



Plum Super
Plum Personal Plan
Insurance Guide
(members transferring from an
employer plan to the Plum Personal Plan)

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The Insurer
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The Fund
MLC Super Fund
ABN 70 732 426 024

This guide gives you information about the insurance available through your super. A financial adviser can help you decide if this insurance is right for you.



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The information in this document forms part of the Plum Super Product Disclosure Statement (PDS) dated 1 December 2020.

Together with the **Claims Guide, Investment Menu and Fee Brochure**, these documents should be considered before making a final decision that suits your circumstances. They are available when you log on to plum.com.au

The information in this guide is general information only and doesn't take into account your personal objectives, financial situation or needs. Because of this, before acting on this information, you should consider its appropriateness having regard to your personal objectives, financial situation and needs. We recommend you obtain financial advice tailored to your own personal circumstance.

The information in this document may change from time to time. Any updates that aren't materially adverse will be available on plum.com.au. You can obtain a paper copy of any of these changes at no additional cost by contacting us.

References within this guide to 'we', 'us' or 'our' are references to the Trustee, unless otherwise stated.

For more information please contact us or speak with your financial adviser.

An online copy of this document is also available on plum.com.au

Your Insurance in the Plum Personal Plan

We offer flexible insurance in the Plum Personal Plan so you can make sure you have the cover that suits your needs. MLC Limited (Insurer) is the insurer and we deduct premiums from your super account balance to pay them for your insurance cover. We can change the Insurer at any time if we believe this is in the best interest of members.

Make sure you're eligible for cover

You're eligible for cover if:

- you are under the age of 65;
- you are an Australian resident at the time you join the Plum Personal Plan;
- you become a member of the Plum Personal Plan;
- you ceased to be employed with an employer participating in a Plum Super employer plan;
- you did not cease employment with that employer due to Illness or Injury;
- immediately prior to being transferred from the employer plan, you held insurance cover in the employer plan;
- if cover in your employer plan was fully paid for by your employer, either:
 - you are age 25 or over and have an account balance of \$6,000 or greater; or
 - you have completed a *Choose if you want insurance cover in superform*;
- you were not entitled to or claiming a benefit under the insurance cover provided to you in the employer plan;
- in relation to salary continuance insurance (SCI) cover, you have commenced Employment within 90 days of ceasing employment with your employer for SCI cover; and
- in relation to SCI cover, you have not transferred your cover to an individual policy with the insurer for the employer plan, opted out of cover or transferred your cover to a different SCI policy.

If your cover is transferred from your employer plan to your account and you do not meet the eligibility criteria, please notify us as you may not be covered in the event of a claim. When we receive your notification, your premium deduction will be stopped, and your cover cancelled, and premiums refunded.

If you make a claim and you weren't eligible to have insurance, your claim will be declined, and all premiums refunded.

Types of cover

The following types of cover are available through the Plum Personal Plan:

- death;
- Total and Permanent Disablement (TPD); and
- SCI cover to protect your income.

We'll let you know in writing once your insurance has started, including the start date, cover type and amount. These details can then be viewed online by logging in to your account at plum.com.au

Transfer of cover from your employer plan when you join the Plum Personal Plan

If you satisfy the eligibility criteria and your account is transferred from the employer plan to the Plum Personal Plan, we will also transfer your death, TPD and SCI cover to the Plum Personal Plan. You can apply to change these amounts at any time.

Where your death and TPD cover is transferred to the Plum Personal Plan, we will transfer the exact amount of cover that you held at the time you left your employer, and it will remain a fixed dollar amount in the Plum Personal Plan - except for TPD cover which reduces 20% each year from age 61. You can apply to change these amounts at any time.

Where your SCI cover is transferred to the Plum Personal Plan, you will retain the same level of SCI cover you held at the time you left your employer. Your default Waiting Period is 90 days and benefit period is two years. This may be different to the Waiting Period and benefit payment period that apply to your SCI cover in the employer plan. You have the option to change these periods as detailed below.

Your SCI cover will not change according to your salary as it did in your employer plan. It is important that you regularly review your SCI cover to ensure it is aligned with your salary. You may be paying premiums for higher cover than you are eligible to claim.

Your transferred cover will commence in the Plum Personal Plan the day after your final day of Employment and premiums are calculated from that date.

The cost of your cover in the Plum Personal Plan will be different to the cost of your previous insurance cover and will be deducted from your account. For SCI cover, your premiums will be calculated based on the default occupation rate, unless you let us know otherwise. Refer to the *Cost of insurance* section for further details.

Before your cover is transferred, we will refund any premiums charged in your employer plan for the period after you ceased Employment and premiums will be charged instead to your Personal Plan account.

Any special terms and conditions applying to your insurance within your employer plan will continue to apply when transferred to the Plum Personal Plan.

If you do not have insurance when you leave your employer plan

Where all your premiums for a benefit were paid by your employer, and you are under age 25 or had a super balance of less than \$6,000, when you leave your employer plan, that insurance will be cancelled on transfer of your super account to the Plum Personal Plan unless you have completed a *Choose if you want insurance cover in superform*.

You can reinstate that cover by completing a *Reinstate your insurance cover in super* form within:

- 60 days of the cover in the employer plan ceasing.

If you do not have insurance when your account is transferred to Plum Personal Plan, you can apply for cover subject to Health Evidence being provided to and accepted by the Insurer.

To provide Health Evidence you will need to complete the personal statement available at plum.com.au or by contacting us on 1300 55 7586.

If we need any further information from you, we will let you know.

Insurance definitions

Some words in insurance have specific meanings such as Waiting Period. You can see more about these terms in the Definitions section.

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 or your premiums and your ability to claim.

If your circumstances change, please contact us.

Insurance in super

Insurance through super may be tax effective for you and may be a more affordable way for you to take care of your beneficiaries.

Having both insurance cover and super savings can be important, but the cost of any insurance cover deducted from your account can reduce your super balance.

Things you need to consider are:

- insurance can help provide a more secure future and **support you when things don't go to plan**,
- having the right type and level of insurance cover for your needs and knowing how much it costs, and
- making sure that you are not paying for multiple policies that you may not need or might not be able to claim upon (such as SCI or income protection cover).

Claims philosophy

Our Claims philosophy is to:

- make prompt payments
- communicate the process clearly
- at all times treat our claimants, members and their beneficiaries with the utmost respect and empathy, and
- **pursue claims on the member's behalf that we consider both reasonable and have reasonable prospect of success.**

We adopt a professional, compassionate and positive approach to claim management and actively seek to keep

members at the heart of everything we do. We acknowledge that each claim is unique and must be dealt **with on its own merits and we're committed to being** easy to deal with and providing outcomes to our members in a timely manner.

How to make a claim

If you would like more information on how to lodge an insurance claim, please see the Claims Guide.

To find out more

If you would like to find out more about insurance, whether you require cover, what expenses you want your policy to cover after you die and how much cover you may need, the Australian Securities and Investments Commission (ASIC) website www.moneySMART.gov.au has information about life insurance including a Life Insurance Calculator to help you estimate this.

Overriding insurance policy and super law

Eligibility for and payment of an insured benefit is subject to super law and the terms and conditions of the applicable insurance policy.

This guide provides a summary of the main features of the insurance policy covering the Plan. Other conditions may apply. This guide should not be relied upon as a full and complete description of the terms and conditions of the insurance cover.

Your benefit may be reduced if the Insurer refuses or restricts your cover or does not pay out all or part of the insured benefit when a claim is made.

Contact us on **1300 55 7586 for a copy of the Plan's** insurance policy.

A benefit can only be paid when a member has met a condition of release under the Superannuation Industry (Supervision) Act 1993. For an approved insurance claim with a lump sum insured benefit (e.g. a death benefit or TPD benefit), the benefit amount will be paid by the insurer to the Trustee. That benefit amount along with the superannuation account balance will then be paid by the Trustee. For an approved insurance claim with an income type payment, these payments may be made to you directly by the insurer on behalf of the Trustee.

Changing or cancelling your cover

You can change or cancel your insurance cover at any time, simply complete the *Insurance form – Plum Personal Plan* available at plum.com.au or by contacting us on 1300 55 7586.

If you decrease or cancel your insurance cover and later change your mind, you can increase or reinstate your insurance, but you will need to provide satisfactory Health Evidence.

You can apply to increase your cover up to the maximum limit as follows, with any request to increase your cover being subject to Health Evidence being provided to and accepted by the Insurer.

Insurance type	You can apply for up to
Death only	Unlimited
Death and TPD	Unlimited (Death) \$5 million (TPD)
SCI	\$30,000 per month for a benefit period of 5 years or 'to age 65' The lower of \$50,000 per month and 75% of Salary at the Date of Claim for a benefit period of 2 years

To provide Health Evidence you will need to complete the personal statement available at plum.com.au or by contacting us on 1300 55 7586. If we need any further information from you, we will let you know.

The Insurer may decline or place conditions or restrictions on your insurance cover as result of its assessment of the Health Evidence you provide.

If the Insurer accepts your application, you will be advised when your new level of cover will commence and premiums are payable from that date.

A reduction or cancellation will be effective from the date your request is received.

If your insurance is cancelled, you cannot claim for an event that occurs after the cancellation date. However, you'll still be able to make a claim for an event that has occurred

before your cover was cancelled. The insurer will assess any claim you make, and the Trustee will let you know if it has been accepted or declined.

About your premiums

Premiums are deducted monthly from your account balance.

Premiums will be payable from the day your cover is transferred from your employer plan.

