

# Insurance premiums are changing from 1 August 2019

## Plum Personal Plan

### Information for members

We regularly review insurance to make sure we provide appropriate levels of cover, terms and pricing for all members in the super fund. Following the latest review, the premiums for Plum Personal Plan are changing.

#### What's changing

- Premiums for Death and Total & Permanent Disablement (TPD) insurance cover

The attached tables show you the new insurance premium rates. These changes apply from **1 August 2019**.

#### What this means for you

You don't need to do anything for these changes to take effect but we encourage you to take this opportunity to review the suitability of your insurance to make sure it still meets your personal circumstances.

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

#### 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](http://plum.com.au).

#### Changes to your terms and conditions

Some of the Plum Personal Plan insurance terms and conditions are also changing. The details and what they mean for you are set out in the table below. To review all your insurance arrangements, see the **Insurance Guide** at [plum.com.au](http://plum.com.au).

These changes apply from **1 July 2019**

What's changing	What this means for you
<b>The TPD definition is being updated from 1 July 2019</b>	
<p>We're making an update to the definition of Total and Permanent Disablement (TPD).</p> <p><b>For an event that occurs from 1 July 2019</b></p> <p>If you work less than 14 hours per week and make a TPD claim, it will now be assessed under the <b>'Any Occupation'</b> definition.</p>	<p>This should make it easier to satisfy the TPD definition if you need to claim.</p> <p>For more information, please read the enclosed <b>TPD flyer</b>.</p>

#### 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

To find out more about your TPD insurance, please read the **Product Disclosure Statement** and **Insurance Guide** from 1 July 2019, online at [plum.com.au](http://plum.com.au). These changes apply to existing insurance, new insurance, increases to insurance and insurance transfers, unless otherwise stated.

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**Issuer/Trustee**  
NULIS Nominees (Australia) Limited  
ABN 80 008 515 633 AFSL 236465

**Fund**  
MLC Super Fund  
ABN 70 732 426 024

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## Cost of Death insurance

Annual cost of each \$1,000 insurance						
Age Next Birthday	Male			Female		
	Current	Rate @ 1 August 2019	% Change	Current	Rate @ 1 August 2019	% Change
16	0.392	0.392	0.00	0.314	0.222	-29.21
17	0.474	0.474	0.00	0.379	0.236	-37.76
18	0.568	0.568	0.00	0.454	0.264	-41.90
19	0.610	0.610	0.00	0.488	0.292	-40.16
20	0.638	0.638	0.00	0.510	0.320	-37.30
21	0.638	0.638	0.00	0.510	0.334	-34.56
22	0.638	0.638	0.00	0.510	0.320	-37.30
23	0.596	0.596	0.00	0.477	0.306	-35.82
24	0.568	0.568	0.00	0.454	0.292	-35.74
25	0.542	0.542	0.00	0.434	0.278	-35.89
26	0.529	0.529	0.00	0.423	0.278	-34.31
27	0.514	0.514	0.00	0.411	0.292	-28.99
28	0.514	0.514	0.00	0.411	0.306	-25.58
29	0.514	0.514	0.00	0.411	0.306	-25.58
30	0.529	0.529	0.00	0.423	0.320	-24.39
31	0.542	0.542	0.00	0.434	0.320	-26.20
32	0.555	0.555	0.00	0.444	0.320	-27.93
33	0.568	0.568	0.00	0.454	0.334	-26.50
34	0.582	0.582	0.00	0.466	0.375	-19.46
35	0.596	0.596	0.00	0.477	0.417	-12.54
36	0.610	0.610	0.00	0.488	0.445	-8.81
37	0.638	0.638	0.00	0.510	0.487	-4.58
38	0.677	0.677	0.00	0.542	0.542	0.07
39	0.717	0.717	0.00	0.574	0.584	1.81
40	0.786	0.786	0.00	0.629	0.626	-0.45
41	0.839	0.839	0.00	0.671	0.681	1.46
42	0.920	0.920	0.00	0.736	0.737	0.14
43	1.003	1.003	0.00	0.802	0.792	-1.30
44	1.083	1.083	0.00	0.866	0.820	-5.36
45	1.191	1.191	0.00	0.953	0.876	-8.06
46	1.313	1.313	0.00	1.050	0.931	-11.37
47	1.436	1.436	0.00	1.149	0.973	-15.30
48	1.571	1.571	0.00	1.257	1.043	-17.01
49	1.707	1.707	0.00	1.366	1.112	-18.57
50	1.869	1.869	0.00	1.495	1.182	-20.95
51	2.059	2.059	0.00	1.647	1.279	-22.35
52	2.248	2.248	0.00	1.798	1.390	-22.71
53	2.480	2.480	0.00	1.984	1.487	-25.05
54	2.735	2.735	0.00	2.188	1.599	-26.92
55	3.020	3.020	0.00	2.416	1.710	-29.22
56	3.345	3.345	0.00	2.676	1.821	-31.95
57	3.725	3.725	0.00	2.980	1.946	-34.70
58	4.159	4.159	0.00	3.327	2.085	-37.33
59	4.646	4.646	0.00	3.717	2.210	-40.54
60	5.201	5.201	0.00	4.161	2.377	-42.87
61	5.837	5.837	0.00	4.670	2.502	-46.42
62	6.569	6.569	0.00	5.255	2.669	-49.21
63	7.383	7.383	0.00	5.906	2.836	-51.98
64	8.316	8.316	0.00	6.653	3.016	-54.67
65	9.359	9.359	0.00	7.487	3.197	-57.30

