

Significant Event Notice Flyer

Changes to Insurance

1 March 2020

Important information about Insurance through AMG Super

This Significant Event Notice Flyer ('Flyer') summarises important information about the current insurance and the new insurance available through AMG Super ('Fund'). This Flyer should be read in conjunction with the Significant Event Notice ('Notice') dated 1 March 2020. The Flyer provides further information on the key changes to insurance policy terms and conditions, premiums and definitions. It is intended as a guide of the terms to be incorporated into the Policy Document. In the event of any ambiguity or inconsistency, the Policy Document shall prevail.

Insurance information from 1 April 2020

As set out in the enclosed Notice, from 1 April 2020, there will be a number of changes to the Fund's insurance offering including but not limited to insurance policy terms and conditions, definitions and premiums. This Flyer has been structured to include three distinct sections to help explain these key changes:

- Section 1: Changes to Insurance Policy Terms and Conditions
- Section 2: Changes to Insurance Premiums
- Section 3: Changes to Insurance Policy Definitions

You should read all three sections to understand the insurance changes taking place on 1 April 2020 and how it impacts you.

Section 1: Changes to Insurance Policy Terms and Conditions

A summary of the key changes to insurance policy terms and conditions is shown in the tables below.

Death & Total and Permanent Disablement ('TPD') Cover

Terms	Current	Changes from 1 April 2020
Eligibility Criteria	<ul style="list-style-type: none"> - Age next birthday 16 to 65 on commencement of cover - Australian Resident - Up to age 70 on renewal - Subject to acceptance by Insurer 	<p>A person is eligible for cover on the date they first meet all of the following requirements:</p> <ul style="list-style-type: none"> (a) Is an Australian Resident, and (b) Is aged between the Minimum Entry Age (15) and the Cover Ceasing Age (70). You must be less than age 65 for Automatic Acceptance without the need for Underwriting requirements, and (c) Is not employed in an Excluded Occupation, or who does not perform any duties of an Excluded Occupation. <p>Excluded Occupation remains unchanged and is defined in your Additional Information Booklet within the Occupation Class table.</p>
Exclusions	<p>Death cover will not be payable where an insured Member commits suicide within 13 months from the date cover commences, or from the date of any reinstatement of such cover.</p> <p>In addition, a TPD benefit will not be paid for underwritten cover where TPD was a result of:</p> <ul style="list-style-type: none"> (a) an intentional self-inflicted injury or attempt at suicide, or (b) war whether declared or not, or (c) military activity or insurrection, or (d) the insured person actively participating in any militant activities. 	<p>Death and TPD cover will not be payable where a claim is directly or indirectly the result of:</p> <ul style="list-style-type: none"> (a) an act of War, or (b) participation in a criminal act. <p>In addition to (a) and (b), any Underwritten Cover or Life Events Cover will also not be payable where a claim is directly or indirectly the result of:</p> <ul style="list-style-type: none"> (i) suicide, attempt at suicide or intentional self-inflicted harm, that occurs within 13 months from the date it was accepted. For avoidance of doubt, assisted dying that occurs via a legislated process is not excluded, or (ii) intentional self-inflicted harm or attempt at suicide, if the claim is for TPD.
Overseas Cover	<p>The insurance cover available applies seven days a week anywhere in the world, provided cover has not ceased for some reason.</p> <p>The Insurer reserves the right to require an insured Member to return to Australia (at his or her own expense) in the event they submit a claim for TPD.</p>	<p>Death and TPD cover applies 24 hours a day seven days a week anywhere in the world, provided cover has not ceased for some reason.</p> <p>Cover will continue if you travel Overseas, including being temporarily employed Overseas, provided the residence Overseas is temporary in nature and cover would not</p>

	<p>Cover will continue for any insured Member working overseas for their employer during the Guarantee Period (i.e. 3 years from the date the insured Member commenced working overseas for their employer)</p>	<p>otherwise have ceased due to a condition under the policy, including ceasing account balance that is insufficient to pay premiums.</p> <p>If you are Overseas or reside in Australia and subsequently travel Overseas and become disabled or terminally ill, you may be asked to return to Australia at your own expense for assessment of your claim.</p> <p>There is no restriction on the location or duration of Overseas travel.</p>
<p>Life Events Cover</p>	<p>Not available</p>	<p>If you have automatic insurance cover (i.e. members with CORE Default Death & TPD Cover, CORE Default Death Cover or CORE Default TPD Cover), you are eligible to increase your insurance cover without any medical evidence through Life Events Cover. This means if you experience any of the Nominated Events listed below, you can apply to increase your cover by providing evidence of the event.</p> <p>The amount of Life Events Cover for each nominated event you can apply for is the lesser of the:</p> <ul style="list-style-type: none"> - dollar amount of 1 unit of cover (based on your age), - increase in the amount of a new mortgage. <p>Any increase through the Life Events cover will be provided as a fixed amount of additional insurance cover.</p> <p>The Nominated Events are:</p> <ul style="list-style-type: none"> (a) Marriage, or (b) Divorce, or (c) Birth or adoption of a child, or (d) The purchase of a home for your permanent residence with a mortgage on that residence of at least \$100,000, or (e) Your child starting a private secondary school. <p>You can apply to increase your automatic cover when a Nominated Event occurs without providing medical evidence if:</p> <ul style="list-style-type: none"> (a) you are an Insured Person with automatic cover on the date the Nominated Event occurred, and (b) you are less than 60 years of age on the date you applied for the increase in cover under this clause, and (c) you must not have not been declined, or have any exclusions, premium loading, limitations, special terms, conditions or restrictions applying to your cover, and (d) you must not be applying for, intending to apply for, or have been paid a TPD Benefit or Terminal Illness Benefit from this policy, any super fund or another life insurance policy, and (e) you provide sufficient proof to the insurer's satisfaction that the Nominated Event occurred, and (f) your fully completed and signed application to request the increase in cover is received by the insurer within 90 days of the Nominated Event, and (g) your cover will not exceed the Maximum Insured Cover, and (h) you are in Active Employment on the date the Nominated Event occurred and in Active Employment on the date the insurer accepts your application. <p>You can only increase your cover:</p> <ul style="list-style-type: none"> (i) once for each Nominated Event, and (ii) once in any 12-month period, and (iii) for the same type of cover for which you are currently insured. <p>The increase under this clause does not apply to Underwritten Cover.</p> <p>New Events Cover will apply to the increased portion of your cover for the first 12 months.</p> <p>The insurer will not pay the increased cover if death is a result of suicide, attempt at suicide or intentional self-inflicted</p>

		harm, or TPD as a result of self-inflicted Injury, occurred within the first 13 months from the date the insurer agreed to the increase.
Accident Cover Benefit	<p>The amount of accidental cover provided for death cover will be the requested benefit. For TPD, the amount of accidental cover provided will be the lesser of the requested benefit or a maximum of \$500,000.</p> <p>The Accident Cover benefit will commence on the day the Trustee receives a properly completed 'Insurance Cover Application Form' from you, and will cease on:</p> <ul style="list-style-type: none"> - the date the Insurer rejects the risk; or - the date you reject the terms offered by the Insurer, or - the date you withdraw your application, or - 90 days from the date the Accident Cover benefit commenced, or - when the cover applied for begins. 	<p>If you are an Eligible Person or Insured Person and apply for additional death cover or additional TPD cover that is subject to underwriting, the insurer will provide Interim Accident Cover for up to 90 days whilst you are being underwritten. Interim Accident Cover does not apply to any application for Life Events Cover.</p> <p>During this time, if you die or become TPD as a result of an Accident, the insurer will pay the lesser of the total amount of cover you would have received if your application for cover was accepted, or \$1,500,000 including any existing cover.</p> <p>Interim Accident Cover will be payable for death or TPD, if the application to the insurer requested cover for death, or TPD, and it is available to you under the policy.</p> <p>Interim Accident Cover will not be payable where:</p> <ul style="list-style-type: none"> (i) Death is directly or indirectly the result of suicide or attempted suicide, or (ii) TPD is directly or indirectly the result of an intentional self-inflicted injury or attempted suicide, or (iii) an exclusion applies.
Cover whilst on Leave Without Pay ('LWOP')	<p>Cover will continue in respect of a Member on employer approved leave provided:</p> <ul style="list-style-type: none"> - the Member continues to be employed by their employer and the Insurer receives premiums in respect of them; - the period of leave is no longer than 1 year; and - cover does not cease for some other reason. <p>If cover for a member terminates while they are on leave, cover may only be reinstated upon their return to work with their employer.</p>	<p>Insured Cover will continue in respect of a member on employer approved leave provided the insurer continues to receive premiums for you during your approved leave. There is no limit to the duration of the employer approved leave.</p> <p>The TPD definition that would have applied to you on the date your approved leave commenced will continue to apply for the first 2 years of your approved leave. However, if you continue to be on approved leave for more than 2 years, Part B of the TPD definition will apply until you have returned to Active Employment for 30 consecutive days. All other conditions in respect of your LWOP remain unchanged.</p>
Terminal Illness	Means a disease or condition that, in the opinion of a specialist medical practitioner approved by us, is likely to lead to the Insured Person's death within 12 months from the date they were diagnosed with the Terminal Illness.	Means a disease or condition that is highly likely to result in the Insured Person's death within 24 months from the Date of Certification.