Changing your level of cover will change the level of insurance premiums deducted from your account.

Where you apply for cover and the Insurer accepts your request for cover, the insurance premiums will be payable from the date your new level of cover commences.

If your salary decreases or you cease to be eligible for SCI insurance, you should let us know as soon as possible so we can reduce or cancel your cover and premiums. Premium refunds will not be payable if you have not advised us of information that will reduce your SCI entitlements. Details of premiums are available in the Cost of insurance section in this guide.

Death and TPD cover

Death cover provides a lump sum benefit to your beneficiaries or your legal personal representative if you die or to you if you are diagnosed with a Terminal Illness.

The intention of TPD insurance cover is to pay you a lump sum if you become totally and permanently disabled and **you're unable to ever work again due to illness** or injury.

Death and TPD insurance cover is available as a fixed dollar amount up to a maximum insured benefit limits shown in the Changing or cancelling your cover section of this guide.

When transferring your death and TPD cover, you will retain the same level of death and TPD insurance cover that applied to you in your employer plan.

If you do not have insurance when your account is transferred to Plum Personal Plan, you can apply for cover subject to Health Evidence being provided to and accepted by the Insurer.

Reduction of TPD cover from age 61

Your TPD cover will reduce after you turn 61 to the following percentages of your cover at 60:

Age	TPD cover amount
60	100%
61	80%
62	60%
63	40%
64	20%
65	Nil

Example of a death and TPD benefit

John is aged 40, (41 age next birthday) and his account balance is \$60,000.

He has death and TPD cover of \$200,000.

John's death and TPD benefit would be:

Death and TPD cover	\$200,000
Super account balance	\$60,000
Death and TPD benefit	\$260,000

Additional features of death and TPD insurance

Cover while overseas	<p>Your cover will generally continue while you are overseas and still employed by your Employer provided premiums continue to be paid.</p> <p>Worldwide Cover is provided to members 24 hours a day.</p>														
Insurance consolidation	<p>You can apply to add up to \$1.5 million of the death only or death and TPD insurance from your other super/insurance providers to the insurance you have with us. To do this, go to plum.com.au to access the <i>Transfer your insurance</i> form.</p> <p>Any exclusions, premium loading or special conditions which apply to the existing insurance will continue to apply to this insurance.</p> <p>Once the Insurer confirms acceptance of your transfer of insurance application, you must cancel your existing insurance within 60 days.</p> <p>If you fail to meet any of the above requirements the insurance will not be transferred, and any transfer will be subject to providing Health Evidence and acceptance by the Insurer.</p>														
Interim accident cover	<p>If you have applied for death cover and you die as a result of an Accident while the Insurer is assessing your application for cover the Insurer may pay a lump sum benefit equal to the amount of death cover you've applied for</p> <p>If you have applied for TPD cover and you suffer from any of the following conditions as a result of an Accident:</p> <ul style="list-style-type: none"> • quadriplegia; • major brain Injury; or • the inability to perform Normal Physical Domestic Household Activities, <p>while the Insurer is assessing your application for cover, the Insurer may pay a lump sum benefit equal to the lesser of the amount of TPD cover you've applied for and \$500,000.</p> <p>Interim accident cover will commence from the date the Insurer receives a fully completed personal statement and a declaration of health.</p> <p>Interim accident cover will cease on the earliest of 90 days from the date the Insurer receives your fully completed application for cover, or the day your request for cover is withdrawn, approved or declined by the Insurer or on one of the events set out in the Cessation of insurance cover section below.</p>														
Life events cover	<p>If you are eligible, you can increase your death only or death and TPD cover without providing medical evidence, if you apply and provide the document required within 90 days of one of the following life events occurring:</p> <table border="1" data-bbox="491 1447 1449 1910"> <thead> <tr> <th>Life event</th> <th>Document required</th> </tr> </thead> <tbody> <tr> <td>You have or legally adopt a child.</td> <td>A certified copy of the birth certificate or adoption papers.</td> </tr> <tr> <td>You get married or divorced.</td> <td>A certified copy of your marriage certificate or divorce papers.</td> </tr> <tr> <td>You complete your first undergraduate degree at an Australian university.</td> <td>A certified copy of the degree qualification.</td> </tr> <tr> <td>You have a dependent child who starts secondary school.</td> <td>A certified copy of the enrolment confirmation from the secondary school.</td> </tr> <tr> <td>You take out a home loan on the initial purchase of a principal place of residence.</td> <td>A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.</td> </tr> <tr> <td>You renovate your principal place of residence</td> <td>A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.</td> </tr> </tbody> </table> <p>You can increase your cover by the greater of 25% of your current death or TPD cover (as relevant) and \$200,000. The total amount of all life events increases is limited to \$1 million.</p>	Life event	Document required	You have or legally adopt a child.	A certified copy of the birth certificate or adoption papers.	You get married or divorced.	A certified copy of your marriage certificate or divorce papers.	You complete your first undergraduate degree at an Australian university.	A certified copy of the degree qualification.	You have a dependent child who starts secondary school.	A certified copy of the enrolment confirmation from the secondary school.	You take out a home loan on the initial purchase of a principal place of residence.	A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.	You renovate your principal place of residence	A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.
Life event	Document required														
You have or legally adopt a child.	A certified copy of the birth certificate or adoption papers.														
You get married or divorced.	A certified copy of your marriage certificate or divorce papers.														
You complete your first undergraduate degree at an Australian university.	A certified copy of the degree qualification.														
You have a dependent child who starts secondary school.	A certified copy of the enrolment confirmation from the secondary school.														
You take out a home loan on the initial purchase of a principal place of residence.	A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.														
You renovate your principal place of residence	A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.														

Cover is subject to proof of the event taking place being provided to and accepted by the Insurer. An increase in cover under this feature will commence from the date of written acceptance from us.

You are able to apply for life events cover once in any 12 month period, and up to three times in total while you remain an insured member of the Plum Personal Plan.

To apply for life events cover you will need to complete the *Increase your insurance without medical evidence* form available at plum.com.au or contact us on 1300 55 7586.

Terminal Illness benefit

The Insurer will pay your insured death cover if you are diagnosed with a Terminal Illness, subject to a maximum of \$2 million.

Where your death only cover or death and TPD cover is higher than \$2 million, the difference between \$2 million and your insured amount will become your new death only cover or death and TPD cover. Premiums will be required to be paid on the reduced level of insurance cover. You must remain a member of the Plum Personal Plan to maintain the residual death insurance cover.

Definition of TPD

You are assessed on different Total and Permanent Disablement (TPD) definitions depending on your Employment status. This table outlines which one applies to you.

Any occupation

Insured Members who have worked in paid employment in the 13 month period immediately preceding the Date of Claim

You:

- have been absent from your Occupation solely through injury or Illness for a period of six consecutive months;
- have been regularly attending an appropriately qualified Medical Practitioner and undertaking medical treatment reasonably recommended by an appropriately qualified Medical Practitioner with respect to that injury or Illness since ceasing work in your Occupation solely through injury or Illness; and
- **are incapacitated to such an extent that, in the insurer's opinion after consideration of medical and other relevant evidence, you were at the end of the initial period of six consecutive months absence from your Occupation, unable to ever engage in or work in any occupation on a full-time or part-time basis, for which you're reasonably suited by education, training or experience.**

For the purpose of this definition 'medical and other relevant evidence' includes, but is not limited to:

- the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you; and
- whether reasonable retraining or reskilling would render you able to engage in or work in any occupation on a full-time or part-time basis.

Domestic activities

Insured Members who have not worked in paid Employment in the 13 month period immediately preceding the Date of Claim

You have been incapacitated from performing any Normal Physical Domestic Household Activities solely through Injury or Illness for a period of six consecutive months and at the **end of the six month period, in the insurer's opinion, after consideration of medical and other relevant evidence, you are incapacitated to the extent that you are:**

- completely unable to perform any Normal Physical Domestic Household Activities; and
- unlikely to ever again attend to at least two Normal Physical Domestic Household Activities.

'Normal Physical Domestic Household Activities' means:

- cleaning the family home;
- shopping for food or household items;
- meal preparation and laundry services;
- looking after dependent children under the age of 16 years or in full time secondary education, where applicable; and
- leaving the house without the assistance of another person.

For the purpose of this definition, **'medical and other relevant evidence' includes** (but is not limited to):

- the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you; and
- whether reasonable retraining or reskilling would render you able to engage in or work in any occupation on a full-time or part-time basis.

If you are able to perform the Normal Physical Domestic Household Activities with the assistance of another person or with the use of assistive devices, you are deemed able to perform these duties. You must be under the regular care and attention and following the advice of a Medical Practitioner for that Injury or Illness.

SCI Cover

SCI cover is designed to provide you with ongoing income and financial support, should you become temporarily unable to work due to an injury or illness. It can help to give you the peace of mind that you have income that can help pay your expenses while you focus on your health and recovery.

Transferring your SCI cover

You will retain the same level of SCI cover that applied to you in your employer plan. Your default Waiting Period is 90 days and benefit period is two years. You have the option to change these periods as detailed below.

Your SCI cover will not change according to your salary as it did in your employer plan. It is important that you regularly review your SCI cover to ensure it is aligned with your salary. You may be paying premiums for higher cover than you are eligible to claim.

Your premiums will be calculated based on the default occupation rate as outlined in the Cost of insurance section, unless you let us know otherwise.

To find out if you're eligible for automatic transfer of cover, refer to Make sure you're eligible for cover section.

