

Insurance premiums from 29 September 2023

Plum Personal Plan, BHP Super Plan (Retained Benefits Division & Spouse Division) & BHP Superannuation Fund (Retained Benefits Division)

Information for members

The right type of cover for you

We encourage you to take this opportunity to review your super insurance cover.

As your circumstances change, you may need more, or less, cover. For example, an expanding family or a reduction in personal debt may differently influence your choice in the type and amount of cover you have.

The type and amount of insurance cover that's right for you depends on your personal, family and financial circumstances, as well as your income and lifestyle.

And these factors can change – that's why a regular review is so important. Log in to your account at plum.com.au at any time to check your current insurance arrangements and personal details.

Keeping your details up to date

The information we hold about you helps us determine your insurance cover. If your Occupation, salary, nature of your Employment, or any other personal details change, or are incorrect, it could impact your cover, premiums and your ability to claim.

If your circumstances change, please contact us on **1300 55 7586**.

Insurance Fee

An insurance fee applies to your account. This fee is charged by us for the cost of administering insurance. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The fee is calculated at a rate of 6% of your premium. The insurance premium rates on the following pages are inclusive of the insurance fee charged by us.

Stamp Duty

The premium rates we charge to your account may vary slightly due to rounding and are inclusive of any statutory charges including stamp duty.

Find out more

To help you understand your insurance and learn more about the available insurance options, you can view the *Insurance Guide* and *Product Disclosure Statement (PDS)* by logging in to plum.com.au

We're here to help

If you have any questions please go online or call us on **1300 55 7586** between 8am and 7pm AEST (8pm daylight saving time), Monday to Friday.

Thank you for choosing Plum Super to look after your super and insurance needs.

Important Information

This communication is provided by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (NULIS) as Trustee of the MLC Super Fund ABN 70 732 426 024. NULIS is part of the group of companies comprising of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). The information in this communication is general in nature and does not take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant Product Disclosure Statement and relevant Insurance Guide. We recommend you obtain financial advice tailored to your own personal circumstances. Insurance cover is provided through policies issued by the Insurer to NULIS as policy owner and the insurance is subject to eligibility requirements, terms, conditions, exclusions and limitations set out in the Insurer's policy document. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group. Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and any applicable participation agreement and insurance policy, which govern your rights and obligations as a member. You can find more information on the MLC Super Fund, the Trustee and executive remuneration, and other Fund documents at plum.com.au/forms-publications. The information in this communication is current as at 29 September 2023 and may be subject to change.

Issuer/Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633 AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

GPO Box 63
Melbourne VIC 3001

Telephone **1300 55 7586**
Web **plum.com.au**

Cost of Death and TPD insurance effective 29 September 2023

Annual cost per \$1,000 sum insured (\$)				
Age Next Birthday	Male		Female	
	Death only	Death & TPD	Death only	Death & TPD
15	0.35	0.45	0.20	0.24
16	0.35	0.45	0.20	0.24
17	0.42	0.54	0.20	0.27
18	0.51	0.65	0.23	0.29
19	0.54	0.76	0.27	0.31
20	0.57	0.77	0.29	0.34
21	0.57	0.77	0.30	0.35
22	0.57	0.77	0.29	0.34
23	0.53	0.72	0.28	0.32
24	0.51	0.69	0.27	0.32
25	0.48	0.65	0.24	0.31
26	0.47	0.64	0.24	0.34
27	0.46	0.63	0.27	0.37
28	0.46	0.64	0.28	0.39
29	0.46	0.65	0.28	0.41
30	0.47	0.68	0.29	0.45
31	0.48	0.69	0.29	0.48
32	0.50	0.72	0.29	0.51
33	0.51	0.75	0.30	0.57
34	0.52	0.76	0.34	0.63
35	0.53	0.80	0.37	0.70
36	0.54	0.85	0.39	0.77
37	0.57	0.91	0.43	0.86
38	0.60	0.98	0.48	0.94
39	0.64	1.05	0.52	1.04
40	0.70	1.18	0.55	1.13
41	0.75	1.27	0.61	1.26
42	0.82	1.43	0.66	1.39
43	0.89	1.59	0.70	1.52
44	0.96	1.77	0.73	1.67
45	1.06	1.98	0.77	1.87
46	1.18	2.24	0.83	2.08
47	1.27	2.52	0.86	2.32
48	1.40	2.83	0.93	2.58
49	1.52	3.17	1.00	2.85
50	1.66	3.57	1.05	3.13
51	1.83	4.04	1.13	3.45
52	2.00	4.53	1.24	3.79
53	2.22	5.10	1.33	4.19
54	2.44	5.77	1.43	4.56
55	2.69	6.53	1.52	4.96
56	2.98	7.46	1.62	5.40
57	3.32	8.58	1.74	5.85
58	3.71	9.87	1.86	6.38
59	4.13	11.34	1.97	6.74
60	4.63	13.08	2.12	7.20
61	5.19	15.07	2.24	7.62
62	5.85	17.43	2.37	8.07
63	6.57	20.12	2.52	8.56
64	7.41	23.21	2.68	9.21
65	8.34	26.81	2.85	9.91