Income Protection

Terms	Current	Changes from 1 April 2020
Maximum Cover	\$25,000 per month	\$30,000 per month
Eligibility Criteria	<ul style="list-style-type: none"> - Age next birthday 16 to 65 - Australian Resident - Permanent Employee - Working more than 15 hours per week - Subject to acceptance by Insurer 	<p>A person is eligible for cover on the date they first meet all of the following requirements:</p> <ul style="list-style-type: none"> (a) Is an Australian Resident, and (b) Is aged between the Minimum Entry Age (15) and the Cover Ceasing Age (65), and (c) Is not employed in an Excluded Occupation, or who does not perform any duties of an Excluded Occupation, and (d) Is engaged under a contract of employment and includes a Permanent Employee, Contractor (with a contract for an initial fixed term of at least 12 months), or a Partner (if the Employer is a partnership), and (e) Is working for at least 15 hours per week. <p>Excluded Occupation remains unchanged and is defined in your Additional Information Booklet within the Occupation Class table.</p>
Total Disability Benefit	75% of your pre-disability income (or 85% but only where the additional 10% is for employer superannuation contributions, as defined in the Policy) subject to a maximum benefit of \$25,000 per month.	75% of the Insured Person's pre-disability Monthly Income, plus 10% Superannuation Contribution benefit, subject to the Monthly Benefit not exceeding \$30,000.

		The 10% Superannuation Contribution benefit is a guaranteed amount, irrespective of the actual SG % being paid by the member's employer, subject to premium having been paid to insure this amount.
Benefit Periods	<ul style="list-style-type: none"> - 2 years; or - To age 65 	<ul style="list-style-type: none"> - 2 years, or - 5 years, or - To Age 65
Benefit Indexation	<p>Where an insured Member, with a benefit period of more than 12 months, has been in receipt of a Total Disability or Partial Disability benefit for twelve (12) continuous months, the Insurer will increase their monthly benefit from that date by the lesser of the annual CPI percentage increase or 5%. Their monthly benefit will thereafter be increased for each consecutive twelve (12) month period where a Total Disability or Partial Disability benefit continues to be paid. The maximum monthly benefit available under the insurance policy is \$25,000 per month, however where benefit indexation is payable the monthly benefit will not be subject to the maximum monthly benefit.</p>	<p>If we have been paying a Total Disability Benefit for a continuous 12-month period, we will increase the Monthly Benefit by the lesser of 5% and the annual CPI percentage increase, subject to not exceeding the Maximum Insured Cover of \$30,000. The increase will be applied at the end of each continuous 12-month period..</p> <p>Benefit indexation does not apply to Partial Disability benefits.</p>
Accident Cover Benefit	<p>The amount of accidental cover provided will be the lesser of requested benefit or \$10,000 per month (payable for a maximum of 24 months).</p> <p>The Accident Cover benefit will commence on the day the Trustee receives a properly completed 'Insurance Cover Application Form' from you and will cease on:</p> <ul style="list-style-type: none"> - the date the Insurer rejects the risk; or - the date you reject the terms offered by the Insurer, or - the date you withdraw your application, or - 90 days from the date the Accident Cover benefit commenced, or when the cover applied for begins 	<p>If you are an Eligible Person or Insured Person and apply for additional cover that is subject to underwriting, the insurer will provide Interim Accident Cover for up to 90 days whilst you are being underwritten. The insurer will pay a benefit for Interim Accident Cover if you suffer Total Disability as a result of an Accident. The Accident and the resulting Total Disability must occur during the Interim Accident Cover period for this benefit to be paid.</p> <p>The total benefits the insurer will pay for Interim Accident Cover under this policy will be the lesser of:</p> <ul style="list-style-type: none"> (a) the total amount of cover you would have if your application for cover was accepted, or (b) \$15,000 per month including any existing cover, less any Other Disability Income. <p>Your chosen Waiting Period will apply.</p> <p>The maximum Benefit Period for a claim under Interim Accident Cover is 2 years (even if you were applying for cover for a 5 year or to Age 65 Benefit Period).</p>
Overseas Cover	<p>The insurance cover applies seven days a week anywhere in the world, provided cover has not ceased for some reason. The Insurer reserves the right to require an insured Member to return to Australia (at his or her own expense) in the event they submit a claim for SCI benefits</p> <p>Cover will continue for any insured Member working overseas for their employer during the Guarantee Period (i.e. 3 years from the date the insured Member commenced working overseas for their employer)</p>	<p>Cover applies 24 hours a day seven days a week anywhere in the world, provided cover has not ceased for some reason.</p> <p>Cover will continue if you travel Overseas, including being temporarily employed Overseas, provided the residence Overseas is temporary in nature and cover would not otherwise have ceased due to a condition under the policy, including ceasing account balance that is insufficient to pay premiums.</p> <p>If you are Overseas and become disabled or reside in Australia and subsequently travel Overseas and become disabled, the insurer will not be liable to pay benefits for more than a total of 6 months while you remain Overseas. However, if the entitlement to the benefit is continuing, the insurer must continue to pay the Monthly Benefit again with effect from the date you return to Australia on provision of sufficient evidence supporting a permanent return to Australia.</p> <p>The insurer reserves the right to ask you to return to Australia at your expense for the ongoing assessment of a claim.</p> <p>There is no restriction on the location or duration of Overseas travel.</p>
Exclusions	<p>No SCI benefit will be payable when a claim arises directly or indirectly as a result of:</p> <ul style="list-style-type: none"> (a) self-inflicted harm or attempted suicide, regardless of whether the person was sane or insane at the time; 	<p>Insured Cover will not be payable where a claim is directly or indirectly the result of:</p> <ul style="list-style-type: none"> (a) an act of War, or (b) participation in a criminal act, or

	<p>(b) normal and uncomplicated pregnancy or childbirth. For the purposes of this exclusion multiple pregnancy, threatened or actual miscarriage, participation in an IVF or similar programme, discomfort commonly associated with pregnancy such as morning sickness, backache, varicose veins, ankle swelling, bladder problems or post-natal depression are not considered abnormal or complications of pregnancy; participation in a criminal act;</p> <p>(c) service in the armed forces;</p> <p>(d) actively participating in militant activities; or</p> <p>(e) a person who becomes an insured person where their occupation is an excluded occupation (set out on page 45), where the Insurer has not given its prior approval.</p>	<p>(c) intentional self-inflicted harm or attempt at suicide, or</p> <p>(d) normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participating in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy (such as morning sickness, back ache, varicose veins, ankle swelling and bladder problems), where the continuous period of Total Disability is less than 90 consecutive days.</p>
<p>Cover whilst on Leave Without Pay ('LWOP')</p>	<p>Cover will continue in respect of a Member on employer approved leave provided:</p> <ul style="list-style-type: none"> - the Member continues to be employed by their employer and - the Insurer receives premiums in respect of them; - the period of leave is no longer than 1 year; and - cover does not cease for some other reason. <p>If cover for a member terminates while they are on leave, cover may only be reinstated upon their return to work with their employer.</p>	<p>Insured Cover will continue for a period up to 24 months after the commencement of the leave provided the insurer continues to receive Premium for you during your approved leave.</p> <p>If the you will be on approved leave beyond the initial 24 months, the trustee may apply for an extension by writing to the insurer on your behalf before the 24 months ends. Any extension will be at the insurer's discretion.</p> <p>Where you suffer Total Disability during your approved leave, your Monthly Benefit accrues from the latter of:</p> <ol style="list-style-type: none"> (i) the date that has been agreed and documented by your Employer and you as the date the you will be returning to your employment, and (ii) the day after the Waiting Period has ended. <p>The insurer will use your salary on the day immediately before your leave commenced to calculate your Monthly Benefit.</p> <p>All other conditions in respect of your LWOP remain unchanged.</p>

Section 2: Changes to Insurance Premiums

From 1 April 2020, your premiums will be calculated using new rates tables. These new rates tables are set out below. You should refer to the Notice for premiums that will apply to your account from 1 April 2020.

CORE Voluntary Death & TPD Insurance - New Rates

From 1 April 2020, all existing members that currently have voluntary insurance will continue to have the same amount of voluntary insurance cover. This amount will be converted into a fixed dollar value. This means that as you age the amount of cover will remain unchanged. The following rates will apply to your converted voluntary insurance cover.