If you do not have SCI cover when you transfer to the Plum Personal Plan

If you do not have insurance when your account is transferred to Plum Personal Plan, you can apply for SCI cover subject to Health Evidence being provided to and accepted by the Insurer.

Amount of SCI cover

Your SCI cover will be equal to the lesser of:

- your SCI cover at the date you cease to be employed by the employer of the employer plan, or
- 75% of your Monthly Income at Date of Claim.

If eligible, a benefit is paid monthly in arrears while you are Totally Disabled for up to your nominated benefit period following the end of your nominated Waiting Period.

Variable Waiting Period and benefit period

You can apply for your SCI Waiting Period and benefit period from the options below:

Waiting Period	Benefit period
30, 60 or 90 days	2 years
30, 60, 90 or 180 days	5 years
30, 60, 90 or 180 days	To age 65

Applying or changing your SCI cover

If you satisfy the eligibility criteria, you can apply for SCI cover.

You can apply to change your SCI cover or to change to your Waiting Period or Benefit Period. Any increase in SCI cover or Benefit Period and any decrease in Waiting Period will be subject to Health Evidence being provided to and accepted by the Insurer, including if you reduced your cover and subsequently apply to reinstate it.

Example of SCI benefit

John has left his employer. His annualised Monthly Income was \$55,000 p.a. and his SCI cover in his employer plan was:

$$75\% \times \$55,000 = \$41,250 \text{ p.a.}$$

(\$3,437.50 per month)

The applicable pay as you go (PAYG) tax would be withheld from this aspect of **John's benefit**.

Definition of Totally Disabled/Total Disability

You are considered to be Totally Disabled if:

- you have a disability caused by Injury or Illness;
- you are unable to perform your Occupation; and
- you are not otherwise gainfully employed or engaged in gainful business activity.

Claiming SCI

Financial evidence will be required to confirm your Monthly Income and other benefit entitlements at the time of a claim.

Your maximum Monthly Benefit will be based on your **income at the date of your disablement. We won't pay more than your insured amount.**

If your benefit payment continues beyond 2 years, the overall total maximum benefit is \$30,000 per month for the remaining benefit period.

If you are Totally Disabled for the Waiting Period and your SCI cover is equal to the amount of cover transferred from the employer plan, you will be paid a benefit of:

- 75% of Monthly Income at the date you ceased to be employed by the employer up to \$30,000 per month, then
- 50% of Monthly Income thereafter up to the maximum cover limit.

If you are Totally Disabled for the Waiting Period and your SCI cover is equal to 75% of Monthly Income at Date of Claim, you will be paid a benefit of:

- 75% of Monthly Income at the Date of Claim up to \$30,000 per month, then
- 50% of Monthly Income thereafter up to the maximum cover limit.

The Monthly Benefit in excess of \$30,000 per month is limited to a maximum Benefit Period of 2 years.

When will benefits be reduced?

If you have cover under more than one SCI policy, you will generally only be able to claim on one of the policies, so you should check to see if you have cover under other SCI policies. Your SCI benefit will be reduced proportionately by benefits received or amounts that you are expected to receive from other sources, so that your total benefit does not exceed your SCI insured cover. Therefore, any benefits you may be entitled to from other sources such as (but not limited to) other disability benefits, workers compensation, or other compensation benefits will be considered when determining the amount of your SCI benefit.

When won't a SCI benefit be paid?

Benefits are not payable if your disability arises directly or indirectly from:

- any intentional self-inflicted injury or any attempt to commit suicide, whether you are sane or not;
- normal and uncomplicated pregnancy or childbirth;
- war or warlike operations;
- service in the armed forces, or
- any other event or matter referred to in the insurance policy.

When do SCI payments cease?

If payable, your benefit will continue until the earliest of the following:

- the date your Total Disability or Partial Disability ceases;
- the date you turn 65;
- you are no longer under the regular and continuous care of a Medical Practitioner;
- benefit payments have been made for your benefit period;
- the date of your death (subject to the bereavement benefit);
- you fail to provide all requested information reasonably required to assess your claim; or
- you make a fraudulent claim.

Additional features of SCI insurance

Bereavement benefit	Payable if you die while in receipt of a Total Disability or Partial Disability benefit. The Insurer will pay a further two months of disability benefits from the date of your death, subject to the expiry of your nominated benefit period.
Cover while overseas	<p>Your cover will generally continue while you are overseas provided premiums continue to be paid.</p> <p>Your benefit will only be provided in full while you are continuously residing in an Approved Country. For other countries, disability benefits will be paid for up to 12 months only, unless you return to Australia or an Approved Country.</p>
Interim accident cover	<p>If you apply for SCI, and you suffer a Total Disability as a result of an Accident whilst the Insurer is assessing your application, the Insurer will pay you the lesser of:</p> <ul style="list-style-type: none"> • the Monthly Benefit being applied for, • the Monthly Benefit the Insurer would allow under its normal assessment guidelines; and • \$10,000 per month. <p>Interim accident cover will commence from the date the Insurer receives a fully completed personal statement and declaration of health.</p> <p>Interim accident cover will cease on the earliest of; 90 days from the date the Insurer receives your fully completed application, the day your request for cover is withdrawn, approved or declined by the Insurer or on one of the events set out in the Cessation of insurance cover section below.</p>
Partial Disability benefit	<p>You will be considered to be Partially Disabled if:</p> <ul style="list-style-type: none"> • you resume employment after 14 consecutive days of Total Disability; • you continue to receive a reduced Monthly Income; and • the reduction in Monthly Income is a result of your Injury or Illness requiring you to resume employment either on a restricted basis in your usual Occupation or in a different occupation, <p>irrespective of whether or not you resumed employment in the reduced capacity before the expiration of the Waiting Period.</p> <p>Your Partial Disability benefit is calculated as follows:</p> $\frac{A - B}{A} \times C$ <p>up to the maximum benefit limit where:</p> <p>A is your Monthly income immediately prior to becoming Totally Disabled;</p> <p>B is the actual income earned by you during the month in which you became Partially Disabled; and</p> <p>C is the amount which would have otherwise been payable on Total Disability, as varied in any way.</p> <p>No Partial Disability benefit is payable until the Waiting Period has ended.</p> <p>This benefit will be payable for the maximum benefit period while you remain Partially Disabled.</p>
Recurring disability benefit	<p>If you were paid a SCI benefit and your disability from the same or a related illness or Injury recurs within six months of your return to full time work, we will waive your Waiting Period and treat your disability as a continuation of the original disability.</p> <p>Benefits will be payable for up to the remainder of your nominated benefit period while you remain disabled.</p>
Rehabilitation expenses benefit	<p>Whilst you are suffering a disability the Insurer will reimburse you for rehabilitation expenses, such as the cost of a rehabilitation course or special equipment, to help you return to work.</p>

	<p>The maximum amount reimbursed is equal to six times your Monthly Benefit. The Insurer must approve these rehabilitation expenses in writing.</p> <p>The maximum amount payable is 6 times your monthly benefit.</p>
Waiver of premiums	<p>Your premiums will be waived while you are in receipt of a Total Disability benefit.</p>
Leave of absence	<p>If you commence Leave of Absence, you may continue to hold SCI cover for up to 12 months provided your premiums continue to be paid.</p> <p>For these purposes, 'Leave of Absence' means employer approved maternity or paternity leave and other extended leave but does not include leave to join the armed forces or leave leading to engagement in other gainful employment or business activity, unless agreed by the Insurer.</p> <p>If any of the Cessation of Insurance Cover events below occur before the end of the period of approved leave, cover will cease at that time and the insurer will refund premiums to that date.</p>

When might you need to provide Health Evidence?

You may, in certain circumstances, be required to provide Health Evidence to the Insurer, including:

- if you apply for cover or apply to increase your cover;
- if your insured amount is reduced to nil for a period of time, and later reinstated;
- where an increase in the cover is other than as a result of the agreed formula;
- if you change your SCI Waiting Period and Benefit Period, or
- any other circumstances outlined in the policy.

We will advise you if Health Evidence is required.

This may be in the form of a personal medical statement and/or various medical examinations as required. The Insurer may decline or place conditions or restrictions on your insurance cover as a result of this medical evidence.

Your sum insured could be reduced, or a benefit declined by the Insurer if you provide inadequate medical evidence or false or misleading information to the Insurer.

Your duty of disclosure to the Insurer

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect its decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk it insures you for;
- is common knowledge;
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell it about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told the insurer, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

Cessation of insurance cover

Death, TPD and SCI cover ceases immediately under the insurance policy, on the earliest of the following:

- you reach age 65;
- the day you cease to be a member of the Plum Personal Plan;
- the date of your death;
- in relation to death and TPD cover, the date a death benefit or TPD benefit is paid to or in respect of you;
- in relation to death and TPD cover, the date a Terminal Illness benefit equal to your death and/or TPD cover is paid;
- you do not pay the premium unless, in relation to SCI cover, you are being paid a Total Disability benefit and your SCI premiums have been waived;
- the day before you commence duty with the armed forces of any country (excluding the Australian Army Reserve);
- for SCI cover with either two year or five year benefit period, it will end on the date the insurer pays a lump sum TPD or Terminal Illness benefit. Any existing SCI claim will continue to be paid if you continue to be disabled due to the same Illness or Injury but after the end of your current claim, no further claim will be paid;
- for SCI cover, you are on Leave of Absence for longer than 12 months unless the reason you have not returned to work is because you have made an SCI claim or are eligible to do so;
- for SCI cover, you permanently retire from the workforce;
- you make a fraudulent claim;
- you request to cancel your cover;
- your account balance is under \$6,000; and you have not completed *Choose if you want insurance cover in super form*;
- at the end of the period for which your premiums have been paid if **your super account hasn't received a contribution or rollover** into it for a continuous period of 16 months, and you have not provided us the *Choose to Keep My Insurance Cover* form; or
- any other terms under the group insurance policy.