Cost of Salary Continuance Insurance effective 29 September 2023 (Plum Personal Plan only)

Premium rates for Males - 2 or 5 years benefit period

Annual cost per \$1,000 sum insured (\$)							
Benefit Period							
Age Next Birthday	2 years			5 years			
	Waiting Period			Waiting Period			
	30 Day	60 Day	90 Day	30 Day	60 Day	90 Day	180 Day
16	1.70	1.35	0.76	2.11	1.76	1.07	0.81
17	1.70	1.35	0.76	2.11	1.76	1.07	0.81
18	1.70	1.35	0.76	2.11	1.76	1.07	0.81
19	1.70	1.35	0.76	2.11	1.76	1.07	0.81
20	1.70	1.35	0.76	2.11	1.76	1.07	0.81
21	1.73	1.36	0.77	2.17	1.81	1.08	0.84
22	1.75	1.38	0.78	2.25	1.87	1.12	0.87
23	1.79	1.41	0.80	2.30	1.92	1.16	0.90
24	1.83	1.44	0.81	2.39	1.98	1.18	0.92
25	1.86	1.45	0.81	2.44	2.04	1.21	0.94
26	1.88	1.46	0.81	2.49	2.08	1.22	0.96
27	1.88	1.48	0.81	2.52	2.12	1.24	1.00
28	1.88	1.48	0.81	2.54	2.14	1.26	1.02
29	1.89	1.48	0.81	2.60	2.17	1.27	1.03
30	1.90	1.48	0.82	2.63	2.22	1.29	1.05
31	1.92	1.49	0.82	2.68	2.26	1.31	1.08
32	1.97	1.53	0.82	2.79	2.33	1.35	1.11
33	2.04	1.57	0.82	2.93	2.43	1.38	1.12
34	2.14	1.63	0.83	3.10	2.57	1.39	1.17
35	2.25	1.72	0.84	3.31	2.70	1.41	1.18
36	2.39	1.80	0.87	3.52	2.88	1.48	1.26
37	2.52	1.92	0.93	3.79	3.11	1.63	1.38
38	2.68	2.06	1.02	4.07	3.34	1.77	1.53
39	2.85	2.18	1.09	4.37	3.61	1.94	1.66
40	3.03	2.33	1.20	4.70	3.89	2.14	1.83
41	3.22	2.49	1.30	5.06	4.23	2.37	2.07
42	3.43	2.68	1.43	5.45	4.59	2.62	2.29
43	3.68	2.88	1.57	5.90	4.97	2.92	2.54
44	3.93	3.10	1.73	6.39	5.44	3.24	2.85
45	4.23	3.35	1.92	6.94	5.94	3.64	3.22
46	4.56	3.64	2.13	7.56	6.50	4.07	3.61
47	4.93	3.95	2.37	8.25	7.16	4.60	4.10
48	5.33	4.31	2.67	9.04	7.89	5.19	4.65
49	5.79	4.74	2.99	9.92	8.71	5.87	5.29
50	6.33	5.20	3.37	10.94	9.67	6.68	6.02
51	6.91	5.73	3.81	12.09	10.77	7.61	6.91
52	7.61	6.36	4.32	13.42	12.03	8.69	7.93
53	8.40	7.08	4.93	14.97	13.49	9.97	9.11
54	9.31	7.92	5.63	16.73	15.20	11.45	10.49
55	10.36	8.86	6.44	18.77	17.19	13.22	12.14
56	11.58	10.01	7.41	21.18	19.50	15.26	14.08
57	13.03	11.33	8.55	23.99	22.23	17.71	16.36
58	14.72	12.89	9.90	27.28	25.44	20.59	19.07
59	16.73	14.74	11.50	31.21	29.25	23.99	22.26
60	19.11	16.94	13.40	30.18	27.88	22.71	20.00
61	21.89	19.50	15.66	29.57	27.00	21.95	18.80
62	24.97	22.38	18.16	27.18	24.21	19.39	15.77
63	20.98	18.18	13.62	21.58	18.79	14.14	10.07
64	12.34	10.55	7.61	12.71	10.91	7.90	5.07
65	3.66	2.85	1.54	3.76	2.96	1.60	0.04

