



Insurance and your ADF super

Issued 6 July 2020

! The information in this document forms part of the Product Disclosure Statement for the Australian Defence Force Superannuation Scheme (ADF Super), issued on 6 July 2020, fourth edition.

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Things to remember when reading this document

This information describes the main features of the insurance offerings to eligible ADF Super members and is intended as a general guide only. The information in this booklet is based on the terms and conditions of the insurance policies which Commonwealth Superannuation Corporation (CSC) (ABN 48 882 817 243, AFSL 238069 and RSE Licence No. L0001397) currently holds on behalf of ADF members as at this Product Disclosure Statement (PDS) publication date.

The insurance policies which CSC currently holds on behalf of ADF Super members as at this PDS publication date are issued by AIA Australia Limited ('AIA Australia' or 'the Insurer') (ABN 79 004 837 861, AFSL 230043). It is possible that the terms and conditions of the insurance policies held by CSC (including the premiums charged to members) may change from time to time due to AIA Australia changing these terms and conditions or if AIA Australia ceases to be the insurer. If this happens, the information in this section may become outdated. We will let you know about any significant changes to the terms and conditions of the insurance cover. The full terms and conditions relating to insurance are set out in the insurance policies and in the event of any dispute about insurance, the policies will take priority over the information in this section.

This Booklet contains general advice and does not take account of your individual financial situation, objectives or needs.

Capitalised terms throughout this Booklet are defined in the 'Definitions' section at the end of this Booklet.

Introducing lifePLUS Protect

As a former ADF member, you have access to insurance that's designed exclusively with former serving Australian Defence Force members in mind. This insurance, lifePLUS Protect, can help give you, your family or your loved ones protection against financial burdens if you die or are totally and permanently disabled.

Most people insure their car or their home, but may leave themselves completely unprotected against the accidents and illnesses that can happen to any of us. In this scenario, your financial security can be lost overnight. That's why it's so important to have the right level of personal insurance: insurance against death or disability.

Your insurance benefits can help pay bills, put food on the table and cover the cost of medical treatment. If you pass away, with family members who depend on you, insurance can help provide for their financial security.

lifePLUS Protect is available to former serving ADF members in the following two ways:

- Default Death and Total Permanent Disablement (TPD) cover generally provided automatically to former ADF members (subject to satisfying eligibility conditions) on an opt out basis. If you leave the ADF, your Insurance will commence automatically. The exception to this is if you do not meet the initial eligibility requirements, such as if you already receive a Class A or B pension.
- Voluntary Income protection cover, and Death and TPD cover (if you are otherwise ineligible for default Death and TPD cover) through lifePLUS Protect Choice. Available through application, lifePLUS Protect Choice allows you flexibility to customise your insurance to your circumstances at any time, such as applying for income protection cover, or fixing Death or TPD cover.

Why insure through super

Insurance through super can be a cost effective way to hold insurance, with the benefit of group insurance often meaning lower premiums. These premiums are paid from your super balance, not your take home pay, which can help make finances easy.

Default insurance such as lifePLUS Protect also saves you time and effort (finding, comparing, applying and potentially undergoing medical tests). Having a safety net level of cover in place better allows you to manage your finances and rest easy, knowing you are protected if you need it.

Why insure through ADF Super

We have used our unique experience to design cover that meets the needs of former ADF members to ensure that you and your family's financial future is in safe hands.

- A dedicated ADF Super Case Manager will support you to make your claim. Their job is to make the process as easy for you as possible.

We're also well-regarded as a provider of insurance through superannuation. In 2020, SuperRatings Pty Ltd (ABN 95 100 192 283) (an independent research house that assesses superannuation funds) rated us as 'Above Benchmark' for our total service.

The following table summarises the key lifePLUS Protect default and voluntary cover features available to you.

lifePLUS Protect default Death/TPD cover key feature snapshot
Cover is available to all ADF Super members who have left the ADF (subject to eligibility conditions being satisfied).
lifePLUS Protect Death and Total Permanent Disability (TPD) cover provided until age 69 years.
Age based Death and TPD cover scale that changes as you age and, cover up to a maximum Death benefit of \$1 million and TPD benefit of \$500,000 by application. <i>Terminal Illness benefit</i> equal to Death cover, with no further requirement to be re-assessed as terminally ill for 24 months from the original certification. Refer to the 'Definitions' section of this Booklet for more information on the Terminal Illness definition which applies.
While your application for cover is under consideration, Interim Accident cover for Death and TPD will be provided.
lifePLUS Protect Death and TPD cover will be subject to <i>Limited Cover</i> for at least 12 consecutive months from the date lifePLUS Protect commences. Refer to the 'Definitions' section of this Booklet for more information on the Limited Cover definition which applies.
Cover may continue if on leave without pay (or leave with partial pay) for 24 months. However, your cover will cease if we do not receive an amount in relation to your account for a continuous period of 16 months and you have not written to us to let us know you would like to retain your cover despite your account being inactive. If your approved leave is longer than 24 months, you may apply for cover to continue on the same terms beyond 24 months and up to the new documented return to work date. If you do not apply or your application is not approved, cover will still continue but a different TPD definition may apply. Refer to the 'Definitions' section of this Booklet for more information on the TPD definition which applies
lifePLUS Protect Choice cover (Voluntary Income Protection, Death and TPD) key feature snapshot
Application to be voluntarily covered for Income Protection is available to all ADF Super members who have left the ADF (subject to eligibility conditions being satisfied).
Application to be voluntarily covered for Death and TPD is also available to all ADF Super members who have left the ADF, but are not automatically offered Death and TPD cover (subject to eligibility conditions being satisfied).
Income protection cover is available until you turn 65.
The maximum Income Protection benefit period is 2 years, providing cover up to 75% of your Income and an amount equal to 10% of your income paid into your ADF Super account.
Income Protection cover provides up to a maximum \$20 000 per month. You have to be less than 65 years old to be eligible for Income Protection cover. Income Protection cover ceases at age 65.
Income Protection cover permits you to return to work for up to 5 days during the <i>Waiting Period</i> (where a 30 day Waiting Period applies), or up to 10 days during the Waiting Period (where either a 60 or 90 day Waiting Period applies), without recommencing the Waiting Period.
While your application for cover (for either voluntary Income protection, or voluntary Death and TPD cover) is under consideration, <i>Interim Accident</i> cover will be provided, where Death and TPD, or disability (as applicable) is as a result of an accident while under consideration. Refer to the 'Definitions' section of this Booklet for more information on the Interim Accident definition which applies.
Cover may continue (for either voluntary Income protection, or voluntary Death and TPD cover) if you are on leave without pay (or leave with partial pay) for up to 24 months. However, your cover will cease if we do not receive an amount in relation to your account for a continuous period of 16 months and you have not written to us to let us know you would like to retain your cover despite your account being inactive. If your approved leave is longer than 24 months, you may apply for cover to continue on the same terms beyond 24 months and up to your new documented return to work date. If you do not apply or your application is not approved, cover will still continue but a different <i>TPD</i> or <i>Pre-disability Income</i> definition (as applicable) may apply. Refer to the 'Definitions' section of this Booklet for more information on the TPD or Pre-disability Income definition which applies.