Annual Premium Rates per \$1,000 sum insured (Standard/Default)

Age Next Birthday	DEATH ONLY RATES		DEATH & TPD RATES	
	Male	Female	Male	Female
16	0.78	0.26	0.98	0.35
17	0.78	0.26	0.98	0.35
18	0.78	0.26	0.98	0.35
19	0.78	0.26	0.98	0.35
20	0.78	0.26	0.98	0.35
21	0.78	0.26	0.98	0.35
22	0.75	0.23	0.98	0.32
23	0.70	0.20	0.92	0.30
24	0.66	0.20	0.88	0.30
25	0.62	0.18	0.86	0.28
26	0.58	0.18	0.83	0.28
27	0.56	0.18	0.81	0.30
28	0.56	0.18	0.81	0.30
29	0.56	0.18	0.83	0.33
30	0.56	0.20	0.83	0.35
31	0.53	0.20	0.83	0.38
32	0.53	0.23	0.83	0.41
33	0.56	0.26	0.88	0.48
34	0.58	0.28	0.92	0.55
35	0.60	0.30	0.94	0.60
36	0.62	0.32	0.98	0.66
37	0.66	0.38	1.05	0.73
38	0.70	0.40	1.13	0.81
39	0.77	0.47	1.26	0.96
40	0.85	0.51	1.39	1.08
41	0.88	0.56	1.48	1.21
42	0.96	0.60	1.67	1.35
43	1.05	0.66	1.88	1.51
44	1.14	0.70	2.12	1.67
45	1.26	0.71	2.34	1.76
46	1.37	0.77	2.67	1.97
47	1.52	0.85	3.00	2.21
48	1.63	0.90	3.34	2.47
49	1.78	0.98	3.75	2.80
50	1.96	1.09	4.22	3.23
51	2.12	1.20	4.68	3.64
52	2.27	1.35	5.21	4.15
53	2.49	1.48	5.86	4.65
54	2.70	1.63	6.55	5.21
55	2.91	1.78	7.19	5.72
56	3.15	1.96	7.93	6.31
57	3.47	2.14	8.86	6.89
58	3.79	2.32	9.85	7.49
59	4.17	2.54	11.03	8.18
60	4.58	2.74	12.31	8.88
61	4.98	2.95	13.64	9.57
62	5.39	3.25	15.05	10.49
63	5.82	3.58	16.53	11.62
64	6.24	4.00	18.11	12.94
65	6.72	4.46	19.89	14.42
66	7.20	4.96	21.69	15.91
67	7.83	5.56	23.76	17.60
68	8.54	6.24	26.25	19.59
69	9.19	6.89	28.86	21.73



70	9.92	7.58	31.73	24.06
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The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above.

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.51
2	White Collar (WC)	0.57
3	Standard/Default	1.00

CORE Automatic Death & TPD Cover - New Rates

From 1 April 2020, all existing members that currently have automatic insurance cover will move to the new cover scale below. If on 1 April 2020 you held cover that was less than what is offered under the new cover scale, your cover will increase to align with the new rate table. If cover under the new rate table is less than the cover you held, you will receive the amount of cover specified in the new cover scale plus an additional fixed amount of cover to ensure you receive the same amount of cover. The additional fixed amount of cover will remain unchanged as you age. If an additional fixed amount of cover applies to you, it will be disclosed in the Notice.

Age Next Birthday	Death & TPD Cover Scale	Premium (\$ per week) – Standard/Default	
		Male	Female
16	100,000	1.88	0.68
17	100,000	1.88	0.68
18	100,000	1.88	0.68
19	100,000	1.88	0.68
20	100,000	1.88	0.68
21	125,000	2.35	0.85
22	125,000	2.35	0.78
23	125,000	2.22	0.72
24	125,000	2.12	0.72
25	125,000	2.07	0.67
26	210,600	3.35	1.13
27	207,400	3.22	1.20
28	207,400	3.22	1.20
29	207,400	3.30	1.33
30	207,400	3.30	1.41
31	207,400	3.30	1.50
32	202,600	3.23	1.59
33	199,000	3.37	1.85
34	197,200	3.51	2.08
35	197,200	3.55	2.28
36	193,000	3.63	2.43
37	193,000	3.91	2.71
38	188,800	4.10	2.93
39	186,200	4.50	3.43
40	185,000	4.93	3.82
41	183,400	5.23	4.28
42	172,000	5.51	4.48
43	153,800	5.56	4.45
44	138,400	5.64	4.43
45	126,200	5.69	4.28
46	120,200	6.16	4.55
47	93,800	5.41	3.99
48	86,800	5.58	4.13
49	83,800	6.05	4.50
50	79,800	6.48	4.95
51	78,200	7.03	5.48
52	66,400	6.66	5.30
53	55,600	6.26	4.98
54	52,200	6.57	5.23
55	45,400	6.28	4.99



Age Next Birthday	Death & TPD Cover Scale	Premium (\$ per week) – Standard/Default	
		Male	Female
56	40,000	6.10	4.85
57	33,200	5.66	4.40
58	23,800	4.51	3.43
59	23,800	5.05	3.74
60	20,800	4.92	3.55
61	18,000	4.72	3.31
62	15,000	4.34	3.03
63	13,600	4.32	3.04
64	12,000	4.18	2.99
65	12,000	4.59	3.33
66	6,800	2.84	2.08
67	6,800	3.11	2.30
68	6,800	3.43	2.56
69	6,800	3.77	2.84
70	6,800	4.15	3.15

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above.

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.51
2	White Collar (WC)	0.57
3	Standard/Default	1.00

AMG Death & TPD Insurance – New Rates

Annual Premium Rates per \$1,000 sum insured (White Collar)

Age Next Birthday	DEATH RATES				DEATH & TPD RATES			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
17	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
18	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
19	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
20	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
21	0.46	0.82	0.15	0.27	0.58	1.01	0.22	0.38
22	0.44	0.78	0.13	0.24	0.58	1.01	0.19	0.33
23	0.41	0.72	0.12	0.22	0.55	0.96	0.18	0.31
24	0.39	0.69	0.12	0.22	0.53	0.91	0.18	0.31
25	0.37	0.65	0.11	0.19	0.52	0.90	0.17	0.29
26	0.34	0.60	0.11	0.19	0.49	0.86	0.17	0.29
27	0.33	0.59	0.11	0.19	0.48	0.84	0.18	0.31
28	0.33	0.59	0.11	0.19	0.48	0.84	0.18	0.31
29	0.33	0.59	0.11	0.19	0.49	0.86	0.20	0.35
30	0.33	0.59	0.12	0.22	0.49	0.86	0.22	0.38
31	0.31	0.55	0.12	0.22	0.49	0.86	0.23	0.39
32	0.31	0.55	0.13	0.24	0.49	0.86	0.25	0.43
33	0.33	0.59	0.15	0.27	0.53	0.91	0.29	0.51
34	0.34	0.60	0.17	0.29	0.55	0.96	0.32	0.57
35	0.35	0.62	0.18	0.31	0.56	0.98	0.35	0.62
36	0.37	0.65	0.19	0.33	0.58	1.01	0.39	0.69
37	0.39	0.69	0.23	0.39	0.62	1.10	0.43	0.76
38	0.41	0.72	0.24	0.41	0.67	1.17	0.48	0.84
39	0.45	0.80	0.28	0.48	0.74	1.31	0.57	1.00
40	0.51	0.88	0.30	0.53	0.83	1.44	0.63	1.12
41	0.53	0.91	0.33	0.59	0.88	1.55	0.72	1.27



Age Next Birthday	DEATH RATES				DEATH & TPD RATES			
	Male	Male	Female	Female	Male	Male	Female	Female
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
42	0.57	1.00	0.35	0.62	0.99	1.74	0.81	1.41
43	0.62	1.10	0.39	0.69	1.12	1.96	0.89	1.56
44	0.68	1.19	0.41	0.72	1.26	2.20	0.99	1.74
45	0.74	1.31	0.42	0.74	1.39	2.44	1.04	1.84
46	0.82	1.43	0.45	0.80	1.58	2.77	1.17	2.05
47	0.90	1.58	0.51	0.88	1.78	3.13	1.31	2.30
48	0.97	1.70	0.54	0.94	1.98	3.47	1.47	2.58
49	1.05	1.86	0.58	1.01	2.23	3.90	1.66	2.91
50	1.16	2.03	0.65	1.13	2.50	4.40	1.91	3.36
51	1.26	2.20	0.71	1.25	2.77	4.86	2.16	3.78
52	1.34	2.37	0.81	1.41	3.10	5.43	2.46	4.32
53	1.48	2.60	0.88	1.55	3.47	6.10	2.76	4.85
54	1.60	2.82	0.97	1.70	3.88	6.82	3.10	5.43
55	1.72	3.03	1.05	1.86	4.26	7.48	3.40	5.96
56	1.87	3.28	1.16	2.03	4.71	8.27	3.74	6.57
57	2.05	3.61	1.27	2.23	5.26	9.22	4.09	7.17
58	2.25	3.95	1.38	2.42	5.84	10.26	4.44	7.79
59	2.47	4.33	1.51	2.63	6.55	11.48	4.85	8.51
60	2.72	4.76	1.62	2.85	7.30	12.81	5.27	9.23
61	2.95	5.18	1.74	3.06	8.08	14.20	5.68	9.97
62	3.19	5.60	1.92	3.38	8.92	15.66	6.22	10.92
63	3.45	6.05	2.13	3.73	9.80	17.21	6.89	12.09
64	3.70	6.48	2.37	4.16	10.74	18.84	7.68	13.48
65	3.99	6.99	2.64	4.64	11.79	20.70	8.55	15.00
66	4.27	7.50	2.93	5.16	12.86	22.58	9.44	16.57
67	4.64	8.15	3.29	5.78	14.08	24.73	10.44	18.32
68	5.06	8.89	3.70	6.48	15.57	27.33	11.62	20.39
69	5.45	9.57	4.09	7.17	17.11	30.05	12.89	22.62
70	5.89	10.33	4.49	7.89	18.81	33.03	14.27	25.04

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above.