Premium rates for Females - 2 or 5 years benefit period effective 29 September 2023

Annual cost per \$1,000 sum insured (\$)							
Benefit Period							
Age Next Birthday	2 years			5 years			
	Waiting Period			Waiting Period			
	30 Day	60 Day	90 Day	30 Day	60 Day	90 Day	180 Day
16	2.54	2.00	1.14	3.16	2.65	1.60	1.22
17	2.54	2.00	1.14	3.16	2.65	1.60	1.22
18	2.54	2.00	1.14	3.16	2.65	1.60	1.22
19	2.54	2.00	1.14	3.16	2.65	1.60	1.22
20	2.54	2.00	1.14	3.16	2.65	1.60	1.22
21	2.57	2.02	1.17	3.22	2.71	1.63	1.26
22	2.60	2.06	1.18	3.33	2.79	1.67	1.29
23	2.66	2.09	1.18	3.42	2.87	1.73	1.35
24	2.75	2.16	1.21	3.57	2.98	1.77	1.38
25	2.85	2.25	1.23	3.74	3.13	1.83	1.45
26	2.97	2.33	1.27	3.94	3.29	1.92	1.53
27	3.10	2.43	1.33	4.16	3.47	2.02	1.63
28	3.22	2.52	1.39	4.38	3.67	2.16	1.75
29	3.38	2.65	1.47	4.65	3.91	2.30	1.86
30	3.57	2.80	1.54	4.96	4.18	2.46	2.00
31	3.79	2.98	1.62	5.35	4.48	2.61	2.14
32	4.07	3.17	1.70	5.79	4.83	2.79	2.30
33	4.40	3.39	1.77	6.30	5.24	2.94	2.43
34	4.74	3.64	1.83	6.88	5.67	3.10	2.58
35	5.07	3.87	1.90	7.45	6.10	3.22	2.70
36	5.42	4.10	1.96	8.03	6.57	3.34	2.83
37	5.67	4.28	2.01	8.52	6.93	3.49	2.97
38	5.82	4.40	2.06	8.83	7.19	3.60	3.10
39	5.90	4.46	2.10	9.05	7.37	3.72	3.20
40	5.97	4.52	2.16	9.25	7.55	3.89	3.34
41	6.02	4.59	2.25	9.46	7.77	4.10	3.56
42	6.12	4.69	2.35	9.69	8.01	4.31	3.76
43	6.24	4.82	2.50	10.02	8.34	4.64	4.07
44	6.43	5.01	2.69	10.45	8.78	5.05	4.43
45	6.71	5.26	2.92	11.01	9.32	5.53	4.90
46	7.06	5.60	3.23	11.70	10.02	6.18	5.50
47	7.49	6.01	3.59	12.56	10.84	6.94	6.20
48	8.03	6.51	4.01	13.62	11.87	7.82	7.01
49	8.68	7.09	4.49	14.85	13.05	8.81	7.95
50	9.43	7.76	5.05	16.33	14.44	9.99	9.02
51	10.32	8.55	5.69	18.03	16.06	11.36	10.32
52	11.34	9.49	6.46	20.02	17.96	12.97	11.82
53	12.55	10.58	7.36	22.34	20.17	14.89	13.60
54	13.93	11.83	8.41	25.03	22.75	17.13	15.70
55	15.54	13.29	9.66	28.16	25.76	19.80	18.19
56	17.42	15.02	11.12	31.82	29.30	22.93	21.10
57	19.60	17.03	12.86	36.08	33.43	26.61	24.59
58	22.14	19.39	14.89	41.04	38.26	30.96	28.68
59	25.12	22.14	17.28	46.89	43.95	36.07	33.46
60	28.62	25.39	20.10	45.20	41.76	34.06	30.01
61	32.72	29.17	23.39	44.23	40.36	32.81	28.11
62	37.49	33.59	27.24	40.79	36.37	29.11	23.67
63	31.46	27.26	20.44	32.38	28.21	21.22	15.09
64	18.53	15.83	11.42	19.07	16.37	11.85	7.61
65	5.48	4.28	2.32	5.64	4.43	2.41	0.04

Premium rates for Males and Females - to age 65 benefit period effective 29 September 2023