2. lifePLUS Protect default –Death and TPD cover *

lifePLUS Protect default cover is the automatic default insurance available for most former ADF members. Cover is available without having to complete any application forms or medical tests.

Key features include:

- **Death Cover:** age based cover
- **Total Permanent Disability (TPD) Cover:** age based cover

Eligibility for default Death and TPD cover

ADF lifePLUS Protect default Death and TPD cover is available to most former ADF members who meet the following criteria:

- You are aged at least sixteen (16) years and less than the *Cover Expiry Age* (Seventy (70));
- You are aged 25 or over and \$6,000 or more in your account unless you have notified us within 60 days of your Welcome Letter that you would like to receive default Death and TPD cover;
- You are a *Former Long-Term ADF Member*;
- You are not receiving a Class A or B invalidity benefit as at your date of Termination or as at 60 days after Termination of Service; and
- You are an *Australian Resident* or holder of a valid Visa allowing you to live and work in Australia.

You will not be eligible for lifePLUS Protect if you work for another employer and the ADF at the same time. You will cease to be eligible for lifePLUS Protect insurance should you return to serve in the ADF, as you will once again be covered by ADF Cover for your period of enlistment.

* For lifePLUS Protect **voluntary cover eligibility requirements**, see section 3 below.

When does your cover begin?

For former ADF members who are eligible for lifePLUS Protect default Death and TPD cover, your cover begins from the earlier of:

- the day after you leave the ADF if you were an *Eligible Member* on that day;
- the day you become an *Eligible Member* if we have received a Superannuation Guarantee (SG) contribution within 120 days prior;
- the next day we receive an SG contribution after you became an *Eligible Member*; and
- the date you notify us that you would like default Death and TPD cover if it is within 60 days of the Welcome Letter we send you.

Limited Cover

All members receiving lifePLUS Protect default cover will be subject to *Limited Cover* for at least 12 consecutive months from the date your cover commences, providing you with cover for any new illness or injury after your lifePLUS Protect cover commences. Refer to the **Definitions section** of this Booklet for an explanation of Limited Cover.

Death and TPD cover

Subject to eligibility conditions, ADF Super members are automatically eligible for lifePLUS Protect default Death and TPD cover immediately after they leave the ADF.

Death and TPD cover can assist you to provide for the financial security of you and the people who depend on you, if you die, or are permanently prevented from working due to illness or injury.

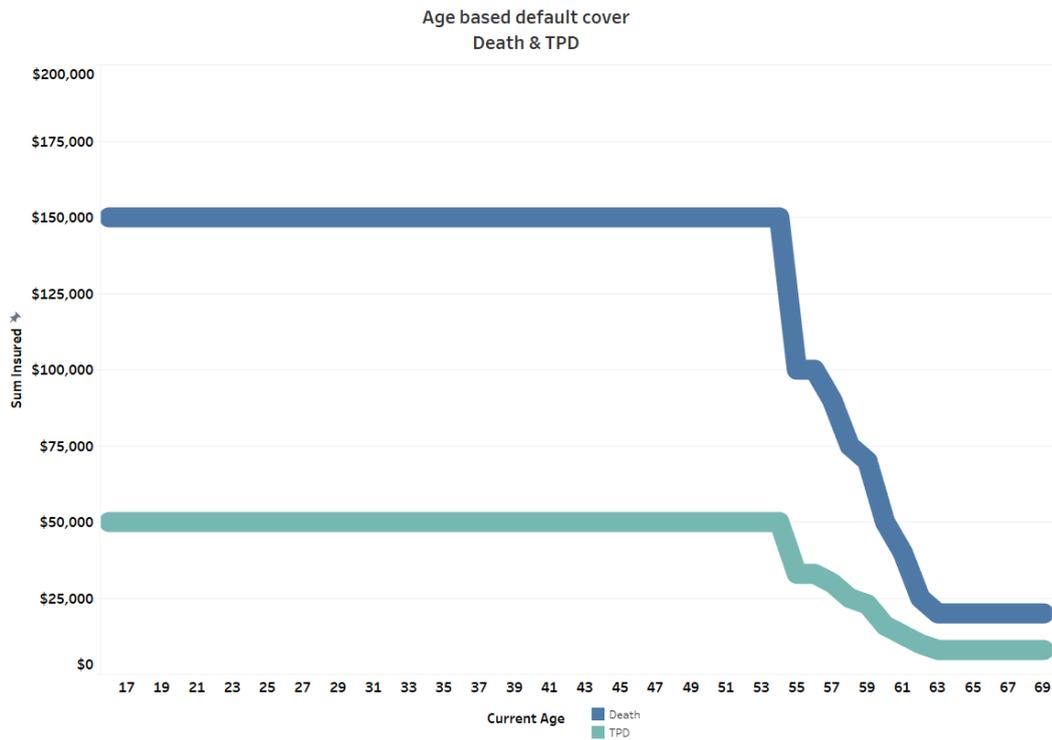
lifePLUS Protect default Death and TPD cover gives you ready access to a default level of cover, subject to limits.

