablement*; or
   b) was not in gainful employment for the 24 months immediately prior to the *Date of Disablement*.

TPD Definition A means that our Insurer determines that solely due to Illness or Injury the Insured Member:

1) has been unable to work (whether or not for reward) for 3 consecutive months following the *Date of Disablement*,
2) has been continuously absent from all work (whether or not for reward) since the *Date of Disablement*,
3) is under *Regular and Ongoing Care*, and
4) is, as at the *Date of Disablement* and continuously until the *Assessment Date*, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any Reasonable Retraining could have on the Insured Member when the Insurer makes the determination.

TPD Definition B means that our Insurer determines that solely due to Illness or Injury the Insured Member:

1) has been unable to perform at least two *Activities of Daily Work* for at least 6 consecutive months since the *Date of Disablement*,
2) is permanently unable to perform at least two *Activities of Daily Work*:
   a) without the assistance of another adult person, and
   b) with or without the use of suitable aids or equipment,
3) is under *Regular and Ongoing Care*, and
4) is, at the *Date of Disablement* and continuously until the *Assessment Date*, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any *Reasonable Retraining* could have on the Insured Member when the Insurer makes the determination.

TPD Definition C means all of the following are satisfied:

1) The Insured Member has a psychiatric disorder which:
   a) has been diagnosed by a consultant psychiatrist and Fellow of RANZCP under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association, and
   b) the Insured Member has been receiving *Psychiatric Treatment* for at least 12 months prior to the Insured Member's treating psychiatrist assessing the psychiatric disorder as chronic and unlikely to improve in the foreseeable future with or without further treatment,
2) The Insurer determines that solely because of their psychiatric disorder, the Insured Member suffered from at least one *Psychiatric Incapacity* for 12 consecutive months or more, and is likely to continue to be so incapacitated for the rest of their life, and
3) The Insured Member is at the Date of Disablement and continuously until the Assessment Date, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any *Reasonable Retraining* could have on the Insured Member when the Insurer makes the determination.

In addition to the TPD definition above, a number of additional definitions are relevant to members that hold TPD insurance cover. These are set out in the insurance policy which you can obtain by calling GuildSuper.

IP cover definitions

Disabled or Disability

means solely as a result of Illness or Injury while you have cover, you are:

- unable to perform at least one income producing duty of your occupation, and
- not working in any occupation, whether or not for reward, and
- under the regular care and following the advice of a *Medical Practitioner*.

Partially Disabled or Partial Disability

means you:

- have been *Disabled* for at least seven days out of the first 12 working days of the Waiting period,
- are unable to work in your occupation at full capacity as a result of the Illness or Injury resulting in *Disability*,
- are working in your occupation or any other occupation but only in a limited capacity,
- are earning an income less than your usual income, and
- are under the regular care and following the advice of a *Medical Practitioner*.

Recurrent disability

Within 6 months – same or related illness or injury

If disability recurs within six months from the date the Insured Member ceased to be disabled from the same or related illness or injury, the Insurer will treat the recurrent disability as a continuation of the original claim.

This means the Insurer will:

- not apply a Waiting period for the recurrent disability, and
- add together all periods of disability in determining when the Benefit period ends.

More than 6 months – same or related illness or injury

If disability recurs six months or greater from the date the Insured Member ceased to be disabled from the same or related illness or injury, and cover has not otherwise ceased, the Insurer will apply a Waiting period from the *Date of Disablement* of the *Recurrent Disability*. The Insurer will still add together all periods of disability in determining when the Benefit period ends. This includes any periods of *Disability* from the same or a related injury or illness for which income protection benefits were payable under the Fund.

Contact us for more information...

If you would like help understanding any of the information in this *Insurance Guide* and the options you have, then please contact GuildSuper.

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