Annual cost per \$1,000 sum insured (\$)								
Age Next Birthday	Male to age 65				Female to age 65			
	Waiting Period							
	30 Day	60 Day	90 Day	180 Day	30 Day	60 Day	90 Day	180 Day
16	3.56	3.41	3.15	2.70	5.35	5.11	4.72	4.06
17	3.56	3.41	3.15	2.70	5.35	5.11	4.72	4.06
18	3.56	3.41	3.15	2.70	5.35	5.11	4.72	4.06
19	3.56	3.41	3.15	2.70	5.35	5.11	4.72	4.06
20	3.56	3.41	3.15	2.70	5.35	5.11	4.72	4.06
21	3.71	3.52	3.20	2.79	5.54	5.26	4.78	4.16
22	3.89	3.65	3.24	2.84	5.78	5.44	4.83	4.23
23	4.06	3.76	3.31	2.90	6.05	5.63	4.94	4.32
24	4.20	3.89	3.37	2.98	6.33	5.85	5.08	4.48
25	4.31	3.99	3.43	3.05	6.60	6.12	5.28	4.69
26	4.40	4.06	3.50	3.13	6.93	6.40	5.53	4.94
27	4.47	4.12	3.56	3.19	7.31	6.75	5.85	5.24
28	4.56	4.20	3.64	3.28	7.78	7.20	6.21	5.60
29	4.65	4.29	3.71	3.34	8.37	7.72	6.66	6.00
30	4.80	4.42	3.78	3.43	9.11	8.35	7.13	6.47
31	5.02	4.59	3.88	3.52	10.00	9.11	7.67	6.96
32	5.32	4.80	3.98	3.61	11.03	9.97	8.25	7.52
33	5.67	5.07	4.09	3.74	12.21	10.94	8.86	8.09
34	6.05	5.40	4.29	3.92	13.46	11.96	9.52	8.71
35	6.51	5.76	4.53	4.17	14.72	13.00	10.20	9.36
36	7.00	6.17	4.80	4.42	15.85	13.96	10.89	10.03
37	7.54	6.64	5.15	4.75	16.76	14.74	11.45	10.55
38	8.12	7.12	5.51	5.09	17.52	15.39	11.91	10.99
39	8.75	7.67	5.95	5.50	18.10	15.90	12.31	11.40
40	9.42	8.30	6.46	5.98	18.66	16.43	12.76	11.83
41	10.15	8.98	7.05	6.54	19.08	16.88	13.26	12.31
42	10.95	9.73	7.74	7.20	19.56	17.37	13.79	12.80
43	11.80	10.56	8.53	7.93	20.24	18.08	14.58	13.56
44	12.73	11.47	9.43	8.78	21.04	18.93	15.51	14.42
45	13.73	12.49	10.44	9.73	21.94	19.97	16.74	15.60
46	14.81	13.58	11.56	10.78	23.13	21.25	18.19	16.95
47	15.97	14.78	12.82	11.94	24.49	22.68	19.78	18.44
48	17.25	16.08	14.18	13.23	26.01	24.32	21.52	20.08
49	18.61	17.49	15.67	14.60	27.77	26.12	23.43	21.85
50	20.11	19.02	17.25	16.06	29.79	28.16	25.51	23.78
51	21.71	20.65	18.90	17.60	32.04	30.44	27.81	25.90
52	23.43	22.37	20.62	19.18	34.61	32.98	30.31	28.17
53	25.19	24.12	22.34	20.73	37.42	35.73	32.98	30.59
54	27.01	25.90	24.05	22.26	40.41	38.64	35.74	33.09
55	28.85	27.64	25.67	23.69	43.48	41.62	38.54	35.57
56	30.59	29.29	27.17	24.96	46.50	44.49	41.22	37.87
57	32.35	30.87	28.45	26.00	49.22	47.07	43.58	39.82
58	33.95	32.25	29.46	26.71	51.33	49.06	45.34	41.09
59	34.94	33.11	30.15	27.01	52.48	50.17	46.40	41.56
60	34.95	33.23	30.43	26.82	52.19	49.86	46.05	40.57
61	33.66	32.39	30.31	25.97	49.90	48.22	45.46	38.94
62	30.57	29.54	27.90	22.68	44.97	43.78	41.84	34.04
63	24.65	22.47	18.90	13.44	36.56	33.44	28.36	20.17
64	14.49	12.92	10.38	6.66	21.73	19.39	15.57	10.00
65	4.28	3.43	2.07	0.04	6.42	5.16	3.11	0.07