If you wish to keep your insurance cover regardless of whether you are an Inactive Member or should you ever become an Inactive Member, the form to retain insurance cover is available at plum.com.au/superinsurance

Reinstating your cover

If your insurance has ceased because there has not been a contribution or rollover into your account for a continuous period of 16 months, and you had not provided us with your written election to retain your cover, you can reinstate your cover by applying in writing within 60 days of cover ceasing.

If your insurance has ceased for any other reason you can apply for insurance cover, subject to Health Evidence being provided to and accepted by the Insurer.

Cost of insurance

The premiums associated with your insurance cover are deducted monthly from your super account balance.

Premiums are calculated using age, gender and occupation based premium rates for each \$1,000 sum insured.

The actual premium calculated for you may vary slightly due to rounding and is inclusive of any statutory charges including stamp duty.

Your insurance premiums include a fee of 10% of the total cost of insurance as a fee for administering the Plum

Personal Plan's **insurance** arrangements including underwriting, policy renewal and claims processing.

Having both insurance cover and super savings can be important, but the cost of insurance can reduce your super balance. Things you need to consider are:

- insurance can help provide a more secure future and **support you when things don't go to plan**,
- having the right type and level of insurance cover for your needs and knowing how much it costs, and
- making sure that you are not paying for multiple policies that you may not need.

Cost of Death and TPD Cover

Annual cost of each \$1,000 cover									
Age next birthday	Male		Female		Age next birthday	Male		Female	
	Death only \$	Death & TPD \$	Death only \$	Death & TPD \$		Death only \$	Death & TPD \$	Death only \$	Death & TPD \$
15	0.392	0.501	0.222	0.278					
16	0.392	0.501	0.222	0.278	41	0.839	1.437	0.681	1.418
17	0.474	0.610	0.236	0.292	42	0.920	1.611	0.737	1.557
18	0.568	0.731	0.264	0.320	43	1.003	1.788	0.792	1.710
19	0.610	0.853	0.292	0.348	44	1.083	1.990	0.820	1.890
20	0.638	0.867	0.320	0.375	45	1.191	2.221	0.876	2.099
21	0.638	0.867	0.334	0.389	46	1.313	2.506	0.931	2.335
22	0.638	0.867	0.320	0.375	47	1.436	2.831	0.973	2.599
23	0.596	0.812	0.306	0.361	48	1.571	3.184	1.043	2.891
24	0.568	0.772	0.292	0.361	49	1.707	3.562	1.112	3.197
25	0.542	0.731	0.278	0.348	50	1.869	4.010	1.182	3.503
26	0.529	0.717	0.278	0.375	51	2.059	4.525	1.279	3.864
27	0.514	0.704	0.292	0.417	52	2.248	5.079	1.390	4.267
28	0.514	0.717	0.306	0.445	53	2.480	5.730	1.487	4.698
29	0.514	0.731	0.306	0.459	54	2.735	6.475	1.599	5.115
30	0.529	0.759	0.320	0.500	55	3.020	7.328	1.710	5.574
31	0.542	0.772	0.320	0.542	56	3.345	8.384	1.821	6.060
32	0.555	0.812	0.320	0.570	57	3.725	9.631	1.946	6.575
33	0.568	0.839	0.334	0.639	58	4.159	11.081	2.085	7.159
34	0.582	0.853	0.375	0.709	59	4.646	12.731	2.210	7.576
35	0.596	0.895	0.417	0.792	60	5.201	14.682	2.377	8.076
36	0.610	0.948	0.445	0.862	61	5.837	16.930	2.502	8.549
37	0.638	1.016	0.487	0.959	62	6.569	19.559	2.669	9.063
38	0.677	1.097	0.542	1.056	63	7.383	22.579	2.836	9.619
39	0.717	1.178	0.584	1.168	64	8.316	26.060	3.016	10.342
40	0.786	1.313	0.626	1.279	65	9.359	30.095	3.197	11.120

Cost of SCI cover

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male Default cover							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	0.804	1.327	1.970	41	1.368	2.257	3.352
17	0.804	1.327	1.970	42	1.499	2.473	3.672
18	0.804	1.327	1.970	43	1.649	2.720	4.039
19	0.804	1.327	1.970	44	1.819	3.001	4.457
20	0.804	1.327	1.970	45	2.016	3.326	4.939
21	0.812	1.340	1.991	46	2.240	3.697	5.489
22	0.827	1.364	2.026	47	2.497	4.121	6.118
23	0.834	1.376	2.044	48	2.795	4.612	6.847
24	0.839	1.384	2.056	49	3.139	5.179	7.691
25	0.842	1.390	2.064	50	3.539	5.839	8.670
26	0.847	1.398	2.076	51	4.001	6.601	9.802
27	0.851	1.404	2.084	52	4.540	7.490	11.122
28	0.853	1.408	2.090	53	5.170	8.530	12.666
29	0.854	1.410	2.093	54	5.904	9.742	14.465
30	0.857	1.414	2.099	55	6.767	11.165	16.579
31	0.858	1.416	2.102	56	7.782	12.840	19.066
32	0.859	1.417	2.105	57	8.980	14.816	22.000
33	0.863	1.423	2.114	58	10.392	17.147	25.460
34	0.869	1.434	2.129	59	12.068	19.913	29.568
35	0.876	1.446	2.147	60	14.062	23.202	34.451
36	0.913	1.507	2.237	61	16.434	27.116	40.264
37	0.983	1.621	2.408	62	19.055	31.440	46.685
38	1.062	1.752	2.602	63	14.302	23.598	35.039
39	1.151	1.898	2.820	64	7.987	13.178	19.568
40	1.253	2.068	3.070	65	1.622	2.677	3.974

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female Default cover							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.206	1.990	2.954	41	2.360	3.895	5.783
17	1.206	1.990	2.954	42	2.472	4.079	6.056
18	1.206	1.990	2.954	43	2.628	4.337	6.439
19	1.206	1.990	2.954	44	2.820	4.654	6.910
20	1.206	1.990	2.954	45	3.064	5.054	7.506
21	1.225	2.022	3.001	46	3.394	5.599	8.315
22	1.232	2.034	3.019	47	3.775	6.229	9.250
23	1.241	2.047	3.040	48	4.212	6.950	10.320
24	1.260	2.080	3.088	49	4.714	7.777	11.549
25	1.290	2.129	3.161	50	5.291	8.730	12.962
26	1.334	2.202	3.269	51	5.971	9.852	14.629
27	1.394	2.300	3.416	52	6.774	11.177	16.596
28	1.464	2.416	3.587	53	7.718	12.736	18.910
29	1.541	2.543	3.775	54	8.830	14.569	21.632
30	1.620	2.674	3.970	55	10.138	16.727	24.838
31	1.702	2.808	4.169	56	11.678	19.270	28.612
32	1.781	2.939	4.363	57	13.492	22.261	33.054
33	1.854	3.059	4.542	58	15.629	25.788	38.291
34	1.927	3.180	4.722	59	18.143	29.935	44.450
35	1.994	3.290	4.886	60	21.096	34.808	51.685
36	2.053	3.388	5.030	61	24.562	40.526	60.176
37	2.111	3.482	5.172	62	28.600	47.189	70.069
38	2.153	3.552	5.274	63	21.452	35.396	52.559
39	2.206	3.640	5.404	64	11.981	19.769	29.353
40	2.272	3.748	5.566	65	2.434	4.015	5.963

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.78	2.94	4.36	41	3.38	5.58	8.28
17	1.78	2.94	4.36	42	3.61	5.96	8.84
18	1.78	2.94	4.36	43	3.86	6.37	9.46
19	1.78	2.94	4.36	44	4.13	6.81	10.12
20	1.78	2.94	4.36	45	4.44	7.33	10.88
21	1.81	2.99	4.43	46	4.78	7.89	11.71
22	1.84	3.04	4.51	47	5.17	8.53	12.67
23	1.88	3.10	4.61	48	5.60	9.24	13.72
24	1.92	3.17	4.70	49	6.08	10.03	14.9
25	1.95	3.22	4.78	50	6.64	10.96	16.27
26	1.97	3.25	4.83	51	7.26	11.98	17.79
27	1.97	3.25	4.83	52	7.98	13.17	19.55
28	1.97	3.25	4.83	53	8.81	14.54	21.58
29	1.98	3.27	4.85	54	9.77	16.12	23.94
30	1.99	3.28	4.88	55	10.87	17.94	26.63
31	2.01	3.32	4.92	56	12.16	20.06	29.79
32	2.06	3.40	5.05	57	13.67	22.56	33.49
33	2.14	3.53	5.24	58	15.45	25.49	37.85
34	2.24	3.70	5.49	59	17.55	28.96	43.00
35	2.36	3.89	5.78	60	20.06	33.10	49.15
36	2.50	4.13	6.13	61	22.97	37.90	56.28
37	2.65	4.37	6.49	62	26.21	43.25	64.21
38	2.81	4.64	6.88	63	22.01	36.32	53.92
39	2.99	4.93	7.33	64	12.96	21.38	31.75
40	3.18	5.25	7.79	65	3.84	6.34	9.41

