

Employer Plan Additional Information Schedule

Vincents Chartered Accountants Employer Plan

Prepared 8 April 2024

This Employer Plan Additional Information Schedule (Schedule) forms part of each the following Product Disclosure Statements dated 8 April 2024:

- *Acclaim Super & Pension Product Disclosure Statement (including Acclaim Super & Pension Additional Information Booklet)*
- *Acclaim Core Super & Pension Product Disclosure Statement (including Acclaim Core Super & Pension Additional Information Booklet)*

available from the Acclaim Wealth website www.acclaimwealth.com.au/product-documents or by phoning 1300 264 264.

This Schedule is for members of Acclaim Super or Acclaim Core Super, covered by this Employer Plan (your Employer Plan).

This Schedule sets out tailored insurance cover (including insurance fees) for your Employer Plan, while you remain an employee of your employer.

The information in this Schedule is general information only and does not take into account your objectives, personal financial situation or needs. You should consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your insurance or to determine if the Acclaim Super or Acclaim Core Super product is appropriate to your needs.

You can also contact us on 1300 264 264 if you have any general queries about your Employer Plan.



Insurance Cover applicable to your Employer Plan

Important: Tailored insurance cover under your Employer Plan is subject to the terms and conditions (including insurance fees) specified in the following documents:

- **If you become a member of Acclaim Super – the Acclaim Super Employer Plan Insurance Guide. You should read this Schedule with the Acclaim Super Employer Plan Insurance Guide.**
- **If you become a member of Acclaim Core Super – the Acclaim Core Super & Pension Additional Information Booklet. You should read this Schedule together with the Insurance section of the Acclaim Super & Pension Additional Information Booklet.**

The type and level of cover you will automatically receive (if eligible) is set out below.

Your employer has established tailored insurance cover for your Employer Plan called 'Employer Plan Cover'. Your Employer Plan Cover provides the following automatic insurance cover subject to an Automatic Acceptance Limit (AAL) to eligible members:

Death and Total & Permanent Disablement (TPD) Cover: 20% of Salary x Years until you reach age 65
Income Protection Insurance Cover: 75% of Salary. 2-year benefit period. 90 day waiting period.

The following AALs apply:

Death & TPD AAL: \$ 750,000
Income Protection Insurance AAL: \$ 10,000 per month

Where the calculation of your insurance cover results in an amount of insured benefits that is greater than the applicable Automatic Acceptance Limit (AAL), you will be asked to provide health evidence before full insurance cover can be considered. In the meantime, you will be covered for your insurance benefit up to the AAL, subject to the Insurer's terms and conditions.

For information about the cost of your automatic Employer Plan Cover, see the insurance fee rate tables applicable to your cover in the Acclaim Super Employer Plan Insurance Guide or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you. Please note that your Employer Plan has a plan rating factor (PRF) of 0.93 for Death and TPD and 0.92 for Income Protection. This PRF replaces any occupational factor.

Regardless of whether automatic Employer Plan Cover is provided, you can apply for additional voluntary cover (subject to meeting the Insurer's requirements) or you can cancel your cover by notifying us in writing. If you do cancel (or reduce) your cover, reinstatement will require a personal application to the Insurer and will be subject to the provision of satisfactory health evidence. For information relating to voluntary cover, refer to section 7 of the Acclaim Super Additional Information Booklet or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you.

Automatic Employer Plan Cover is subject to eligibility criteria and other terms and conditions contained in the insurance policy issued by the Fund's Insurer. Information about eligibility criteria and key terms and conditions for Employer Plan Cover (including what happens to the cover when you leave the service of your employer) is contained in the Acclaim Super Employer Plan Insurance Guide or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you.

It is important to review your insurance arrangements in light of your personal circumstances as any automatic Employer Plan cover established by your employer does not take into account your individual objectives, situations, or needs. If you need assistance with this, we recommend you consult your adviser.

Issued by the Trustee, Equity Trustees Superannuation Limited

ABN: 50 055 641 757

AFS Licence No: 229757

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