Death and TPD cover is higher at the point where people typically face costly life events, such as starting a family or buying a home. Death and TPD cover decreases in later years as your superannuation balance and financial resources typically increase, and mortgages also typically decrease (refer to the cover scale further in this section).

Refer to the **Definitions section** of this Booklet for an explanation of Total and Permanent Disability, and other terms relevant to your Death and TPD cover. These definitions will be used to determine whether you are eligible to receive a TPD benefit.

Terminal Illness benefits

As part of your default Death and TPD cover, you are eligible for a Terminal Illness benefit. The amount paid is equal to your level of Death Cover.



Current Age	ADF Default insurance Death Cover	ADF Default insurance TPD Cover
16	\$150 000	\$50 000
17	\$150 000	\$50 000
18	\$150 000	\$50 000
19	\$150 000	\$50 000
20	\$150 000	\$50 000
21	\$150 000	\$50 000
22	\$150 000	\$50 000
23	\$150 000	\$50 000
24	\$150 000	\$50 000
25	\$150 000	\$50 000
26	\$150 000	\$50 000
27	\$150 000	\$50 000
28	\$150 000	\$50 000
29	\$150 000	\$50 000
30	\$150 000	\$50 000
31	\$150 000	\$50 000
32	\$150 000	\$50 000
33	\$150 000	\$50 000
34	\$150 000	\$50 000
35	\$150 000	\$50 000
36	\$150 000	\$50 000
37	\$150 000	\$50 000
38	\$150 000	\$50 000
39	\$150 000	\$50 000
40	\$150 000	\$50 000

41	\$150 000	\$50 000
42	\$150 000	\$50 000
43	\$150 000	\$50 000
44	\$150 000	\$50 000
45	\$150 000	\$50 000
46	\$150 000	\$50 000
47	\$150 000	\$50 000
48	\$150 000	\$50 000
49	\$150 000	\$50 000
50	\$150 000	\$50 000
51	\$150 000	\$50 000
52	\$150 000	\$50 000
53	\$150 000	\$50 000
54	\$150 000	\$50 000
55	\$100 000	\$33 000
56	\$100 000	\$33 000
57	\$90 000	\$30 000
58	\$75 000	\$25 000
59	\$70 000	\$23 000
60	\$50 000	\$16 000
61	\$40 000	\$13 000
62	\$25 000	\$10 000
63	\$20 000	\$8 000
64	\$20 000	\$8 000
65	\$20 000	\$8 000
66	\$20 000	\$8 000
67	\$20 000	\$8 000
68	\$20 000	\$8 000
69	\$20 000	\$8 000

How ‘Total and Permanent Disablement’ is assessed

Determining your ability to ever work again is a serious matter. It can take some time for the full extent of your condition to become clear. For this reason, we have qualifying periods in place so we can make the fairest and most accurate assessment possible. The definitions used to determine TPD, and other relevant definitions, are set out in the **Definitions section** at the end of this Booklet.

Depending on your circumstances, a different definition of TPD may be used to assess whether you are eligible to receive a TPD benefit. Some definitions require your disability to be of a particular kind, meaning that you will only be eligible to receive a TPD benefit in a narrower range of circumstances. Depending on which definition of TPD is being used to assess your claim, lifePLUS Protect default cover has the below qualifying periods:

- **Part A of the TPD definition:** does not have a qualifying period.
- **Part B of the TPD definition:** generally has a 6 consecutive month qualifying period.
- **Part C of the TPD definition:** has a 6 consecutive month qualifying period.

The qualifying period starts from the Incident Date and varies, depending on which definition of TPD you are being assessed against. Refer to the **Definitions section** of this Booklet for an explanation of Incident Date and when the qualifying period commences.

There are different circumstances where you may also be subject to a narrower definition of TPD – for example, if you are 65 or over. Refer to the Definitions section of this Booklet for details of what TPD definition may apply in these different scenarios.

Exclusions and restrictions

No benefit will be paid for Death or TPD caused (wholly or partly, directly or indirectly) by:

- Active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation;
- Participation in a combat or fighting force of any country or territory or foreign or international organisation; or
- Any self-inflicted injury or suicide, whether sane or insane while Limited Cover applies.

When your cover stops

Your Death and TPD cover will stop on whichever of the following events happens first:

- you turn 70;
- your claim for Terminal Illness or TPD benefits is paid (unless your Death cover is higher than TPD, then the remaining Death cover will continue);
- you die (if you had previously been paid a TPD benefit, this amount is deducted from the total Death benefit);
- you stop being a member of ADF Super;
- you cease to be an Eligible Member;
- you return to serve in the ADF (i.e. you again become a member of the Permanent Forces or a continuous full-time Reservist and thus you will be covered by ADF cover);
- 60 days from the date that your full premium amounts are not paid when they fall due;
- the date you cancel your cover;
- you are no longer a resident of Australia and permanently leave, or are no longer eligible to work in Australia;
- we terminate the group insurance policy with the Insurer (we will give you 30 days' notice before doing this);
- if the full premium amount due is not paid sixty (60) days from the date on which it is due as a result of your superannuation account balance being insufficient; or
- we do not receive an amount in relation to your account for a continuous period of 16 months and you have not written to us to let us know you would like to retain your cover despite your account being inactive.

Reducing or Opting out of Death and TPD cover

If you have default Death and TPD cover, you can also reduce or opt-out of Death and TPD coverage. Please refer to **Section 3 below** for more information on how to vary your default Death and TPD cover.

Cancelling or varying Death and/or TPD cover

At any stage, you can choose to opt out of/cancel any of the following lifePLUS Protect default Death and TPD cover:

- Death and TPD cover;
- TPD cover (retain Death only cover); or
- Death only cover (you cannot retain TPD only cover).

Think carefully before you do this, if you decide to take up Death or Death and TPD cover again in the future, you will need to complete a full insurance application and undergo underwriting.