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.67	4.41	6.54	41	6.32	10.43	15.48
17	2.67	4.41	6.54	42	6.41	10.58	15.70
18	2.67	4.41	6.54	43	6.56	10.82	16.07
19	2.67	4.41	6.54	44	6.76	11.15	16.56
20	2.67	4.41	6.54	45	7.04	11.62	17.25
21	2.69	4.44	6.59	46	7.41	12.23	18.15
22	2.73	4.50	6.69	47	7.87	12.99	19.28
23	2.79	4.60	6.84	48	8.43	13.91	20.65
24	2.88	4.75	7.06	49	9.11	15.03	22.32
25	2.99	4.93	7.33	50	9.90	16.34	24.26
26	3.11	5.13	7.62	51	10.83	17.87	26.53
27	3.24	5.35	7.94	52	11.91	19.65	29.18
28	3.38	5.58	8.28	53	13.17	21.73	32.27
29	3.55	5.86	8.70	54	14.62	24.12	35.82
30	3.75	6.19	9.19	55	16.31	26.91	39.96
31	3.99	6.58	9.78	56	18.28	30.16	44.79
32	4.28	7.06	10.49	57	20.57	33.94	50.40
33	4.61	7.61	11.29	58	23.24	38.35	56.94
34	4.97	8.20	12.18	59	26.37	43.51	64.61
35	5.32	8.78	13.03	60	30.04	49.57	73.60
36	5.68	9.37	13.92	61	34.34	56.66	84.13
37	5.96	9.83	14.60	62	39.35	64.93	96.41
38	6.11	10.08	14.97	63	33.02	54.48	80.90
39	6.20	10.23	15.19	64	19.45	32.09	47.65
40	6.26	10.33	15.34	65	5.76	9.50	14.11

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male								Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.41	2.33	3.45	41	2.62	4.32	6.42	16	2.11	3.48	5.17	41	4.81	7.94	11.78
17	1.41	2.33	3.45	42	2.81	4.64	6.88	17	2.11	3.48	5.17	42	4.92	8.12	12.05
18	1.41	2.33	3.45	43	3.02	4.98	7.40	18	2.11	3.48	5.17	43	5.06	8.35	12.40
19	1.41	2.33	3.45	44	3.25	5.36	7.96	19	2.11	3.48	5.17	44	5.26	8.68	12.89
20	1.41	2.33	3.45	45	3.52	5.81	8.62	20	2.11	3.48	5.17	45	5.53	9.12	13.55
21	1.43	2.36	3.50	46	3.82	6.30	9.36	21	2.13	3.51	5.22	46	5.88	9.70	14.41
22	1.45	2.39	3.55	47	4.15	6.85	10.17	22	2.16	3.56	5.29	47	6.31	10.41	15.46
23	1.48	2.44	3.63	48	4.53	7.47	11.10	23	2.20	3.63	5.39	48	6.83	11.27	16.73
24	1.51	2.49	3.70	49	4.97	8.20	12.18	24	2.27	3.75	5.56	49	7.44	12.28	18.23
25	1.53	2.52	3.75	50	5.46	9.01	13.38	25	2.35	3.88	5.76	50	8.15	13.45	19.97
26	1.54	2.54	3.77	51	6.02	9.93	14.75	26	2.44	4.03	5.98	51	8.98	14.82	22.00
27	1.55	2.56	3.80	52	6.67	11.01	16.34	27	2.54	4.19	6.22	52	9.96	16.43	24.40
28	1.55	2.56	3.80	53	7.43	12.26	18.20	28	2.65	4.37	6.49	53	11.10	18.32	27.20
29	1.55	2.56	3.80	54	8.30	13.70	20.34	29	2.78	4.59	6.81	54	12.42	20.49	30.43
30	1.56	2.57	3.82	55	9.31	15.36	22.81	30	2.94	4.85	7.20	55	13.96	23.03	34.20
31	1.57	2.59	3.85	56	10.50	17.33	25.73	31	3.12	5.15	7.64	56	15.77	26.02	38.64
32	1.60	2.64	3.92	57	11.89	19.62	29.13	32	3.33	5.49	8.16	57	17.88	29.50	43.81
33	1.65	2.72	4.04	58	13.53	22.32	33.15	33	3.56	5.87	8.72	58	20.35	33.58	49.86
34	1.72	2.84	4.21	59	15.47	25.53	37.90	34	3.81	6.29	9.33	59	23.24	38.35	56.94
35	1.80	2.97	4.41	60	17.78	29.34	43.56	35	4.06	6.70	9.95	60	26.64	43.96	65.27
36	1.89	3.12	4.63	61	20.48	33.79	50.18	36	4.30	7.10	10.54	61	30.62	50.52	75.02
37	2.02	3.33	4.95	62	23.49	38.76	57.55	37	4.50	7.43	11.03	62	35.26	58.18	86.39
38	2.15	3.55	5.27	63	19.08	31.48	46.75	38	4.61	7.61	11.29	63	28.62	47.22	70.12
39	2.29	3.78	5.61	64	11.07	18.27	27.12	39	4.68	7.72	11.47	64	16.61	27.41	40.69
40	2.44	4.03	5.98	65	2.99	4.93	7.33	40	4.74	7.82	11.61	65	4.49	7.41	11.00

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.21	3.65	5.41	41	5.31	8.76	13.01
17	2.21	3.65	5.41	42	5.72	9.44	14.01
18	2.21	3.65	5.41	43	6.20	10.23	15.19
19	2.21	3.65	5.41	44	6.71	11.07	16.44
20	2.21	3.65	5.41	45	7.29	12.03	17.86
21	2.28	3.76	5.59	46	7.94	13.10	19.45
22	2.35	3.88	5.76	47	8.66	14.29	21.22
23	2.42	3.99	5.93	48	9.49	15.66	23.25
24	2.50	4.13	6.13	49	10.41	17.18	25.50
25	2.56	4.22	6.27	50	11.48	18.94	28.13
26	2.62	4.32	6.42	51	12.70	20.96	31.12
27	2.65	4.37	6.49	52	14.09	23.25	34.52
28	2.68	4.42	6.57	53	15.70	25.91	38.47
29	2.72	4.49	6.66	54	17.55	28.96	43.00
30	2.76	4.55	6.76	55	19.71	32.52	48.29
31	2.82	4.65	6.91	56	22.23	36.68	54.46
32	2.93	4.83	7.18	57	25.18	41.55	61.69
33	3.07	5.07	7.52	58	28.64	47.26	70.17
34	3.25	5.36	7.96	59	32.76	54.05	80.26
35	3.47	5.73	8.50	60	31.67	52.26	77.59
36	3.70	6.11	9.07	61	31.05	51.23	76.07
37	3.98	6.57	9.75	62	28.53	47.07	69.90
38	4.27	7.05	10.46	63	22.66	37.39	55.52
39	4.58	7.56	11.22	64	13.34	22.01	32.68
40	4.93	8.13	12.08	65	3.95	6.52	9.68

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.32	5.48	8.13	41	9.93	16.38	24.33
17	3.32	5.48	8.13	42	10.17	16.78	24.92
18	3.32	5.48	8.13	43	10.52	17.36	25.77
19	3.32	5.48	8.13	44	10.97	18.10	26.88
20	3.32	5.48	8.13	45	11.56	19.07	28.32
21	3.38	5.58	8.28	46	12.29	20.28	30.11
22	3.49	5.76	8.55	47	13.19	21.76	32.32
23	3.59	5.92	8.80	48	14.30	23.60	35.04
24	3.75	6.19	9.19	49	15.59	25.72	38.20
25	3.93	6.48	9.63	50	17.14	28.28	41.99
26	4.14	6.83	10.14	51	18.93	31.23	46.38
27	4.36	7.19	10.68	52	21.02	34.68	51.50
28	4.59	7.57	11.25	53	23.46	38.71	57.48
29	4.88	8.05	11.96	54	26.28	43.36	64.39
30	5.21	8.60	12.76	55	29.56	48.77	72.42
31	5.61	9.26	13.74	56	33.40	55.11	81.83
32	6.08	10.03	14.90	57	37.88	62.50	92.81
33	6.62	10.92	16.22	58	43.09	71.10	105.57
34	7.22	11.91	17.69	59	49.22	81.21	120.59
35	7.82	12.90	19.16	60	47.44	78.28	116.23
36	8.43	13.91	20.65	61	46.43	76.61	113.75
37	8.95	14.77	21.93	62	42.82	70.65	104.91
38	9.27	15.30	22.71	63	33.99	56.08	83.28
39	9.50	15.68	23.28	64	20.02	33.03	49.05
40	9.71	16.02	23.79	65	5.92	9.77	14.50

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.85	3.05	4.53	41	4.43	7.31	10.85
17	1.85	3.05	4.53	42	4.81	7.94	11.78
18	1.85	3.05	4.53	43	5.22	8.61	12.79
19	1.85	3.05	4.53	44	5.70	9.41	13.97
20	1.85	3.05	4.53	45	6.23	10.28	15.26
21	1.91	3.15	4.68	46	6.82	11.25	16.71
22	1.96	3.23	4.80	47	7.50	12.38	18.38
23	2.02	3.33	4.95	48	8.27	13.65	20.26
24	2.08	3.43	5.10	49	9.15	15.10	22.42
25	2.14	3.53	5.24	50	10.15	16.75	24.87
26	2.18	3.60	5.34	51	11.30	18.65	27.69
27	2.22	3.66	5.44	52	12.63	20.84	30.94
28	2.24	3.70	5.49	53	14.17	23.38	34.72
29	2.28	3.76	5.59	54	15.95	26.32	39.08
30	2.32	3.83	5.68	55	18.04	29.77	44.20
31	2.37	3.91	5.81	56	20.48	33.79	50.18
32	2.45	4.04	6.00	57	23.34	38.51	57.18
33	2.55	4.21	6.25	58	26.70	44.06	65.42
34	2.69	4.44	6.59	59	30.70	50.66	75.22
35	2.83	4.67	6.93	60	29.26	48.28	71.69
36	3.03	5.00	7.42	61	28.34	46.76	69.43
37	3.26	5.38	7.99	62	25.42	41.94	62.28
38	3.51	5.79	8.60	63	19.73	32.55	48.34
39	3.79	6.25	9.29	64	11.45	18.89	28.05
40	4.09	6.75	10.02	65	3.10	5.12	7.60