Occupation Category	Occupational Class	Death & TPD
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.25
4	Blue Collar (BC)	1.75
5	Heavy Blue Collar (HBC)	2.05

CORE Income Protection – New Rates

Table of premium rates for CORE Income Protection Cover – Benefit Period for 2 years

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	3.35	2.05	1.34	5.04	2.96	2.03
17	3.35	2.05	1.34	5.04	2.96	2.03
18	3.35	2.05	1.34	5.04	2.96	2.03
19	3.35	2.05	1.34	5.04	2.96	2.03
20	3.35	2.05	1.34	5.04	2.96	2.03



Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
21	3.35	2.05	1.34	5.04	2.96	2.03
22	3.41	2.09	1.34	5.11	2.98	2.03
23	3.45	2.11	1.34	5.18	3.03	2.03
24	3.47	2.13	1.34	5.20	3.05	2.03
25	3.55	2.17	1.34	5.32	3.12	2.03
26	3.59	2.17	1.34	5.40	3.19	2.03
27	3.64	2.23	1.34	5.46	3.19	2.03
28	3.74	2.27	1.34	5.60	3.27	2.03
29	3.83	2.34	1.34	5.75	3.31	2.03
30	3.95	2.39	1.38	5.91	3.41	2.09
31	4.12	2.48	1.44	6.15	3.53	2.15
32	4.30	2.58	1.46	6.43	3.69	2.20
33	4.49	2.70	1.52	6.76	3.88	2.27
34	4.73	2.82	1.58	7.12	4.10	2.39
35	4.97	2.96	1.70	7.47	4.30	2.53
36	5.25	3.10	1.80	7.88	4.57	2.70
37	5.60	3.31	1.89	8.42	4.92	2.86
38	5.93	3.53	2.09	8.91	5.25	3.12
39	6.31	3.76	2.27	9.46	5.63	3.41
40	6.74	4.04	2.48	10.09	6.05	3.71
41	7.14	4.33	2.70	10.69	6.46	4.02
42	7.59	4.65	2.96	11.40	6.96	4.42
43	8.14	5.06	3.24	12.20	7.53	4.85
44	8.68	5.48	3.62	13.03	8.08	5.44
45	9.30	5.96	4.00	13.93	8.75	5.99
46	9.95	6.48	4.47	14.92	9.46	6.70
47	10.64	7.07	5.01	15.99	10.21	7.49
48	11.45	7.71	5.58	17.17	11.09	8.37
49	12.28	8.42	6.27	18.40	11.96	9.38
50	13.20	9.20	7.02	19.77	12.96	10.52
51	14.19	10.05	7.88	21.29	14.07	11.80
52	15.33	11.00	8.85	22.98	15.28	13.27
53	16.53	12.02	9.98	24.81	16.60	14.27
54	17.86	13.10	11.02	26.80	18.02	15.71
55	19.35	14.31	12.16	28.99	19.63	17.31
56	20.97	15.63	13.46	31.45	21.38	19.14
57	22.78	17.10	14.86	34.17	23.30	21.09
58	24.79	18.66	16.39	37.17	25.40	23.30
59	27.04	20.44	18.11	40.54	27.79	25.76
60	29.49	22.33	20.01	44.25	30.37	28.46
61	32.24	24.50	22.11	48.36	34.81	32.21
62	35.34	27.22	24.60	53.00	39.24	36.11
63	36.38	28.38	25.76	54.56	41.46	38.08
64	30.67	24.22	21.12	46.00	35.87	31.45
65	10.57	8.47	7.02	15.87	12.70	10.55

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00



Table of premium rates for CORE Income Protection Cover – Benefit Period for 5 years

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	6.74	4.28	2.56	10.13	6.11	3.83
17	6.74	4.28	2.56	10.13	6.11	3.83
18	6.74	4.28	2.56	10.13	6.11	3.83
19	6.74	4.28	2.56	10.13	6.11	3.83
20	6.74	4.28	2.56	10.13	6.11	3.83
21	6.82	4.33	2.58	10.21	6.17	3.88
22	7.02	4.45	2.62	10.52	6.36	3.92
23	7.19	4.57	2.68	10.78	6.53	4.00
24	7.37	4.65	2.70	11.04	6.67	4.04
25	7.55	4.77	2.76	11.31	6.84	4.16
26	7.76	4.89	2.76	11.63	7.00	4.16
27	7.97	5.04	2.76	11.94	7.19	4.16
28	8.20	5.20	2.82	12.32	7.43	4.21
29	8.56	5.42	2.82	12.85	7.73	4.21
30	8.94	5.65	2.88	13.41	8.06	4.33
31	9.44	5.96	3.00	14.15	8.51	4.49
32	9.91	6.27	3.07	14.88	8.97	4.61
33	10.48	6.62	3.21	15.73	9.46	4.83
34	11.12	7.00	3.41	16.65	10.03	5.11
35	11.80	7.43	3.64	17.72	10.66	5.46
36	12.58	7.88	3.90	18.84	11.49	5.84
37	13.41	8.44	4.12	20.12	12.14	6.17
38	14.31	9.03	4.49	21.48	12.85	6.74
39	15.30	9.62	4.92	22.94	13.62	7.35
40	16.32	10.21	5.36	24.46	14.45	8.04
41	17.38	10.84	5.91	26.09	15.35	8.89
42	18.52	11.47	6.53	27.77	16.34	9.79
43	19.77	12.18	7.23	29.66	17.46	10.86
44	21.07	12.91	8.06	31.59	18.64	12.08
45	22.42	13.67	8.97	33.63	19.94	13.44
46	24.00	14.62	9.98	35.99	21.45	14.94
47	25.59	15.57	11.04	38.41	23.04	16.58
48	27.34	16.67	12.26	41.01	24.79	18.37
49	29.23	17.90	13.60	43.85	26.70	20.41
50	31.41	21.90	16.69	47.09	30.88	25.05
51	33.80	23.93	18.76	50.71	33.49	28.12
52	36.50	26.18	21.05	54.73	36.40	31.57
53	39.38	28.62	23.77	59.08	39.54	33.96
54	42.53	31.20	26.23	63.78	42.92	37.41
55	46.04	34.08	28.97	69.06	46.71	41.25
56	54.56	41.41	35.93	78.16	56.33	50.00
57	63.10	48.72	42.85	87.25	65.96	58.77
58	71.64	56.03	49.80	96.35	75.58	67.54
59	80.17	63.36	56.76	105.46	85.18	76.31
60	88.69	70.67	63.72	114.56	94.82	85.10
61	84.76	63.19	55.95	127.14	89.83	81.47
62	71.87	54.00	47.61	107.80	77.83	69.86
63	52.31	39.40	34.49	78.48	57.59	50.99
64	36.52	28.85	25.14	54.77	42.71	37.44
65	12.61	10.07	8.37	18.90	15.11	12.56

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above



Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00

Table of premium rates for CORE Income Protection Cover – Benefit Period To Age 65

Annual premium rates per \$1,000 annual benefit (Standard/Default)

Age Next Birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	14.88	12.28	9.06	20.95	17.40	11.66
17	14.88	12.28	9.06	20.95	17.40	11.66
18	15.06	12.44	9.27	21.21	17.66	11.75
19	15.23	12.63	9.32	21.38	17.83	11.87
20	15.42	12.79	9.46	21.56	18.00	11.96
21	15.61	12.99	9.54	21.76	18.19	12.10
22	15.49	12.75	9.06	22.37	18.61	12.42
23	15.49	12.58	8.65	22.94	19.04	12.70
24	15.47	12.44	8.35	23.55	19.49	13.01
25	15.49	12.37	7.94	24.17	19.91	13.29
26	15.59	12.28	7.76	24.76	20.36	13.58
27	15.92	12.46	7.66	25.78	21.21	14.64
28	16.39	12.73	7.64	26.96	22.23	15.45
29	16.99	13.08	7.73	28.40	23.32	16.18
30	17.72	13.58	7.85	30.01	24.52	16.83
31	18.54	14.11	8.06	31.88	25.90	17.48
32	19.55	14.80	8.37	33.98	27.39	18.23
33	20.65	15.59	8.68	36.21	29.01	18.94
34	21.85	16.44	9.13	38.67	30.82	19.84
35	23.16	17.38	9.65	41.31	32.71	20.83
36	24.60	18.47	10.31	44.09	34.86	22.04
37	26.18	19.63	10.98	47.06	37.13	23.44
38	27.83	20.91	11.83	50.12	39.54	25.11
39	29.68	22.27	12.73	53.35	42.14	27.04
40	32.24	23.75	13.84	57.80	44.94	29.30
41	34.88	25.33	15.04	62.22	47.87	31.95
42	37.51	27.04	16.44	66.67	50.92	34.84
43	39.93	28.93	18.05	70.48	54.16	38.08
44	42.47	30.86	19.82	74.30	57.51	41.74
45	45.15	32.99	21.88	78.24	61.02	45.62
46	47.99	35.28	24.14	82.18	64.61	49.80
47	50.94	37.70	26.61	86.16	68.25	54.37
48	54.06	40.23	29.40	90.13	71.97	59.03
49	57.33	42.95	32.36	94.05	75.70	63.97
50	60.71	45.76	35.36	97.93	79.37	68.90
51	64.21	48.74	38.41	101.67	82.99	73.88
52	67.78	51.84	42.19	105.26	86.46	78.75
53	71.38	54.96	46.28	108.65	89.68	78.73
54	74.97	58.14	49.50	111.70	92.61	81.93
55	78.50	61.23	52.74	114.42	95.12	84.65
56	81.85	64.21	55.91	116.57	97.08	86.80
57	84.98	66.95	58.85	118.13	98.46	88.26
58	87.64	69.32	61.47	118.96	99.00	88.83
59	89.68	71.14	63.54	118.77	98.52	88.33
60	90.86	72.13	64.80	117.35	96.80	86.54
61	80.15	60.50	54.20	120.22	85.97	78.92
62	67.95	51.68	46.12	101.93	74.50	67.68
63	49.47	37.72	33.39	74.22	55.10	49.41
64	34.53	27.60	24.36	51.79	40.89	36.28
65	11.92	9.65	8.12	17.88	14.47	12.16

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.



Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above

Occ Cat	Occupational Class	IP
1	Professional	0.41
2	White Collar (WC)	0.45
3	Standard/Default	1.00

AMG Income Protection - New Rates

Table of premium rates for AMG Income Protection Cover – Benefit Period for 2 years

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
17	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
18	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
19	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
20	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
21	1.38	0.84	0.55	2.06	1.21	0.83	2.41	1.47	0.97	3.62	2.13	1.46
22	1.40	0.85	0.55	2.09	1.21	0.83	2.45	1.49	0.97	3.67	2.14	1.46
23	1.41	0.86	0.55	2.12	1.24	0.83	2.48	1.52	0.97	3.72	2.17	1.46
24	1.42	0.87	0.55	2.13	1.25	0.83	2.49	1.53	0.97	3.74	2.19	1.46
25	1.45	0.89	0.55	2.18	1.28	0.83	2.55	1.56	0.97	3.83	2.25	1.46
26	1.47	0.89	0.55	2.20	1.31	0.83	2.58	1.56	0.97	3.87	2.29	1.46
27	1.49	0.91	0.55	2.24	1.31	0.83	2.61	1.60	0.97	3.92	2.29	1.46
28	1.53	0.92	0.55	2.29	1.33	0.83	2.69	1.63	0.97	4.02	2.34	1.46
29	1.57	0.96	0.55	2.35	1.35	0.83	2.75	1.68	0.97	4.13	2.38	1.46
30	1.61	0.98	0.56	2.42	1.40	0.85	2.84	1.72	0.99	4.25	2.45	1.49
31	1.69	1.02	0.59	2.52	1.44	0.88	2.96	1.78	1.03	4.42	2.53	1.55
32	1.76	1.05	0.60	2.63	1.51	0.90	3.10	1.85	1.05	4.62	2.64	1.58
33	1.84	1.11	0.62	2.76	1.59	0.92	3.23	1.94	1.09	4.86	2.78	1.63
34	1.94	1.15	0.65	2.91	1.68	0.98	3.40	2.02	1.14	5.12	2.93	1.72
35	2.03	1.21	0.70	3.05	1.76	1.03	3.57	2.13	1.23	5.36	3.10	1.82
36	2.15	1.27	0.73	3.23	1.87	1.11	3.77	2.23	1.29	5.65	3.28	1.94
37	2.29	1.35	0.77	3.44	2.01	1.17	4.02	2.38	1.35	6.04	3.54	2.05
38	2.43	1.44	0.85	3.64	2.15	1.28	4.27	2.53	1.49	6.41	3.77	2.25
39	2.58	1.54	0.92	3.87	2.30	1.40	4.54	2.70	1.63	6.79	4.04	2.45
40	2.76	1.66	1.02	4.13	2.47	1.52	4.84	2.90	1.78	7.26	4.34	2.67
41	2.92	1.77	1.11	4.38	2.64	1.64	5.13	3.11	1.94	7.68	4.63	2.89
42	3.11	1.90	1.21	4.67	2.85	1.81	5.45	3.34	2.13	8.19	5.00	3.17
43	3.33	2.07	1.32	4.99	3.07	1.99	5.85	3.63	2.32	8.76	5.40	3.48
44	3.55	2.25	1.48	5.33	3.31	2.23	6.24	3.95	2.60	9.36	5.81	3.90
45	3.81	2.44	1.63	5.70	3.58	2.45	6.68	4.28	2.87	10.01	6.29	4.30
46	4.07	2.66	1.83	6.11	3.87	2.74	7.15	4.65	3.21	10.72	6.79	4.81
47	4.35	2.89	2.05	6.54	4.18	3.06	7.64	5.07	3.60	11.48	7.34	5.39
48	4.69	3.15	2.28	7.02	4.54	3.43	8.22	5.54	4.01	12.33	7.97	6.01
49	5.02	3.44	2.57	7.53	4.89	3.84	8.82	6.04	4.50	13.21	8.59	6.74
50	5.40	3.76	2.87	8.08	5.30	4.31	9.48	6.61	5.04	14.20	9.31	7.56
51	5.81	4.12	3.23	8.71	5.76	4.83	10.19	7.22	5.65	15.29	10.11	8.47
52	6.27	4.50	3.62	9.41	6.25	5.43	11.01	7.90	6.35	16.51	10.98	9.52
53	6.76	4.91	4.09	10.15	6.79	5.84	11.87	8.63	7.17	17.81	11.92	10.24
54	7.31	5.36	4.50	10.97	7.37	6.43	12.82	9.41	7.91	19.24	12.94	11.28
55	7.91	5.86	4.98	11.86	8.03	7.08	13.89	10.28	8.73	20.82	14.09	12.44
56	8.58	6.40	5.50	12.87	8.75	7.83	15.06	11.22	9.66	22.59	15.35	13.74
57	9.32	7.00	6.07	13.99	9.54	8.63	16.36	12.28	10.66	24.54	16.73	15.15
58	10.14	7.63	6.71	15.21	10.40	9.54	17.80	13.41	11.77	26.70	18.24	16.73
59	11.06	8.36	7.41	16.59	11.37	10.54	19.41	14.67	13.01	29.11	19.96	18.50
60	12.06	9.14	8.18	18.10	12.43	11.64	21.18	16.04	14.37	31.78	21.81	20.44
61	13.19	10.02	9.05	19.79	14.24	13.18	23.16	17.60	15.88	34.73	25.00	23.13



	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
62	14.46	11.14	10.06	21.68	16.05	14.77	25.38	19.55	17.66	38.07	28.18	25.94
63	14.88	11.61	10.54	22.32	16.96	15.58	26.12	20.38	18.50	39.18	29.78	27.35
64	12.55	9.91	8.64	18.82	14.67	12.87	22.03	17.39	15.17	33.03	25.77	22.59
65	4.32	3.46	2.87	6.49	5.19	4.31	7.59	6.08	5.04	11.40	9.12	7.58

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Table of premium rates for AMG Income Protection Cover – Benefit Period for 5 years

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
17	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
18	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
19	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
20	2.76	1.75	1.04	4.14	2.49	1.57	4.84	3.07	1.84	7.27	4.39	2.75
21	2.78	1.77	1.05	4.18	2.53	1.59	4.89	3.11	1.85	7.34	4.43	2.78
22	2.87	1.82	1.08	4.31	2.60	1.60	5.04	3.19	1.88	7.56	4.57	2.82
23	2.95	1.87	1.10	4.41	2.67	1.63	5.16	3.28	1.92	7.74	4.69	2.87
24	3.02	1.90	1.11	4.52	2.73	1.66	5.30	3.34	1.94	7.93	4.79	2.90
25	3.09	1.96	1.13	4.62	2.80	1.70	5.42	3.43	1.99	8.12	4.91	2.99
26	3.17	2.00	1.13	4.76	2.86	1.70	5.57	3.52	1.99	8.35	5.03	2.99
27	3.26	2.06	1.13	4.89	2.95	1.70	5.72	3.62	1.99	8.58	5.16	2.99
28	3.35	2.13	1.15	5.04	3.04	1.72	5.89	3.74	2.02	8.85	5.33	3.02
29	3.50	2.21	1.15	5.26	3.16	1.72	6.15	3.89	2.02	9.22	5.56	3.02
30	3.66	2.31	1.18	5.48	3.30	1.77	6.42	4.06	2.07	9.63	5.79	3.11
31	3.86	2.44	1.23	5.78	3.48	1.84	6.77	4.28	2.16	10.16	6.12	3.23
32	4.05	2.57	1.26	6.08	3.67	1.89	7.12	4.50	2.20	10.69	6.44	3.31
33	4.29	2.71	1.31	6.44	3.87	1.98	7.53	4.75	2.31	11.30	6.79	3.46
34	4.55	2.86	1.40	6.82	4.11	2.09	7.99	5.03	2.45	11.95	7.20	3.67
35	4.83	3.04	1.49	7.25	4.36	2.24	8.47	5.33	2.61	12.72	7.66	3.92
36	5.15	3.23	1.60	7.71	4.70	2.39	9.04	5.65	2.81	13.53	8.26	4.19
37	5.48	3.45	1.69	8.23	4.97	2.53	9.63	6.06	2.96	14.46	8.72	4.43
38	5.86	3.70	1.84	8.78	5.26	2.76	10.28	6.49	3.23	15.43	9.22	4.84
39	6.26	3.93	2.01	9.38	5.57	3.01	10.99	6.91	3.54	16.48	9.78	5.28
40	6.68	4.18	2.19	10.01	5.91	3.29	11.72	7.34	3.86	17.57	10.37	5.77
41	7.12	4.43	2.42	10.67	6.28	3.63	12.48	7.78	4.25	18.74	11.02	6.39
42	7.58	4.70	2.67	11.36	6.69	4.01	13.30	8.23	4.69	19.94	11.74	7.03
43	8.08	4.99	2.96	12.14	7.14	4.44	14.20	8.75	5.19	21.30	12.53	7.79
44	8.62	5.28	3.30	12.92	7.62	4.95	15.14	9.28	5.79	22.69	13.38	8.68
45	9.17	5.59	3.67	13.76	8.16	5.49	16.10	9.81	6.44	24.16	14.32	9.64
46	9.83	5.98	4.09	14.73	8.77	6.12	17.24	10.49	7.17	25.85	15.40	10.74
47	10.47	6.36	4.52	15.72	9.43	6.78	18.38	11.18	7.93	27.58	16.54	11.91
48	11.18	6.83	5.01	16.78	10.14	7.51	19.63	11.98	8.79	29.46	17.80	13.20
49	11.95	7.32	5.57	17.94	10.92	8.35	20.99	12.86	9.77	31.49	19.18	14.66
50	12.85	8.95	6.83	19.26	12.63	10.24	22.55	15.73	11.99	33.82	22.18	17.98