You can also choose to increase or reduce your Amount Insured under Death and TPD cover at any time. If you do, you will need to complete a full insurance application and undergo underwriting.

Please refer to **Section 3 below** for more information on how to vary your default Death and TPD cover.

To cancel cover, simply call us on **1300 725 171** and we can send you the form to complete or go online to **csc.gov.au**

3. lifePLUS Protect Choice – Voluntary Income Protection and Death and TPD cover

Voluntary Income Protection cover options – lifePLUS Protect Choice

It's easy to take a steady income for granted. However, if you are injured or suddenly fall ill, you can very quickly find bills (and pressure to meet them) mounting up.

Applying for lifePLUS Protect voluntary Income Protection cover is a smart strategy to better enable you to meet your financial responsibilities and support your rehabilitation allowing you to concentrate on the most important thing – getting better.

Applying for lifePLUS Protect voluntary Income Protection cover will require a full insurance application and underwriting approval by the Insurer.

Eligibility

lifePLUS Protect voluntary Income Protection cover is available to most former ADF members who meet the following criteria:

- a) You are aged at least sixteen (16) years and less than the Cover Expiry Age sixty five (65);
- b) You are a Former Long-Term ADF Member; and
- c) You are an Australian Resident or holder of a valid Visa allowing you to live and work in Australia.

When does your cover begin?

You will receive full cover from the date your lifePLUS Choice cover application is accepted by the Insurer, however the Insurer may still apply special conditions to your cover (including exclusions or premium loadings) depending on your individual risk profile.

Interim Accident Cover

If you are applying for Income Protection cover, Interim Accident cover will be provided to protect you during the application process for up to 90 days from the date the Insurer receives your application.

If you are applying for voluntary Income Protection cover, and you suffer a disability as a result of an accident during this time, you will be covered for the amount that is the lesser of:

- the monthly benefit you've applied for, or
- \$15,000 a month.

Cover benefits – Income protection cover for longer

Reflecting the trend that people are working longer, lifePLUS Protect Income Protection voluntary cover is available to members until they turn 65.

Rehabilitation and retraining

As part of your income protection, the Insurer may cover the cost of rehabilitation programs designed to help you return to some form of work.

The rehabilitation team works in collaboration with you, your employer and any other approved rehabilitation program provider in search of the best outcome for you.



Many studies have found that work is good medicine. Returning to work restores more than your income, it can also restore your sense of purpose. We have access to one of the largest and most experienced team of rehabilitation professionals in Australia.

If you've been injured or are suffering an illness, why not find out if rehabilitation could be a good fit for you.

Waiting Periods

Under lifePLUS Protect voluntary Income Protection cover, members have the choice of applying for a 30, 60 or 90 day Waiting Period.

Returning to work during your Waiting Period

It can be difficult to work out if you are well enough to work. lifePLUS Protect voluntary Income Protection cover allows you the time to try returning to work without restarting your Waiting Period.

If you have a Waiting Period of 30 days, you can return to work for up to 5 days during that Waiting Period without your Waiting Period restarting.

If you have a Waiting Period of more than 30 days, you can return to work for up to 10 days during that Waiting Period without your Waiting Period restarting.

In both instances outlined above, the Waiting Period will simply be extended by the total number of days you return to work for.

If you return to work for longer than for the periods outlined above, your Waiting Period will restart.

How your benefits are calculated

Under lifePLUS Protect voluntary Income Protection cover, the period over which income protection benefits will be paid is 2 years and, you'll receive a monthly income stream of up to the lesser of 75% of your monthly *Income* or the *Monthly maximum benefit*. Additionally, 10% of your *Pre-Disability Income* will be paid into your ADF Super account (for more information, please refer to '10% superannuation contributions' below). Your benefits under Income Protection are not indexed.

10% Superannuation contributions

lifePLUS Protect voluntary income protection cover helps you in lots of ways. One of those is by helping you to continue to build for your retirement when you cannot. We do this by contributing to your ADF Super account whilst you are on an income protection claim.

Where your claim for an income protection benefit is accepted, any amounts paid to you are generally taxed as normal income. The insurer will withhold the relevant PAYG tax before paying the benefit to you and at the end of the financial year, you will receive a payment summary (to your nominated postal address) to submit with your tax return.

The super contribution payment of 10% is treated as a concessional contribution for tax purposes and is taxed at 15% (the same as your employer related contributions). While these 10% super contribution payments are not a superannuation guarantee payment (as your employer contributions are), the amount will contribute to your concessional cap for superannuation purposes.

If you're salary sacrificing super contributions, you should bear this in mind, because exceeding the concessional contribution cap may affect your tax liability.

As part of your claim, you will need to complete a tax file number declaration. Your tax file number will be provided as part of the claims process to the insurer and the ATO to ensure that, if you are paid an income protection benefit, a higher rate of PAYG tax is not deducted from your monthly benefit.

 You can check these amounts by logging into [ADF Super member online](#)

Salary details

Your income protection benefits are calculated based on the income you declared when you applied for voluntary Income Protection cover (refer to the 'Definitions' section of this Booklet for more information) at the Date of Disability.

You are responsible for ensuring your *Income* is accurate and kept up to date.

Income from other sources

If you receive a benefit for TPD, you'll continue to receive income protection benefits. However, income protection benefits will also be reduced by any amount paid, or required to be paid under:

- any Workers' Compensation, or transport accident compensation or similar legislation or scheme;
- any Statute, or as damages under common law (whether or not modified by statute), for loss of income, loss of earning capacity or any other economic loss (including any benefits or payments for work injury damages), whether paid as a lump sum or not; or
- income protection benefits from any other insurance company;
- any benefit or income received from the Department of Veteran Affairs in relation to an injury or illness;
- any other loss of income, loss of earning capacity or any other economic loss component of a lump sum payment (other than a lump sum total and permanent disability benefit or lump sum superannuation payment);
- any eligible sick leave entitlements from any source received by you at the same time the Insurer is paying a benefit to you.



Super (and income protection) elsewhere?