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.78	4.59	6.81	41	8.16	13.46	19.99
17	2.78	4.59	6.81	42	8.42	13.89	20.63
18	2.78	4.59	6.81	43	8.75	14.44	21.44
19	2.78	4.59	6.81	44	9.21	15.20	22.56
20	2.78	4.59	6.81	45	9.79	16.15	23.99
21	2.85	4.70	6.98	46	10.51	17.34	25.75
22	2.92	4.82	7.15	47	11.39	18.79	27.91
23	3.01	4.97	7.37	48	12.46	20.56	30.53
24	3.13	5.16	7.67	49	13.70	22.61	33.57
25	3.28	5.41	8.04	50	15.15	25.00	37.12
26	3.45	5.69	8.45	51	16.86	27.82	41.31
27	3.64	6.01	8.92	52	18.84	31.09	46.16
28	3.85	6.35	9.43	53	21.17	34.93	51.87
29	4.10	6.77	10.05	54	23.88	39.40	58.51
30	4.38	7.23	10.73	55	27.04	44.62	66.25
31	4.70	7.76	11.52	56	30.76	50.75	75.36
32	5.08	8.38	12.45	57	35.09	57.90	85.97
33	5.50	9.08	13.48	58	40.16	66.26	98.39
34	5.96	9.83	14.60	59	46.13	76.11	113.02
35	6.40	10.56	15.68	60	43.84	72.34	107.41
36	6.89	11.37	16.88	61	42.37	69.91	103.81
37	7.28	12.01	17.84	62	38.17	62.98	93.52
38	7.54	12.44	18.47	63	29.60	48.84	72.52
39	7.74	12.77	18.96	64	17.18	28.35	42.09
40	7.92	13.07	19.40	65	4.65	7.67	11.39

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.12	1.85	2.74	41	2.49	4.11	6.10
17	1.12	1.85	2.74	42	2.75	4.54	6.74
18	1.12	1.85	2.74	43	3.06	5.05	7.50
19	1.12	1.85	2.74	44	3.41	5.63	8.35
20	1.12	1.85	2.74	45	3.82	6.30	9.36
21	1.14	1.88	2.79	46	4.28	7.06	10.49
22	1.18	1.95	2.89	47	4.83	7.97	11.83
23	1.21	2.00	2.96	48	5.45	8.99	13.35
24	1.24	2.05	3.04	49	6.16	10.16	15.09
25	1.26	2.08	3.09	50	7.01	11.57	17.17
26	1.28	2.11	3.14	51	7.99	13.18	19.58
27	1.30	2.15	3.19	52	9.13	15.06	22.37
28	1.32	2.18	3.23	53	10.47	17.28	25.65
29	1.34	2.21	3.28	54	12.02	19.83	29.45
30	1.36	2.24	3.33	55	13.87	22.89	33.98
31	1.38	2.28	3.38	56	16.03	26.45	39.27
32	1.41	2.33	3.45	57	18.59	30.67	45.55
33	1.44	2.38	3.53	58	21.61	35.66	52.94
34	1.46	2.41	3.58	59	25.19	41.56	61.72
35	1.48	2.44	3.63	60	23.83	39.32	58.38
36	1.56	2.57	3.82	61	23.04	38.02	56.45
37	1.71	2.82	4.19	62	20.35	33.58	49.86
38	1.86	3.07	4.56	63	14.85	24.50	36.38
39	2.04	3.37	5.00	64	8.29	13.68	20.31
40	2.25	3.71	5.51	65	1.68	2.77	4.12

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.68	2.77	4.12	41	4.30	7.10	10.54
17	1.68	2.77	4.12	42	4.53	7.47	11.10
18	1.68	2.77	4.12	43	4.87	8.04	11.93
19	1.68	2.77	4.12	44	5.29	8.73	12.96
20	1.68	2.77	4.12	45	5.81	9.59	14.23
21	1.72	2.84	4.21	46	6.48	10.69	15.88
22	1.76	2.90	4.31	47	7.29	12.03	17.86
23	1.81	2.99	4.43	48	8.21	13.55	20.11
24	1.86	3.07	4.56	49	9.25	15.26	22.66
25	1.92	3.17	4.70	50	10.48	17.29	25.68
26	2.01	3.32	4.92	51	11.93	19.68	29.23
27	2.12	3.50	5.19	52	13.62	22.47	33.37
28	2.27	3.75	5.56	53	15.63	25.79	38.29
29	2.41	3.98	5.90	54	17.98	29.67	44.05
30	2.58	4.26	6.32	55	20.78	34.29	50.91
31	2.74	4.52	6.71	56	24.06	39.70	58.95
32	2.93	4.83	7.18	57	27.93	46.08	68.43
33	3.08	5.08	7.55	58	32.50	53.63	79.63
34	3.25	5.36	7.96	59	37.86	62.47	92.76
35	3.38	5.58	8.28	60	35.76	59.00	87.61
36	3.51	5.79	8.60	61	34.43	56.81	84.35
37	3.66	6.04	8.97	62	30.55	50.41	74.85
38	3.78	6.24	9.26	63	22.27	36.75	54.56
39	3.91	6.45	9.58	64	12.44	20.53	30.48
40	4.08	6.73	10.00	65	2.53	4.17	6.20

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	0.85	1.40	2.08	41	2.17	3.58	5.32
17	0.85	1.40	2.08	42	2.40	3.96	5.88
18	0.85	1.40	2.08	43	2.68	4.42	6.57
19	0.85	1.40	2.08	44	3.00	4.95	7.35
20	0.85	1.40	2.08	45	3.38	5.58	8.28
21	0.88	1.45	2.16	46	3.80	6.27	9.31
22	0.91	1.50	2.23	47	4.30	7.10	10.54
23	0.95	1.57	2.33	48	4.89	8.07	11.98
24	0.97	1.60	2.38	49	5.55	9.16	13.60
25	0.99	1.63	2.43	50	6.33	10.44	15.51
26	1.01	1.67	2.47	51	7.25	11.96	17.76
27	1.04	1.72	2.55	52	8.32	13.73	20.38
28	1.07	1.77	2.62	53	9.56	15.77	23.42
29	1.08	1.78	2.65	54	11.02	18.18	27.00
30	1.11	1.83	2.72	55	12.74	21.02	31.21
31	1.13	1.86	2.77	56	14.77	24.37	36.19
32	1.17	1.93	2.87	57	17.17	28.33	42.07
33	1.18	1.95	2.89	58	20.02	33.03	49.05
34	1.22	2.01	2.99	59	23.37	38.56	57.26
35	1.24	2.05	3.04	60	21.00	34.65	51.45
36	1.32	2.18	3.23	61	19.74	32.57	48.36
37	1.45	2.39	3.55	62	16.56	27.32	40.57
38	1.60	2.64	3.92	63	10.57	17.44	25.90
39	1.75	2.89	4.29	64	5.32	8.78	13.03
40	1.93	3.18	4.73	65	0.04	0.07	0.10

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.28	2.11	3.14	41	3.74	6.17	9.16
17	1.28	2.11	3.14	42	3.96	6.53	9.70
18	1.28	2.11	3.14	43	4.27	7.05	10.46
19	1.28	2.11	3.14	44	4.65	7.67	11.39
20	1.28	2.11	3.14	45	5.14	8.48	12.59
21	1.33	2.19	3.26	46	5.77	9.52	14.14
22	1.36	2.24	3.33	47	6.51	10.74	15.95
23	1.41	2.33	3.45	48	7.36	12.14	18.03
24	1.45	2.39	3.55	49	8.34	13.76	20.43
25	1.52	2.51	3.72	50	9.47	15.63	23.20
26	1.60	2.64	3.92	51	10.83	17.87	26.53
27	1.71	2.82	4.19	52	12.41	20.48	30.40
28	1.83	3.02	4.48	53	14.28	23.56	34.99
29	1.95	3.22	4.78	54	16.48	27.19	40.38
30	2.11	3.48	5.17	55	19.09	31.50	46.77
31	2.25	3.71	5.51	56	22.16	36.56	54.29
32	2.42	3.99	5.93	57	25.81	42.59	63.23
33	2.55	4.21	6.25	58	30.10	49.67	73.75
34	2.71	4.47	6.64	59	35.13	57.96	86.07
35	2.83	4.67	6.93	60	31.50	51.98	77.18
36	2.97	4.90	7.28	61	29.50	48.68	72.28
37	3.11	5.13	7.62	62	24.85	41.00	60.88
38	3.24	5.35	7.94	63	15.85	26.15	38.83
39	3.36	5.54	8.23	64	7.98	13.17	19.55
40	3.51	5.79	8.60	65	0.05	0.08	0.12