	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
51	13.82	9.79	7.68	20.75	13.70	11.50	24.27	17.19	13.47	36.42	24.05	20.20
52	14.93	10.71	8.61	22.39	14.89	12.92	26.21	18.80	15.11	39.30	26.14	22.67
53	16.11	11.71	9.73	24.17	16.18	13.89	28.28	20.55	17.07	42.43	28.40	24.39
54	17.39	12.76	10.73	26.09	17.57	15.31	30.54	22.40	18.83	45.81	30.83	26.88
55	18.83	13.94	11.86	28.25	19.11	16.88	33.07	24.48	20.81	49.60	33.55	29.63
56	22.32	16.94	14.70	31.98	23.05	20.46	39.18	29.75	25.80	56.14	40.46	35.91
57	25.81	19.93	17.53	35.69	26.98	24.05	45.31	34.99	30.78	62.66	47.38	42.20
58	29.30	22.92	20.37	39.42	30.92	27.63	51.45	40.24	35.77	69.20	54.29	48.50
59	32.80	25.92	23.22	43.14	34.85	31.22	57.58	45.50	40.76	75.73	61.18	54.81
60	36.28	28.91	26.07	46.87	38.79	34.81	63.69	50.75	45.76	82.28	68.09	61.11
61	34.68	25.85	22.89	52.01	36.74	33.34	60.88	45.39	40.18	91.31	64.51	58.51
62	29.40	22.09	19.48	44.10	31.84	28.58	51.62	38.78	34.20	77.42	55.90	50.17
63	21.40	16.11	14.10	32.10	23.56	20.86	37.57	28.29	24.77	56.35	41.36	36.61
64	14.94	11.80	10.29	22.40	17.47	15.32	26.23	20.73	18.06	39.33	30.67	26.89
65	5.16	4.12	3.43	7.73	6.18	5.14	9.05	7.23	6.01	13.57	10.86	9.02

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Table of premium rates for AMG Income Protection Cover – Benefit Period To Age 65

Annual premium rates per \$1,000 annual benefit (White Collar)

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16	6.08	5.02	3.71	8.57	7.12	4.77	10.69	8.82	6.50	15.05	12.50	8.37
17	6.08	5.02	3.71	8.57	7.12	4.77	10.69	8.82	6.50	15.05	12.50	8.37
18	6.16	5.08	3.79	8.68	7.22	4.81	10.81	8.93	6.65	15.23	12.69	8.44
19	6.24	5.17	3.82	8.75	7.30	4.86	10.94	9.07	6.70	15.35	12.80	8.52
20	6.31	5.24	3.87	8.83	7.36	4.89	11.07	9.19	6.79	15.49	12.92	8.59
21	6.39	5.31	3.90	8.90	7.44	4.96	11.21	9.32	6.85	15.63	13.06	8.70
22	6.34	5.21	3.71	9.15	7.61	5.08	11.13	9.16	6.50	16.07	13.36	8.92
23	6.34	5.15	3.54	9.38	7.79	5.19	11.13	9.04	6.21	16.48	13.67	9.12
24	6.33	5.08	3.42	9.63	7.98	5.32	11.10	8.93	6.00	16.92	14.00	9.34
25	6.34	5.06	3.25	9.89	8.15	5.44	11.13	8.88	5.71	17.36	14.30	9.55
26	6.37	5.02	3.17	10.13	8.33	5.56	11.19	8.82	5.57	17.78	14.62	9.75
27	6.51	5.10	3.14	10.55	8.68	5.99	11.43	8.95	5.50	18.51	15.23	10.51
28	6.71	5.20	3.13	11.03	9.09	6.32	11.77	9.14	5.48	19.36	15.96	11.09
29	6.94	5.35	3.16	11.62	9.54	6.62	12.19	9.40	5.56	20.40	16.75	11.62
30	7.25	5.56	3.21	12.28	10.03	6.89	12.72	9.75	5.64	21.55	17.61	12.09
31	7.59	5.77	3.30	13.04	10.60	7.15	13.32	10.14	5.79	22.90	18.60	12.56
32	8.00	6.05	3.43	13.90	11.20	7.46	14.05	10.63	6.01	24.40	19.67	13.09
33	8.45	6.37	3.55	14.81	11.87	7.75	14.82	11.19	6.24	26.00	20.84	13.61
34	8.94	6.73	3.73	15.82	12.61	8.12	15.70	11.80	6.56	27.77	22.13	14.25
35	9.47	7.12	3.95	16.90	13.38	8.52	16.63	12.48	6.93	29.67	23.49	14.96
36	10.06	7.56	4.21	18.04	14.27	9.02	17.66	13.27	7.41	31.66	25.04	15.83
37	10.71	8.03	4.49	19.25	15.19	9.59	18.80	14.09	7.88	33.80	26.67	16.83
38	11.38	8.56	4.84	20.50	16.18	10.28	20.00	15.02	8.49	35.99	28.40	18.04
39	12.15	9.12	5.20	21.82	17.24	11.06	21.32	16.00	9.14	38.31	30.27	19.41

	NON SMOKER						SMOKER					
	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
40	13.19	9.72	5.67	23.65	18.38	11.99	23.16	17.05	9.93	41.52	32.27	21.05
41	14.28	10.36	6.15	25.46	19.59	13.07	25.06	18.19	10.80	44.69	34.38	22.95
42	15.34	11.06	6.73	27.27	20.83	14.25	26.94	19.41	11.80	47.88	36.57	25.02
43	16.33	11.84	7.39	28.83	22.16	15.58	28.67	20.77	12.96	50.61	38.89	27.35
44	17.37	12.63	8.11	30.40	23.53	17.08	30.51	22.17	14.23	53.36	41.31	29.98
45	18.47	13.50	8.95	32.00	24.96	18.66	32.42	23.69	15.72	56.19	43.82	32.77
46	19.63	14.44	9.88	33.63	26.43	20.37	34.46	25.34	17.34	59.03	46.41	35.77
47	20.84	15.43	10.89	35.25	27.92	22.24	36.58	27.08	19.11	61.88	49.02	39.04
48	22.11	16.46	12.03	36.87	29.44	24.14	38.83	28.90	21.11	64.73	51.69	42.40
49	23.46	17.57	13.23	38.47	30.97	26.18	41.17	30.84	23.23	67.55	54.37	45.95
50	24.83	18.73	14.47	40.07	32.47	28.19	43.60	32.86	25.39	70.34	57.00	49.48
51	26.27	19.94	15.72	41.59	33.95	30.23	46.12	35.00	27.58	73.01	59.60	53.06
52	27.72	21.21	17.26	43.06	35.37	32.22	48.68	37.23	30.30	75.60	62.09	56.56
53	29.20	22.49	18.93	44.45	36.69	32.21	51.26	39.47	33.24	78.03	64.40	56.55
54	30.67	23.78	20.25	45.70	37.88	33.52	53.85	41.75	35.55	80.22	66.51	58.83
55	32.11	25.05	21.58	46.81	38.92	34.63	56.37	43.98	37.87	82.17	68.32	60.79
56	33.49	26.27	22.88	47.69	39.72	35.51	58.78	46.12	40.15	83.72	69.72	62.34
57	34.77	27.39	24.07	48.33	40.28	36.11	61.03	48.08	42.26	84.84	70.71	63.39
58	35.85	28.36	25.14	48.67	40.50	36.34	62.94	49.78	44.14	85.43	71.10	63.79
59	36.69	29.10	25.99	48.59	40.30	36.14	64.40	51.09	45.63	85.30	70.76	63.44
60	37.17	29.51	26.51	48.01	39.60	35.40	65.25	51.80	46.54	84.28	69.52	62.15
61	32.79	24.75	22.18	49.18	35.17	32.28	57.57	43.45	38.93	86.33	61.74	56.67
62	27.80	21.15	18.87	41.70	30.48	27.69	48.79	37.11	33.12	73.21	53.50	48.61
63	20.24	15.44	13.66	30.36	22.54	20.21	35.53	27.09	23.98	53.30	39.57	35.49
64	14.13	11.29	9.97	21.19	16.73	14.85	24.80	19.82	17.49	37.20	29.37	26.06
65	4.88	3.95	3.32	7.31	5.92	4.98	8.56	6.93	5.83	12.84	10.40	8.73

The table above includes an Insurance Administration fee payable to the Administrator of 7.5% and frequency loading of 2% to allow for monthly payment of premiums in arrears. The table above does not include Stamp Duty which varies depending on the charges applied by each state or territory.