## Cost of Total and Permanent Disablement (TPD) insurance

Annual cost of each \$1,000 insurance						
Age Next Birthday	Male			Female		
	Current	Rate @ 1 August 2019	% Change	Current	Rate @ 1 August 2019	% Change
16	0.109	0.109	0.00	0.087	0.056	-35.78
17	0.136	0.136	0.00	0.109	0.056	-48.53
18	0.163	0.163	0.00	0.130	0.056	-57.06
19	0.243	0.243	0.00	0.194	0.056	-71.19
20	0.229	0.229	0.00	0.183	0.055	-69.98
21	0.229	0.229	0.00	0.183	0.055	-69.98
22	0.229	0.229	0.00	0.183	0.055	-69.98
23	0.216	0.216	0.00	0.173	0.055	-68.17
24	0.204	0.204	0.00	0.163	0.069	-57.72
25	0.189	0.189	0.00	0.151	0.070	-53.70
26	0.188	0.188	0.00	0.150	0.097	-35.51
27	0.190	0.190	0.00	0.152	0.125	-17.76
28	0.203	0.203	0.00	0.162	0.139	-14.41
29	0.217	0.217	0.00	0.174	0.153	-11.87
30	0.230	0.230	0.00	0.184	0.180	-2.17
31	0.230	0.230	0.00	0.184	0.222	20.65
32	0.257	0.257	0.00	0.206	0.250	21.60
33	0.271	0.271	0.00	0.217	0.305	40.68
34	0.271	0.271	0.00	0.217	0.334	54.06
35	0.299	0.299	0.00	0.239	0.375	56.77
36	0.338	0.338	0.00	0.270	0.417	54.22
37	0.378	0.378	0.00	0.302	0.472	56.08
38	0.420	0.420	0.00	0.336	0.514	52.98
39	0.461	0.461	0.00	0.369	0.584	58.35
40	0.527	0.527	0.00	0.422	0.653	54.89
41	0.598	0.598	0.00	0.478	0.737	54.06
42	0.691	0.691	0.00	0.553	0.820	48.34
43	0.785	0.785	0.00	0.628	0.918	46.18
44	0.907	0.907	0.00	0.726	1.070	47.46
45	1.030	1.030	0.00	0.824	1.223	48.42
46	1.193	1.193	0.00	0.954	1.404	47.11
47	1.395	1.395	0.00	1.116	1.626	45.70
48	1.613	1.613	0.00	1.290	1.848	43.21
49	1.855	1.855	0.00	1.484	2.085	40.50
50	2.141	2.141	0.00	1.713	2.321	35.51
51	2.466	2.466	0.00	1.973	2.585	31.03
52	2.831	2.831	0.00	2.265	2.877	27.03
53	3.250	3.250	0.00	2.600	3.211	23.50
54	3.740	3.740	0.00	2.992	3.516	17.51
55	4.308	4.308	0.00	3.446	3.864	12.12
56	5.039	5.039	0.00	4.031	4.239	5.15
57	5.906	5.906	0.00	4.725	4.629	-2.03
58	6.922	6.922	0.00	5.538	5.074	-8.37
59	8.085	8.085	0.00	6.468	5.366	-17.04
60	9.481	9.481	0.00	7.585	5.699	-24.86
61	11.093	11.093	0.00	8.874	6.047	-31.86
62	12.990	12.990	0.00	10.392	6.394	-38.47
63	15.196	15.196	0.00	12.157	6.783	-44.20
64	17.744	17.744	0.00	14.195	7.326	-48.39
65	20.736	20.736	0.00	16.589	7.923	-52.24