Annual Cost of each \$1000 cover for benefit period to age 65— Male							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.74	6.17	9.16	41	10.66	17.59	26.12
17	3.74	6.17	9.16	42	11.49	18.96	28.15
18	3.74	6.17	9.16	43	12.39	20.44	30.36
19	3.74	6.17	9.16	44	13.36	22.04	32.73
20	3.74	6.17	9.16	45	14.41	23.78	35.30
21	3.89	6.42	9.53	46	15.54	25.64	38.07
22	4.08	6.73	10.00	47	16.77	27.67	41.09
23	4.26	7.03	10.44	48	18.10	29.87	44.35
24	4.41	7.28	10.80	49	19.54	32.24	47.87
25	4.53	7.47	11.10	50	21.10	34.82	51.70
26	4.61	7.61	11.29	51	22.79	37.60	55.84
27	4.69	7.74	11.49	52	24.59	40.57	60.25
28	4.78	7.89	11.71	53	26.44	43.63	64.78
29	4.89	8.07	11.98	54	28.36	46.79	69.48
30	5.05	8.33	12.37	55	30.29	49.98	74.21
31	5.28	8.71	12.94	56	32.11	52.98	78.67
32	5.58	9.21	13.67	57	33.96	56.03	83.20
33	5.96	9.83	14.60	58	35.64	58.81	87.32
34	6.36	10.49	15.58	59	36.67	60.51	89.84
35	6.83	11.27	16.73	60	36.69	60.54	89.89
36	7.35	12.13	18.01	61	35.33	58.29	86.56
37	7.91	13.05	19.38	62	32.09	52.95	78.62
38	8.52	14.06	20.87	63	25.87	42.69	63.38
39	9.18	15.15	22.49	64	15.21	25.10	37.26
40	9.89	16.32	24.23	65	4.49	7.41	11.00

Annual Cost of each \$1000 cover for benefit period to age 65 – Female							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	5.62	9.27	13.77	41	20.03	33.05	49.07
17	5.62	9.27	13.77	42	20.53	33.87	50.30
18	5.62	9.27	13.77	43	21.24	35.05	52.04
19	5.62	9.27	13.77	44	22.09	36.45	54.12
20	5.62	9.27	13.77	45	23.03	38.00	56.42
21	5.82	9.60	14.26	46	24.28	40.06	59.49
22	6.07	10.02	14.87	47	25.70	42.41	62.97
23	6.35	10.48	15.56	48	27.31	45.06	66.91
24	6.64	10.96	16.27	49	29.15	48.10	71.42
25	6.94	11.45	17.00	50	31.26	51.58	76.59
26	7.28	12.01	17.84	51	33.64	55.51	82.42
27	7.68	12.67	18.82	52	36.32	59.93	88.98
28	8.17	13.48	20.02	53	39.27	64.80	96.21
29	8.79	14.50	21.54	54	42.41	69.98	103.90
30	9.55	15.76	23.40	55	45.65	75.32	111.84
31	10.49	17.31	25.70	56	48.81	80.54	119.58
32	11.58	19.11	28.37	57	51.66	85.24	126.57
33	12.81	21.14	31.38	58	53.88	88.90	132.01
34	14.13	23.31	34.62	59	55.09	90.90	134.97
35	15.45	25.49	37.85	60	54.79	90.40	134.24
36	16.64	27.46	40.77	61	52.39	86.44	128.36
37	17.59	29.02	43.10	62	47.20	77.88	115.64
38	18.39	30.34	45.06	63	38.37	63.31	94.01
39	19.00	31.35	46.55	64	22.82	37.65	55.91
40	19.59	32.32	48.00	65	6.74	11.12	16.51

Annual Cost of each \$1000 cover for benefit period to age 65 – Male							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.58	5.91	8.77	41	9.42	15.54	23.08
17	3.58	5.91	8.77	42	10.21	16.85	25.01
18	3.58	5.91	8.77	43	11.08	18.28	27.15
19	3.58	5.91	8.77	44	12.04	19.87	29.50
20	3.58	5.91	8.77	45	13.10	21.62	32.10
21	3.69	6.09	9.04	46	14.25	23.51	34.91
22	3.83	6.32	9.38	47	15.51	25.59	38.00
23	3.96	6.53	9.70	48	16.88	27.85	41.36
24	4.08	6.73	10.00	49	18.36	30.29	44.98
25	4.18	6.90	10.24	50	19.96	32.93	48.90
26	4.26	7.03	10.44	51	21.67	35.76	53.09
27	4.33	7.14	10.61	52	23.47	38.73	57.50
28	4.41	7.28	10.80	53	25.31	41.76	62.01
29	4.51	7.44	11.05	54	27.18	44.85	66.59
30	4.64	7.66	11.37	55	29.02	47.88	71.10
31	4.82	7.95	11.81	56	30.74	50.72	75.31
32	5.05	8.33	12.37	57	32.40	53.46	79.38
33	5.32	8.78	13.03	58	33.85	55.85	82.93
34	5.66	9.34	13.87	59	34.76	57.35	85.16
35	6.04	9.97	14.80	60	34.89	57.57	85.48
36	6.47	10.68	15.85	61	34.00	56.10	83.30
37	6.96	11.48	17.05	62	31.02	51.18	76.00
38	7.48	12.34	18.33	63	23.58	38.91	57.77
39	8.06	13.3	19.75	64	13.57	22.39	33.25
40	8.71	14.37	21.34	65	3.61	5.96	8.84

Annual Cost of each \$1000 cover for benefit period to age 65– Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	5.37	8.86	13.16	41	17.71	29.22	43.39
17	5.37	8.86	13.16	42	18.23	30.08	44.66
18	5.37	8.86	13.16	43	18.98	31.32	46.50
19	5.37	8.86	13.16	44	19.88	32.80	48.71
20	5.37	8.86	13.16	45	20.96	34.58	51.35
21	5.52	9.11	13.52	46	22.31	36.81	54.66
22	5.70	9.41	13.97	47	23.82	39.30	58.36
23	5.91	9.75	14.48	48	25.52	42.11	62.52
24	6.14	10.13	15.04	49	27.42	45.24	67.18
25	6.41	10.58	15.70	50	29.56	48.77	72.42
26	6.72	11.09	16.46	51	31.96	52.73	78.30
27	7.09	11.70	17.37	52	34.61	57.11	84.79
28	7.55	12.46	18.50	53	37.50	61.88	91.88
29	8.10	13.37	19.85	54	40.55	66.91	99.35
30	8.77	14.47	21.49	55	43.68	72.07	107.02
31	9.56	15.77	23.42	56	46.70	77.06	114.42
32	10.47	17.28	25.65	57	49.41	81.53	121.05
33	11.48	18.94	28.13	58	51.49	84.96	126.15
34	12.55	20.71	30.75	59	52.66	86.89	129.02
35	13.64	22.51	33.42	60	52.34	86.36	128.23
36	14.66	24.19	35.92	61	50.62	83.52	124.02
37	15.47	25.53	37.90	62	45.95	75.82	112.58
38	16.15	26.65	39.57	63	35.10	57.92	86.00
39	16.69	27.54	40.89	64	20.36	33.59	49.88
40	17.24	28.45	42.24	65	5.42	8.94	13.28

Annual Cost of each \$1000 cover for benefit period to age 65— Male							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.30	5.45	8.09	41	7.40	12.21	18.13
17	3.30	5.45	8.09	42	8.13	13.41	19.92
18	3.30	5.45	8.09	43	8.96	14.78	21.95
19	3.30	5.45	8.09	44	9.90	16.34	24.26
20	3.30	5.45	8.09	45	10.96	18.08	26.85
21	3.36	5.54	8.23	46	12.14	20.03	29.74
22	3.41	5.63	8.35	47	13.45	22.19	32.95
23	3.48	5.74	8.53	48	14.89	24.57	36.48
24	3.54	5.84	8.67	49	16.44	27.13	40.28
25	3.61	5.96	8.84	50	18.10	29.87	44.35
26	3.67	6.06	8.99	51	19.84	32.74	48.61
27	3.74	6.17	9.16	52	21.64	35.71	53.02
28	3.82	6.30	9.36	53	23.46	38.71	57.48
29	3.89	6.42	9.53	54	25.25	41.66	61.86
30	3.97	6.55	9.73	55	26.95	44.47	66.03
31	4.07	6.72	9.97	56	28.51	47.04	69.85
32	4.17	6.88	10.22	57	29.86	49.27	73.16
33	4.29	7.08	10.51	58	30.93	51.03	75.78
34	4.51	7.44	11.05	59	31.64	52.21	77.52
35	4.76	7.85	11.66	60	31.95	52.72	78.28
36	5.04	8.32	12.35	61	31.82	52.50	77.96
37	5.41	8.93	13.25	62	29.28	48.31	71.74
38	5.79	9.55	14.19	63	19.84	32.74	48.61
39	6.24	10.30	15.29	64	10.89	17.97	26.68
40	6.78	11.19	16.61	65	2.17	3.58	5.32