Holding two income protection policies may result in you paying premiums for cover you cannot claim. If this is you – it might be best to consider your insurance needs.

Partial benefits

You may also receive a partial disability benefit after the Waiting Period, if you've been Totally Disabled for at least 10 out of 14 consecutive days within the Waiting Period, and meet the definition of Partial Disability following the end of the Waiting Period.

Exclusions and restrictions

There are some situations where no income protection benefit will be paid because certain events are excluded from cover. This occurs where a disability is caused wholly or partly, directly or indirectly by:

- any intentional self-inflicted injury or attempted suicide or self-destruction, while sane or insane;
- uncomplicated pregnancy, childbirth or miscarriage;
- war or act of war (whether declared or not);
- active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation;
- participation in a combat or fighting force of any country or territory or foreign or international organisation.

When your cover stops

Your lifePLUS Protect Choice voluntary Income Protection cover will stop on whichever of the following events happens first:

- you turn 65 years old;
- the day after your election to opt-out of cover is received by us;
- the date you die;
- you permanently retire from the workforce;
- you stop being a member of ADF Super;
- you cease to be an Eligible Member;
- you return to serve in in the ADF (i.e. you become a member of the Permanent Forces or a continuous full-time Reservist);
- 60 days after the date your full premium amounts are not paid when they fall due;
- you are no longer a resident of Australia and permanently leave, or are no longer eligible to work in Australia;
- you cease employment with an eligible employer and do not meet the conditions to retain your cover; or
- we terminate the group insurance policy with the Insurer (we will give you at least 30 days' notice before doing this).

Varying or cancelling Income Protection cover

At any stage you can choose to increase your Waiting Period or opt out of or cancel income protection cover for lifePLUS Protect Choice voluntary Income Protection cover. Think carefully before you do this, however, and consider the following:

- If you decide to take up income protection cover again in the future, you will need to complete a full insurance application and undergo underwriting.

To cancel cover, simply call us on **1300 725 171** and we can send you the form to complete or go online to www.csc.gov.au/Members/Advice-and-resources/Forms/

Voluntary Death and TPD cover options – lifePLUS Protect Choice

If you hold lifePLUS Protect default Death and TPD cover, you can choose to fix your cover or apply for additional fixed cover at any stage. By doing this, you will transfer to lifePLUS Protect choice voluntary Death and TPD cover.

You can also apply for lifePLUS Protect choice voluntary Death and TPD cover if you are not eligible for default Death and TPD cover.

From 61, any fixed TPD amount reduces at each birthday to reach zero by 70.

Eligibility for voluntary Death and TPD cover

lifePLUS Protect choice voluntary Death and TPD cover is available to most former ADF members who meet the following criteria:

- a) You are aged at least sixteen (16) years and less than the *Cover Expiry Age* (Seventy (70));
- b) You are a *Former Long-Term ADF Member*; and
- c) You are an *Australian Resident* or holder of a valid Visa allowing them to live and work in Australia.

Interim Accident Cover

If you are applying for voluntary Death and TPD cover, interim accident cover will be provided to protect you during the application process for up to 90 days from the date the Insurer receives your application.

If you are applying for voluntary Death and TPD cover, and you die or suffer TPD as a result of an accident, you will be covered for the amount that is the lesser or:

- the cover amount for which you have applied, and
- \$250,000.

No TPD or Income Protection benefit will be payable under Interim Accident Cover where your disability was as a result of any hazardous pursuits and past-times, where the Insurer would normally exclude such events.

This cover ends once the Insurer has made a decision to accept or reject your application for cover, you withdraw your application, you are no longer eligible for cover under lifePLUS Protect voluntary Death and TPD cover or the 90 days expires.

Limited Cover

Unlike lifePLUS Protect default Death and TPD cover members, there is no Limited Cover period applying to lifePLUS Death and TPD voluntary cover as you undergo underwriting, which gives the Insurer a more accurate risk profile relating to your health and wellbeing.

You will receive full cover from the date your lifePLUS Protect Choice cover application is accepted by the Insurer, however the Insurer may still apply special conditions to your cover (including exclusions or premium loadings) depending on your individual risk profile.

How 'Total and Permanent Disablement' is assessed

Determining your ability to ever work again is a serious matter. It can take some time for the full extent of your condition to become clear. For this reason, we have qualifying periods in place so we can make the fairest and most accurate assessment possible. The definitions used to determine TPD, and other relevant definitions, are set out in the **Definitions section** at the end of this Booklet.

Depending on which definition of TPD is being used to assess your claim, lifePLUS Protect voluntary Death and TPD cover has the below qualifying periods:

- **Part A of the TPD definition:** does not have a qualifying period.
- **Part B of the TPD definition:** generally has a 6 consecutive month qualifying period.
- **Part C of the TPD definition:** has a 6 consecutive month qualifying period.

The qualifying period starts from the Incident Date and varies, depending on which definition of TPD you are being assessed against. Refer to the **Definitions section** of this Booklet for an explanation of Incident Date and when the qualifying period commences.

There are different circumstances where you may also be subject to a narrower definition of TPD – for example, if you are 65 or over. Refer to the **Definitions section** of this Booklet for details of what TPD definition may apply in these different scenarios.

Exclusions and restrictions

No benefit will be paid for Death or TPD caused (wholly or partly, directly or indirectly) by:

- As a result of any intentional, self-inflicted act, while sane or insane within 13 months from the date of acceptance of any underwritten cover;
- Active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation; or
- Participation in a combat or fighting force of any country or territory or foreign or international organisation

When your cover stops

Your Death and TPD cover will stop on whichever of the following events happens first:

- you turn 70;
- your claim for Terminal Illness or TPD benefits is paid (unless your Death cover is higher than TPD, then the remaining Death cover will continue);
- you die (if you had previously been paid a TPD benefit, this amount is deducted from the total Death benefit);
- you stop being a member of ADF Super;
- you cease to be an Eligible Member;
- you return to serve in the AD (i.e. you become a member of the Permanent Forces or a continuous full-time Reservist);
- 60 days from the date that your full premium amounts are not paid when they fall due;
- the date you cancel your cover;
- you are no longer a resident of Australia and permanently leave, or are no longer eligible to work in Australia;
- we terminate the group insurance policy with the Insurer (we will give you 30 days' notice before doing this);
- if the full premium amount due is not paid sixty (60) days from the date on which it is due as a result of your superannuation account balance being insufficient; or
- we do not receive an amount in relation to your account for a continuous period of 16 months and you have not written to us to let us know you would like to retain your cover despite your account being inactive.