Occupational Loading/Discount Factors

The following Occupational Loading/Discount Factors apply to the premium rates in the table above

Occupation Category	Occupational Class	IP
1	Professional	0.90
2	White Collar (WC)	1.00
3	Light Blue Collar (LBC)	1.40
4	Blue Collar (BC)	2.20
5	Heavy Blue Collar (HBC)	3.00

Section 3: Changes to Insurance Policy Definitions

From 1 April 2020 there will also be changes to the policy definitions. We have listed both the current definitions and new definitions below to help you compare these changes.

Current Definitions

TPD DEFINITION

Our TPD definition is divided into three (3) parts, depending on your employment at the time you suffer TPD due to an Injury or Illness, while insured under the Policy. Some key terms used in the TPD definition are explained after the table below.

Part 1 – Gainfully employed and less than age 65

Where an insured Member aged less than 65, is gainfully employed as a Permanent Employee or is self-employed and is working fifteen (15) or more hours each week within the six (6) months prior to the Date of Disablement, the Member will be considered totally and permanently disabled if they satisfy Definition 1, 2 or 3 (see the table below).

Part 2 – Over age 65 or not gainfully employed or working less than 15 hours per week

Where an insured Member is over age 65 or is not gainfully employed or is working less than 15 hours each week, within the six (6) months prior to the Date of Disablement, the Member will be considered totally and permanently disabled if they satisfy Definition 2, 3 or 4 (see the table below).

Part 3 – Domestic Duties

Where an insured Member is engaged in Domestic Duties, the Member will be considered totally and permanently disabled if they satisfy Definition 2, 3 or 5 (see the table below).

Applicable TPD Definition	An Insured Member must satisfy this condition to be eligible for an insured TPD benefit
Definition 1 – unlikely to return to work	Is unable to do any work as a result of injury or illness for three (3) consecutive months and, in the opinion of the Insurer, as at the end of the three (3) months they continue to be so disabled, that they are unlikely to resume their previous occupation at any time in the future and will be unlikely at any time in the future to perform any Other Occupation.
Definition 2 – loss of use of limbs/eyes	Has suffered the permanent loss of the use of: 1. 2 limbs, or 2. the sight of both eyes, or 3. the permanent loss of the use of 1 limb and the sight of 1 eye It is also a requirement that you will be unlikely at any time in the future to perform any Other Occupation.
Definition 3 – cognitive loss	As a result of Illness or Injury, you suffer a Cognitive Loss, which is defined as “a total and permanent deterioration or loss of intellectual capacity which requires the Member to be under the continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, the Member is likely to require permanent ongoing continuous care and supervision by another adult person.” It is also a requirement that you will be unlikely at any time in the future to perform any Other Occupation.
Definition 4 – activities of daily living	Has suffered an illness or injury that wholly prevents them from performing two (2) of the Activities of Daily Living without the assistance from someone else for at least three (3) consecutive months; and I. since they suffered an illness or injury they have been under the regular care and attention of a Doctor for that illness or injury; and II. in the opinion of the Insurer, the illness or injury means that they are unable to ever again perform at least two (2) of the Activities of Daily Living without the assistance from someone else. It is also a requirement that you will be unlikely at any time in the future to perform any Other Occupation.
Definition 5 – domestic duties	Is unable to perform their Domestic Duties for an initial period of three (3) consecutive months and in the Insurer’s opinion, as at the end of that three (3) months are incapacitated to such an extent as to render the member permanently confined to the home and unable to perform their usual Domestic Duties on a permanent basis and are under the care of a registered medical practitioner. It is also a requirement that you will be unlikely at any time in the future to perform any Other Occupation.

Other Occupation means any occupation the insured Member is qualified to perform by their education, training or experience at the time the Insurer assesses the claim and includes:

- a. part time occupations, or
- b. an occupation which may be perceived by the insured Member to be of lower status than the Member’s previous occupation; or
- c. an occupation in which the Member does not earn as much income as they did in the previous occupation.

Permanent Employee means an employee who is employed on a permanent basis under an ongoing contract that:

- a. is for an indefinite duration or a fixed term of more than 6 months; and
- b. requires the employee to perform identifiable duties for a regular number of hours each week; and
- c. provides the employee with paid annual leave, sick leave, leave loading and long service leave.

Date of Disablement is the earlier of:

- a. the date on which the three (3) months consecutive absence from work that results in TPD began; or
- b. the date on which the three (3) months consecutive inability to perform the Activities of Daily Living that results in TPD began; or



- c. The date on which the Cognitive Loss that results in TPD began, or
- d. the date the person suffers the loss of the sight in both eyes, or the use of both limbs, or the sight in one (1) eye and the use of one (1) limb; or
- e. the date the person suffers the loss of the sight of another eye or the use of another limb, having already suffered the loss of the sight of an eye or the use of a limb.

Activities of Daily Living means:

- a. bathing - the ability to wash or shower without assistance;
- b. dressing - the ability to put on and take off clothing without assistance;
- c. feeding - the ability to get food from a plate into the mouth without assistance;
- d. mobility - the ability to get in and out of bed and a chair without assistance;
- e. toileting - the ability to use the toilet including getting on and off without assistance.

Domestic Duties means full-time unpaid domestic duties.

TOTAL DISABILITY BENEFIT

The monthly benefit will be paid if the Insurer is satisfied you are Totally Disabled for longer than the waiting period and while cover is still in force. The monthly benefit starts to accrue from the day after the end of the waiting period.

Total Disability or **Totally Disabled** means the insured Member has a disability caused by an injury or illness and is:

- a. for the first 2 years, unable to perform at least one income producing duty of his or her occupation. For the remainder of the *Benefit Period*, unable to perform their own occupation or any other occupation for which they are reasonably capable of performing by reason of education, training or experience; and
- b. is not otherwise working in any occupation, whether for reward or not for reward; and
- c. is under the regular care of, and following the advice of a Doctor,

where an income producing duty is a duty of the insured Member's occupation immediately before he or she became disabled which generates 20% or more of the insured members' monthly income.

The monthly benefit is payable monthly in arrears and stops at the earliest of:

- the end of the two-year benefit period or age 65 (whichever is the benefit payment period applicable to you);
- when the insured Member reaches the maximum insurable age (age 65);
- the death of the insured Member;
- the insured Member is no longer under the care of a Doctor;
- the insured Member resides overseas for a period longer than agreed by the Insurer (see 'Overseas cover' section below for more information);
- the insured Member fails to provide any information that is required to assess your claim;
- a fraudulent claim is made in respect of the insured Member; or
- when the insured Member is no longer Totally Disabled or Partially Disabled.

PARTIAL DISABILITY BENEFIT

A Partial Disability benefit will be paid where an insured Member:

- a. Resumes employment or is capable of returning to partial employment duties after 14 consecutive days of Total Disability; and
- b. Is under the continuous and regular care of a Doctor and undergoing appropriate treatment and care; and
- c. As a result of the injury or illness that caused their Total Disability, receives or would in the Insurer's opinion receive a Post-Disability Income that is less than their monthly income.

No Partial Disability benefit is accrued or payable until the waiting period has ended.

The Partial Disability benefit is calculated as follows, subject to a maximum benefit of \$25,000 per month:

A - B X C

A

where,

A - is the Member's Pre-disability monthly income,

B - is the Member's actual monthly Income earned during the month of Partial Disability,

C - is the monthly benefit which would be otherwise payable if the Member had suffered Totally Disability.

'Post-Disability Income' means any income (other than income under the Policy) that a Member may derive after the commencement of their waiting period during a month for which the amount of the benefit that applies to them under the Policy is



being assessed. However, if the Member in the Insurer's opinion suffers Partial Disability but has not received such income it is the reasonable estimate of what they would have been capable of earning having regard to the extent of their disability.

If, after commencement of SCI cover, an insured Member's employment status changes from permanent employment (working more than 15 hours per week) to casual, in the event of a claim the Insurer will average the Member's salary over the previous 12 months to determine their actual monthly SCI benefit.

Partial Disability benefits will cease in the circumstances specified above for Total Disability benefits.

TERMINAL ILLNESS DEFINITION

The current policy definition of terminal illness is a disease or condition that, in the opinion of two (2) specialist medical practitioners approved by the Insurer, is likely to lead to your death within 12 months from the date the Insurer is notified of your condition (Please note that the conditions for payment of a terminal illness benefit under the insurance policy may be different to those relating to the payment of a terminal illness benefit from the Fund to you).

A Terminal Illness benefit will be the lesser of the Member's insurance cover for Death and/or TPD or \$3,000,000. An insured Member may only ever receive one terminal illness benefit.