Annual Cost of each \$1000 cover for benefit period to age 65— Female							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	4.96	8.18	12.15	41	13.92	22.97	34.10
17	4.96	8.18	12.15	42	14.48	23.89	35.48
18	4.96	8.18	12.15	43	15.30	25.25	37.49
19	4.96	8.18	12.15	44	16.27	26.85	39.86
20	4.96	8.18	12.15	45	17.57	28.99	43.05
21	5.02	8.28	12.30	46	19.09	31.50	46.77
22	5.08	8.38	12.45	47	20.76	34.25	50.86
23	5.18	8.55	12.69	48	22.59	37.27	55.35
24	5.33	8.79	13.06	49	24.59	40.57	60.25
25	5.54	9.14	13.57	50	26.79	44.20	65.64
26	5.81	9.59	14.23	51	29.20	48.18	71.54
27	6.14	10.13	15.04	52	31.81	52.49	77.93
28	6.53	10.77	16.00	53	34.61	57.11	84.79
29	6.99	11.53	17.13	54	37.52	61.91	91.92
30	7.49	12.36	18.35	55	40.46	66.76	99.13
31	8.05	13.28	19.72	56	43.27	71.40	106.01
32	8.66	14.29	21.22	57	45.74	75.47	112.06
33	9.31	15.36	22.81	58	47.59	78.52	116.60
34	9.99	16.48	24.48	59	48.70	80.36	119.32
35	10.70	17.66	26.22	60	48.34	79.76	118.43
36	11.43	18.86	28.00	61	47.73	78.75	116.94
37	12.01	19.82	29.42	62	43.91	72.45	107.58
38	12.51	20.64	30.65	63	29.76	49.10	72.91
39	12.92	21.32	31.65	64	16.34	26.96	40.03
40	13.40	22.11	32.83	65	3.26	5.38	7.99

Annual Cost of each \$1000 cover for benefit period to age 65— Male							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.84	4.69	6.96	41	6.87	11.34	16.83
17	2.84	4.69	6.96	42	7.55	12.46	18.50
18	2.84	4.69	6.96	43	8.33	13.74	20.41
19	2.84	4.69	6.96	44	9.21	15.20	22.56
20	2.84	4.69	6.96	45	10.21	16.85	25.01
21	2.92	4.82	7.15	46	11.32	18.68	27.73
22	2.98	4.92	7.30	47	12.53	20.67	30.70
23	3.05	5.03	7.47	48	13.89	22.92	34.03
24	3.12	5.15	7.64	49	15.32	25.28	37.53
25	3.20	5.28	7.84	50	16.86	27.82	41.31
26	3.28	5.41	8.04	51	18.47	30.48	45.25
27	3.35	5.53	8.21	52	20.12	33.20	49.29
28	3.44	5.68	8.43	53	21.77	35.92	53.34
29	3.50	5.78	8.58	54	23.37	38.56	57.26
30	3.60	5.94	8.82	55	24.87	41.04	60.93
31	3.69	6.09	9.04	56	26.20	43.23	64.19
32	3.80	6.27	9.31	57	27.29	45.03	66.86
33	3.92	6.47	9.60	58	28.03	46.25	68.67
34	4.12	6.80	10.09	59	28.35	46.78	69.46
35	4.37	7.21	10.71	60	28.15	46.45	68.97
36	4.64	7.66	11.37	61	27.26	44.98	66.79
37	4.98	8.22	12.20	62	23.82	39.30	58.36
38	5.34	8.81	13.08	63	14.11	23.28	34.57
39	5.78	9.54	14.16	64	6.99	11.53	17.13
40	6.28	10.36	15.39	65	0.05	0.08	0.12

Annual Cost of each \$1000 cover for benefit period to age 65 – Female							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	4.26	7.03	10.44	41	12.92	21.32	31.65
17	4.26	7.03	10.44	42	13.44	22.18	32.93
18	4.26	7.03	10.44	43	14.23	23.48	34.86
19	4.26	7.03	10.44	44	15.14	24.98	37.09
20	4.26	7.03	10.44	45	16.38	27.03	40.13
21	4.36	7.19	10.68	46	17.79	29.35	43.59
22	4.44	7.33	10.88	47	19.35	31.93	47.41
23	4.54	7.49	11.12	48	21.07	34.77	51.62
24	4.70	7.76	11.52	49	22.93	37.83	56.18
25	4.92	8.12	12.05	50	24.96	41.18	61.15
26	5.18	8.55	12.69	51	27.18	44.85	66.59
27	5.50	9.08	13.48	52	29.58	48.81	72.47
28	5.88	9.70	14.41	53	32.11	52.98	78.67
29	6.30	10.40	15.44	54	34.74	57.32	85.11
30	6.79	11.20	16.64	55	37.34	61.61	91.48
31	7.31	12.06	17.91	56	39.76	65.60	97.41
32	7.89	13.02	19.33	57	41.80	68.97	102.41
33	8.49	14.01	20.80	58	43.13	71.16	105.67
34	9.14	15.08	22.39	59	43.63	71.99	106.89
35	9.83	16.22	24.08	60	42.58	70.26	104.32
36	10.53	17.37	25.80	61	40.88	67.45	100.16
37	11.07	18.27	27.12	62	35.73	58.95	87.54
38	11.54	19.04	28.27	63	21.17	34.93	51.87
39	11.96	19.73	29.30	64	10.49	17.31	25.70
40	12.42	20.49	30.43	65	0.07	0.12	0.17

Example of premiums

Death and TPD cover

In our earlier example John, aged 40 (41 age next birthday) **had death and TPD insurance cover of \$200,000. John's** death and TPD premium would be calculated as follows:

$$(\$200,000 \div \$1,000) \times \$1.437 \times 1 = \$287.40 \text{ p.a.}$$

(approximately \$23.95 per month)

SCI cover

In our earlier example John, aged 40 (41 next birthday) had SCI cover of \$41,250 p.a. in his employer plan.

This amount of insurance cover has been transferred to the Plum Personal Plan with a 2 year benefit period, 90 day Waiting Period and the default premium rates.

John's SCI premium would be calculated as follows:

$$(\$41,250 \div \$1,000) \times \$2.257 = \$93.10 \text{ p.a.}$$

(approximately \$7.76 per month)

Definitions

Accident

means an event where Injury is caused directly and solely as a result of an external event which is not related to any loss from, or connected with, war or warlike operations. Further, in relation to SCI cover, your Total Disability must start within 30 days of the date of the Accident.

Approved Country

means Belgium, Canada, Denmark, France, Germany, Hong Kong, Italy, Japan, the Netherlands, New Zealand, Singapore, Sweden, Switzerland, the United Kingdom, the United States of America or any other country agreed to with the Insurer.

Australian resident

means a person who:

- has always lived in Australia and/or has come to Australia to live; or
- is eligible to work in Australia.

Date of Claim

means:

- for a death benefit, the date you die;
- for a TPD benefit, the first day of the six consecutive month period either that you were absent from your Occupation solely through Illness or Injury or that you were incapacity from performing any Normal Domestic Household Activities solely through Injury or Illness;
- for a Terminal Illness benefit, the date (or, if two dates, the later of the dates) the Insurer receives certification from two registered Medical Practitioners (at least one of whom is a specialist practicing in an area related to the Illness or Injury suffered by you) which certifies that your life expectancy is reduced to less than 24 months;
- for an SCI benefit, the later of:
 - the date you cease all work as a result of Illness or Injury, and
 - the date on which you first consult a Medical Practitioner after ceasing all work and the Medical Practitioner certifies that you suffer from an Illness or Injury that is the cause of the Total Disability.

Employed/Employment

means for SCI cover, engaged in Regular Employment for at least 15 hours per week but does not include any person engaged on a temporary or season basis.

Health Evidence

means a completed request for insurance form or personal statement and any other evidence of health or insurability that the Insurer may require such as medical examinations and reports, medical tests and health and activity statements.

Illness

means a sickness, disease or medical disorder.

Inactive Member

means a person whose account within the Plum Personal Plan has not received an amount for a continuous period of 16 months.

Injury

means bodily injury.

Medical Practitioner

means a registered Medical Practitioner who is qualified in an appropriate specialty in the **Insurer's opinion**. **This can't** be you, your spouse or a family member, business partner, employee or employer.

Monthly Benefit

means the amount calculated as a percentage of your monthly income.

Monthly Income

means one-twelfth of your annual income derived from your Occupation, where:

- if you are self-employed - the income of the business or practice generated by your personal efforts after the deduction of your appropriate share of business or practice expenses in generating that income, or any other income as approved by us; or
- if you are an employee - the salary from your Occupation which may include the value of all non-cash remuneration approved by the Insurer. Monthly income does not include any director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities.

Monthly income is to be determined at the commencement of risk or, where there has been a subsequently agreed alteration to the level of Monthly Benefit, then at the date of the most recent alteration.

Monthly Income does not include investment income and is calculated before tax.

Occupation (for death and TPD cover)

means the employment or activity in which you're employed or last employed.

Occupation (for SCI cover)

means the **Employment in which you're principally Employed.**

Regular

means a period of continuous work history as measured over a three month period.

Terminal Illness

means an Illness or Injury that two Medical Practitioners (at least one of which is a specialist in the relevant area) have certified jointly or separately is likely to result in the death of the person within a period (Certification Period) that ends not more than 24 months after the date of the certification. Your reduced life expectancy must occur while you have death cover in the Plum Personal Plan and for each of the certificates, the Certification Period has not ended.

Waiting Period

means the period of continuous Total Disability or Partial Disability commencing from the first day of Total Disability during which no Total Disability or Partial Disability benefits are payable.

Worldwide Cover

means you are covered 24 hours a day, wherever you travel. However, for SCI insurance cover you must be residing in Australia or one of the Approved Countries to receive your full benefits.

The logo for plum. is a purple semi-circle with the word "plum." in white lowercase letters inside it.

Contact us

For more information visit plum.com.au or call us on 1300 55 7586 between 8am and 7pm AEST (8pm daylight savings times), Monday to Friday.

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