Varying or cancelling your Death and TPD cover

At any stage, you can choose to vary your Amount Insured under your voluntary Death and TPD cover, to meet your personal situation. You may also cancel at any stage any of the following lifePLUS Protect voluntary Death and TPD cover:

- Death and TPD cover; or
- TPD only cover (only have Death cover).

You can also choose to reduce your Amount Insured under Death and TPD cover at any time.

Think carefully before you do this, if you decide to take up Death or Death and TPD cover again in the future, you will need to complete a full insurance application and undergo underwriting.

To cancel cover, simply call us on **1300 725 171** and we can send you the form to complete or go online to **csc.gov.au**

4. Other lifePLUS Protect features

Leave without pay/partial pay

If you decide to take time off work and go on approved leave without pay (or leave with partial pay), as long as your ADF Super account has enough in it to cover the monthly premiums and your insurance does not cease due to inactivity*, your cover (under both default and voluntary) will continue for up to 24 months.

You can also apply for an extension as long as you do so before the earlier of:

- the 24 months; or
- your documented return to work date with your employer.

If you do not return to work on your documented return to work or fail to apply for an extension, you will be classified as though you have taken leave without approval or unauthorised leave without pay. In this instance, your cover will continue but if you suffer an injury or illness during this period, you will need to meet a tougher disability test to access your TPD benefits and/or your Pre-Disability Income will be assessed differently. Refer to the '**Definitions**' section of this Booklet for more information on the TPD or Pre-disability Income definition which applies

*Your insurance will cease due to inactivity if we do not receive an amount in relation to your account for a continuous period of 16 months and you have not written to us to let us know you would like to retain your insurance despite your account being inactive.

lifePLUS Protect cover for overseas members

Overseas cover

If you travel, are posted/seconded overseas, as long as you continue to pay premiums from your ADF Super account, your lifePLUS Protect cover (under both default and voluntary) will continue but no applications may be made to increase cover (including transfers of cover).

Overseas employees in Australia

lifePLUS Protect cover (under both default and voluntary) is available to eligible ADF Super members who are not an Australian resident but are employed by an eligible employer. lifePLUS Protect members will be required to obtain an assessment from a *Medical Practitioner* before they are eligible to claim.

Overseas employees who are lifePLUS Protect members must reside in Australia and be eligible to work in Australia.

5. Fees and premiums

Insurance fee

All members who have insurance cover will pay an insurance fee of \$1.50 per month (\$18 per annum). This fee covers CSC's costs in providing insurance for members of lifePLUS Protect. The insurance fee is charged on a pro rata basis at the end of the calendar month, and will be deducted from your account at the beginning of the following month.

Premiums

Unless you opt-out or cancel your cover, or your cover otherwise ceases (for example, due to your account becoming inactive), premiums applicable to your level of Death and TPD cover and (if applicable) Income Protection cover are deducted from your ADF Super account. This process involves selling some of your units on the first business day of each calendar month (or as soon as practicable thereafter).