New Definitions (applicable from 1 April 2020):

TPD DEFINITION

If on the *Date of Disablement* an *Insured Person*:

- (a) Is a *Permanent Employee* or *Contractor* (*initial fixed term contract of 12 months or greater*), and
- (b) Has been working on average for a minimum of 15 hours in a normal working week in the 6 months immediately prior to the *Date of Disablement* (or where the *Insured Person* has been employed for less than 6 months, over their period of employment),

we will pay the *Insured Cover* for TPD if the *Insured Person* satisfies Part 1, Part 2, Part 3, Part 4, Part 5 or Part 6 below.

If on the *Date of Disablement* an *Insured Person* does not satisfy (a) and (b) above, we will only pay the *Insured Cover* for TPD benefit if the *Insured Person* satisfies Part 3, Part 4, Part 5 or Part 6 below.

Applicable TPD Definition	An Insured Member must satisfy this condition to be eligible for an insured TPD benefit
Part 1 – Unlikely to Return to Work	TPD means the <i>Insured Person</i> solely as the result of <i>Injury</i> or <i>Illness</i> occurring while the policy is in force is: <ul style="list-style-type: none"> (a) Absent from their occupation and unable to do any work for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified medical practitioner and undertaking medical treatment reasonably recommended by an appropriately qualified medical practitioner with respect to that <i>Injury</i> or <i>illness</i> since ceasing work in their occupation, and (c) At the end of the initial 3 consecutive months absence from their occupation, is in our opinion unlikely ever at any time in the future to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.
Part 2 - Permanent Impairment	The <i>Insured Person</i> is engaged in <i>Gainful Employment</i> when suffering an <i>Injury</i> or <i>Illness</i> and, as a result of that <i>Injury</i> or <i>Illness</i> , they: <ul style="list-style-type: none"> (a) Suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment 4th Edition', or the equivalent guide to the evaluation of impairment approved by us, and (b) Are disabled to such an extent, as a result of this impairment, that the <i>Insured Person</i> is unlikely ever at any time in the future to engage in any occupation, business, profession or employment for which they are reasonably suited by education, training or experience.
Part 3 - Loss of Use of	The <i>Insured Person</i> suffers the total, permanent and irrecoverable <i>Loss of Use of</i> : <ul style="list-style-type: none"> (a) 2 limbs, or (b) The sight of both eyes, or (c) 1 limb and the sight of 1 eye. <p>In order to satisfy Part 3, the <i>Insured Person</i> must be disabled to such an extent as a result of that <i>Injury</i> or <i>Illness</i> that in our opinion they are unlikely ever at any time in the future to engage in any <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.</p>

<p>Part 4 – Cognitive Loss</p>	<p>The <i>Insured Person</i>, as a result of <i>Injury or Illness</i>, is first diagnosed with <i>Cognitive Loss</i> and is under the continuous care and supervision by another adult for at least 3 consecutive months and, at the end of that 3-month period, they are likely to require permanent ongoing continuous care and supervision by another adult.</p> <p>In order to satisfy Part 4, the <i>Insured Person</i> must be disabled to such an extent as a result of that <i>Injury or Illness</i> that in our opinion they are unlikely ever at any time in the future to engage in any <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience.</p>
<p>Part 5 - Daily Functioning Activities</p>	<p>TPD means the <i>Insured Person</i> solely as the result of <i>Injury or Illness</i> occurring while the policy is in force is:</p> <ul style="list-style-type: none"> (a) Totally and irreversibly prevented from performing 2 of the <i>Daily Functioning Activities</i> without assistance from another adult, aid or adaptation, for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified <i>Doctor</i> and undertaking medical treatment reasonably recommended by a <i>Doctor</i> with respect to that <i>Injury or illness</i> since they became ill or injured, and (c) At the end of the initial 3 consecutive months, is in our opinion: <ul style="list-style-type: none"> (i) Unlikely ever at any time in the future to be able to perform 2 of the <i>Daily Functioning Activities</i> without assistance from another adult, aid or adaptation, and (ii) Unlikely ever at any time in the future to be able to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience. <p>Daily Functioning Activities</p> <ul style="list-style-type: none"> (a) Walking - they cannot walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body, (b) Rising/Sitting - they are unable to rise and sit using a raised chair with arms without the help of another person, (c) Dexterity - they are unable to write legibly with a pen or pencil or use a keyboard with either hand, (d) Communication - they cannot: (e) Clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room in their first language, or <ul style="list-style-type: none"> (i) Understand simple messages in their first language, or (ii) Speak with sufficient clarity to be clearly understood in their first language, (f) Eyesight - their visual ability is reduced to the extent that functional abilities are affected and independent functioning without physical assistance from another person in a workplace is impossible, even with the use of assistive devices.
<p>Part 6 - Domestic Activities</p>	<p>TPD means the <i>Insured Person</i> solely as the result of <i>Injury or Illness</i> occurring while the policy is in force is:</p> <ul style="list-style-type: none"> (a) Totally and irreversibly prevented from performing the <i>Normal Physical Domestic Activities</i> without assistance from another adult, aid or adaptation, for a period of 3 consecutive months, and (b) Regularly attending an appropriately qualified <i>Doctor</i> and undertaking medical treatment reasonably recommended by a <i>Doctor</i> with respect to that <i>Injury or illness</i> since they became ill or injured, and (c) At the end of the initial 3 consecutive months, is in our opinion: <ul style="list-style-type: none"> (i) Unlikely ever at any time in the future to be able to perform the <i>Normal Physical Domestic Activities</i> without assistance from another adult, aid or adaptation, and (ii) Unlikely ever at any time in the future to be able to engage in or work in <i>Gainful Employment</i> for which they are reasonably suited by education, training or experience. <p>For all parts of the TPD Definition, if the <i>Insured Person</i> is suffering from an <i>Immediate Assessment Condition</i> we may, in our absolute discretion, waive the 3-month waiting period provided all claim requirements have been received by us.</p>
<p>Important defined terms referenced in the TPD Definition:</p>	<p>Normal Physical Domestic Activities means:</p> <ul style="list-style-type: none"> (a) Cleaning the family home, and (b) Shopping for food or household items, and (c) Meal preparation and laundry services, and (d) Looking after dependent children under the age of 16 years or in full time secondary education, where applicable, and (e) Leaving the house without the assistance of another person. <p>Gainful Employment means:</p>

	<p>employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment at the time we assess the claim and includes part-time occupations, an occupation which may be perceived by the Eligible Person or Insured Person to be of lower status than their previous occupation or an occupation in which they do not earn as much income as they did in their previous occupation.</p> <p>Immediate Assessment Condition means any of the following: Cardiomyopathy, Chronic Lung Disease, Dementia and Alzheimer's Disease, Diplegia, Hemiplegia, Loss of Hearing, Loss of Speech, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Parkinson's Disease, Primary Pulmonary Hypertension, Quadriplegia, Severe Burns, Severe Rheumatoid Arthritis, Total Blindness. The waiver of the Waiting Period is at our absolute discretion and we may choose to vary the immediate assessment conditions at any time.</p>
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TOTAL AND PARTIAL DISABILITY DEFINITION

Total Disability means because of an *Injury* or *Illness* the *Insured Person* is:

- (a) Unable to perform at least 1 income producing duty of his or her occupation, and
- (b) Under the regular care and following the advice of a *Doctor*, and
- (c) Not working in any occupation, whether for reward or not for reward.

An income producing duty is a duty of the *Insured Person's* occupation immediately before they became disabled which generates 20% or more of their *Monthly Income*.

Partial Disability means because of an *Injury* or *Illness* an *Insured Person* has suffered *Total Disability* continuously for a period of at least 7 days out of 12 consecutive days and:

- (a) has ceased to suffer *Total Disability*, and
- (b) has resumed partial employment or, in our opinion, is deemed capable of returning to partial employment duties, and
- (c) as a result of the *Injury* or *Illness* that caused their *Total Disability* has received, or could in our opinion receive, a *Post-Disability Income* that is less than their *Monthly Income*, and
- (d) is under the continuous and regular care of a *Doctor* undergoing the appropriate treatment.

The calculation method of your Partial Disability benefit and definition of Post-Disability Income remains unchanged and are described in your Additional Information Booklet within the Partial Disability section.

TERMINAL ILLNESS DEFINITION

Terminal Illness means a disease or condition that is highly likely to result in the *Insured Person's* death within 24 months from the Date of Certification. The *Insured Person* must supply supporting medical evidence from 2 *Doctors* at their own expense. At least 1 of the *Doctors* must be a specialist practising in the field to which the Terminal Illness relates.

A Terminal Illness benefit will be the lesser of the Member's insurance cover for Death and/or TPD or \$3,000,000. An insured Member may only ever receive one terminal illness benefit.

Where the Date of Certification differs between two *Doctors*, your monthly benefit will be calculated based on the second Date of Certification.

This Flyer has been prepared by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757) Level 1, 575 Bourke Street, Melbourne, VIC 3000, as Trustee of AMG Super, ABN 30 099 320 583 and should be read in conjunction with the Notice (dated 1 March 2020. The information in this Notice as at 1 March 2020. The Trustee is unable to provide you with personal financial advice and this Flyer is not, and should not be construed as, providing such advice. The Notice and Flyer have been prepared without taking into account your personal objectives, financial situation or needs. The Trustee recommends that you obtain financial advice from a suitably qualified and licensed financial adviser before you make any decision regarding your superannuation. Equity Trustees Superannuation Limited is unable to guarantee that there will be no further changes to your superannuation.