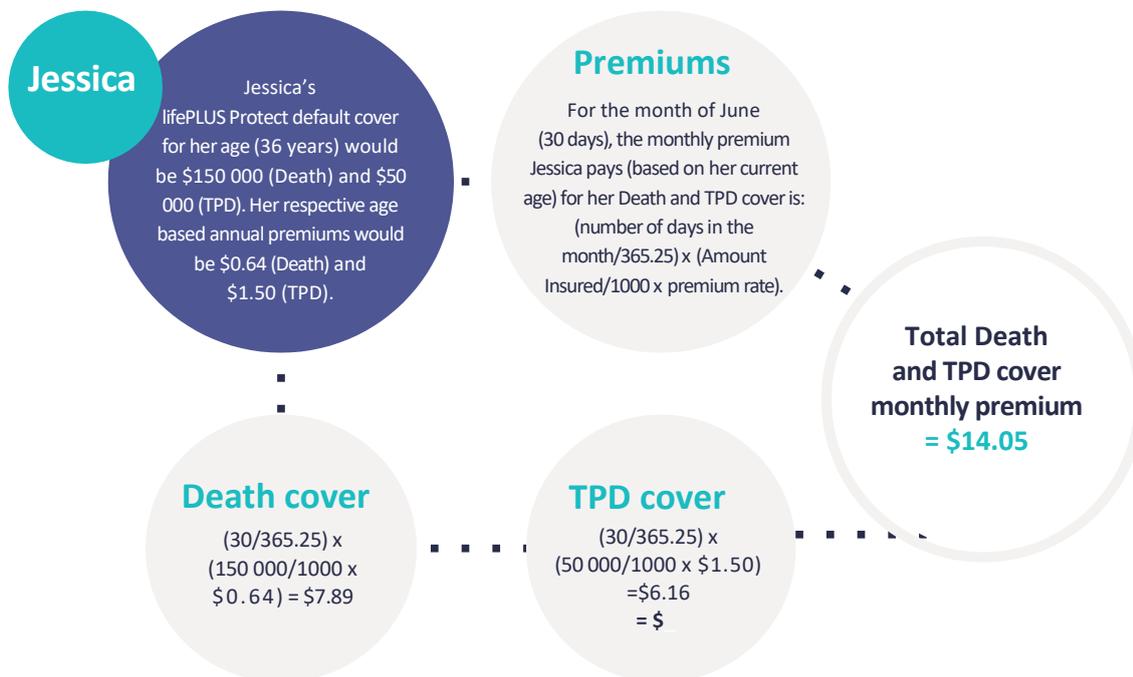
Death and TPD premiums

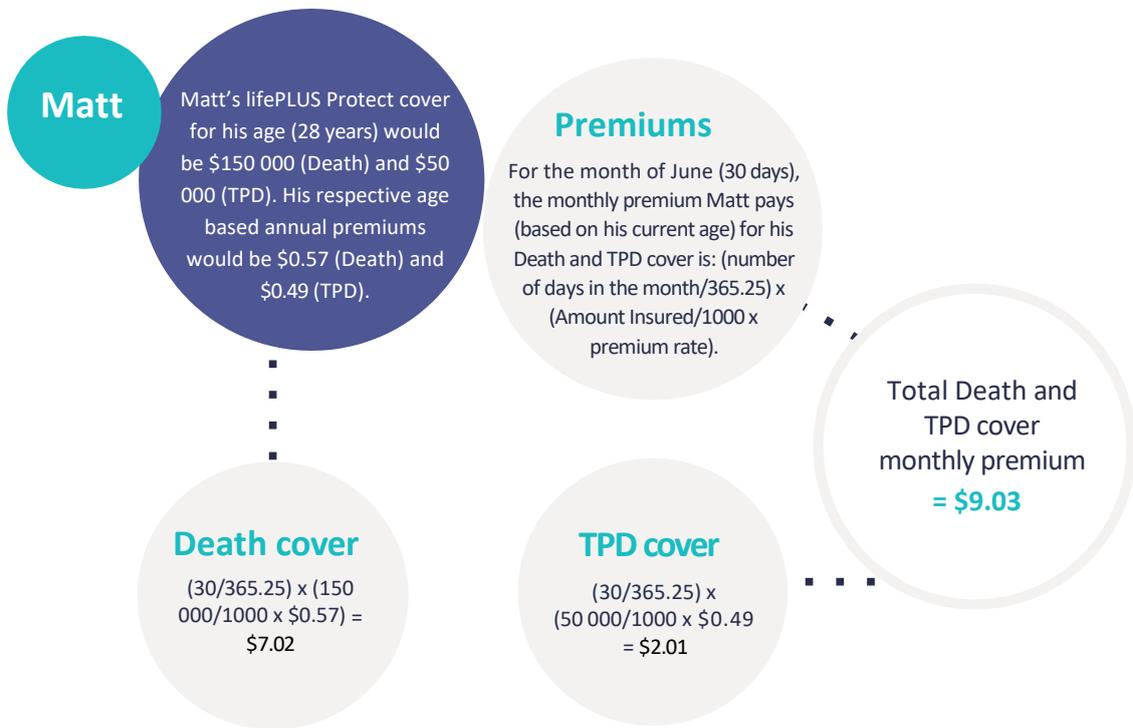
The cost of your cover will be based on your level of cover and current age, as outlined below. For Death and TPD, premiums are expressed as annual rates per \$1 000 of Amount Insured:

(Number of days in the month/365.25) x (Amount Insured/1000 x premium rate).

Current Age	Death	TPD
16	0.69	0.09
17	0.69	0.09
18	0.71	0.02
19	0.69	0.09
20	0.69	0.09
21	0.68	0.12
22	0.68	0.12
23	0.64	0.28
24	0.62	0.31
25	0.62	0.35
26	0.58	0.47
27	0.57	0.49
28	0.57	0.49
29	0.57	0.68
30	0.56	0.75
31	0.56	0.82
32	0.56	0.96
33	0.57	1.13
34	0.60	1.22
35	0.62	1.31
36	0.64	1.50
37	0.68	1.67
38	0.73	1.90
39	0.77	2.09
40	0.83	2.28
41	0.90	2.53
42	0.95	2.86
43	1.03	3.31
44	1.15	3.68
45	1.24	4.22
46	1.35	4.86
47	1.47	5.63
48	1.58	6.41
49	1.71	7.23
50	1.85	8.21
51	1.99	9.32
52	2.16	10.56
53	2.30	11.83
54	2.47	13.28
55	2.66	14.83
56	2.85	16.57
57	3.04	18.59
58	3.33	20.00

Current Age	Death	TPD
59	3.63	21.52
60	3.95	23.21
61	4.33	24.93
62	4.70	26.94
63	5.11	29.62
64	6.37	30.02
65	10.04	20.96
66	10.13	26.00
67	10.51	30.58
68	10.70	36.36
69	11.02	42.29





Income protection premiums

Members seeking voluntary Income Protection and Death and TPD cover must complete a full insurance application and undergo underwriting. The actual premium amount may vary slightly from month to month, depending on the date you joined, and how many days in each month.

The cost of your cover will be based on your level of cover and current age, as outlined below. For Income Protection, premiums are expressed as annual rates per \$100 of Amount Insured:

(Number of days in the month/365.25) x (Amount Insured/100 x premium rate).

Waiting Period	30 days	60 days	90 days
16	4.96	2.58	2.23
17	4.96	2.58	2.23
18	4.96	2.58	2.23
19	4.96	2.58	2.23
20	4.96	2.58	2.23
21	4.96	2.58	2.23
22	4.96	2.58	2.23
23	4.96	2.58	2.23
24	4.96	2.58	2.23
25	4.83	2.51	2.18
26	4.86	2.45	2.14
27	4.88	2.45	2.14
28	4.91	2.45	2.14
29	5.07	2.53	2.20
30	5.21	2.58	2.23
31	5.45	2.70	2.34
32	5.70	2.78	2.43
33	5.97	2.94	2.56
34	6.31	3.11	2.70
35	6.74	3.32	2.87
36	7.18	3.56	3.08

37	7.74	3.84	3.34
38	8.33	4.17	3.62
39	9.00	4.55	3.94
40	9.79	5.00	4.34
41	10.67	5.52	4.80
42	11.64	6.10	5.31
43	12.77	6.77	5.88
44	13.98	7.52	6.53
45	15.33	8.38	7.27
46	16.89	9.42	8.20
47	18.59	10.54	9.17
48	20.50	11.84	10.32
49	22.56	13.32	11.58
50	24.88	14.97	13.02
51	27.52	16.84	14.64
52	30.37	18.97	16.49
53	33.51	21.35	18.56
54	36.89	23.88	20.77
55	40.81	26.86	23.36
56	45.09	30.17	26.23
57	49.90	33.82	29.40
58	55.25	37.95	33.00
59	61.25	42.53	36.97
60	67.91	47.58	41.38
61	75.35	53.13	46.20
62	101.86	58.87	51.19
63	110.82	65.76	57.19
64	120.56	73.47	63.88

Income protection premiums example

Matt

Matt is aged 28 years old. His cover has a 60 day Waiting Period and a 2 year benefit period. Matt's reported salary is \$60,000 and his annual rate (payable in monthly instalments) per \$100 monthly benefit is 2.45. Matt's annual sum insured is $85\% \times \$60,000 = \$51\ 000$

Premiums

Matt's premiums vary slightly month to month, according to how many days are in each month. For the month of June (30 days), the monthly premium Matt pays (based on his current age) for his income protection is:
 $(30/365.25) \times 4\ 250/100 \times 2.45 =$
\$8.55 per month

Coverage

Based on these factors, Matt is insured for up to: $\$51\ 000 / 12\ \text{months} =$
\$4 250 month

Jessica

Jessica is aged 36 years old. Her lifePLUS Choice voluntary Income Protection cover is 85% (75% income plus 10% payment to her ADF Super account) of her Base Annual Salary. Her cover has a 60 day Waiting Period and is based on a 2 year benefit period.

Jessica's Base Annual Salary is \$90 000. Her annual premium rate (payable in monthly instalments) per \$100 monthly benefit is \$3.56.

Jessica's annual sum insured is $85\% \times \$90\ 000 = \$76\ 500$.

Premiums

Jessica's premiums vary slightly month to month, according to how many days are in each month. For the month of June (30 days), the monthly premium Jessica pays (based on her current age) for her income protection is:
 $(30/365.25) \times (6\ 375/100 \times \$3.56) =$
\$ 18.64 per month

Coverage

Based on the above factors, Jessica is insured for up to: $\$76\ 500 / 12\ \text{months} =$
\$6 375 per month.

6. How to make a claim

Do not wait to start the claims process. The sooner we know about your injury or sickness, the sooner we can attend to your claim. Even if you have an existing employment process underway or are on leave please let us know.

Completing claim related forms may require our assistance, especially at a time when you are suffering an injury or sickness.

To help support you through the process, on notification of your claim, you will be provided with a dedicated case manager who will be responsible for supporting you through your claim (including helping you complete the claim requirements and answering any questions you may have on the process or status of your claim).

We are here for you

Your dedicated case manager will also monitor your claim on your behalf and liaise with our insurer to ensure you receive the right outcome for your situation.

CSC's obligation to our members and claims

CSC, as Trustee of ADF Super, has an obligation to ensure our members are receiving the right outcome from their claims. CSC independently reviews all claims decisions and engages with the insurer where we believe the decision should be reconsidered.

Terminal Illness benefits

To apply for a Terminal Illness benefit, you must suffer a Terminal Illness, which means:

- you suffer from an illness, or have incurred an injury, which two Medical Practitioners have certified, jointly or separately, and in the opinion of the Insurer, is likely to result in your Death within 24 months from the date of the certification (the "certification period") regardless of any reasonable treatment undertaken; and
- at least one of the Medical Practitioners is a specialist practicing in an area related to the illness or injury suffered by you; and
- for each of the certificates, the certification period has not ended.

Income protection claim payments

Where the Insurer approves your income protection claim, your benefits will be paid directly to you with a payment of 10% being paid directly into your ADF Super account while you are recovering. The Insurer will continue to support and directly monitor your progress while you are recovering. You may need to provide ongoing information as part of this process.

Insurance Benefits Vs Superannuation benefits

For Death, Terminal Illness and TPD claims, the insurance claim is only part of your overall benefit, as your total benefit may also include the early release of your superannuation account balance.

Where you are eligible to be paid both the insurance benefit and your superannuation account balance, we will make a combined payment to you for the insurance claim (excluding Income Protection) together with the superannuation account balance.

This may take two to four weeks after the insurance decision has been received as we will also need to approve your application for an early release. This may take longer for Death claims if beneficiaries are still being determined.

Your dedicated case manager will keep you updated as each decision progresses.

This diagram helps explain the process of making a claim

1.

Call us first

Call us on 1300 725 171 to speak to us first about making a claim. We can talk you through what's involved and start the claims process for you. To support you through the claims process and make it as easy as possible, you will be provided with a dedicated case manager who will personally oversee your claim and be available to support you if you have any questions or there are things you are not sure about. Your case manager will:

- Be a direct contact for you throughout the claims process. Monitor and liaise with the Insurer about your claim.
- Keep you regularly updated on the process of your claim. Assist when required to make sure your claim is being assessed efficiently

2.

Complete the paperwork and lodge your claim

You'll need to complete and submit the forms provided to you in the Claim's Pack and return everything to us in order for your claim to be further assessed. Your dedicated case manager can help you if you have any questions or are unsure of anything.

3.

CSC will coordinate your claim

Generally, CSC will be the contact between you and our Insurer. We will check your application and provide all of your documents to the Insurer. They may, at times, contact you directly to ensure your claim is assessed as quickly as possible.

4. The Insurer will assess your claim

The Insurer will use the information you provided when making its assessment.

They may also ask for more information from:

- your doctor/s (medical reports etc.).
- your Employer (work related duties, rehabilitation etc.).

And in order to assess your claim as quickly as possible, they may make an appointment for you to have a medical examination with an independent specialist/s.

5.

The Insurer will make a decision about your claim

After considering all of the medical evidence and other information, the insurer will decide whether, in its opinion, you have met their requirements to access your benefit.

The Insurer will then advise CSC as to how they have assessed your claim and whether it should be accepted, deferred or declined.

6.

Trustee reviews the insurer's decision

We have a legal obligation to act in the best interests of all fund members and this means that we need to independently review your claim to determine if we agree with decision. If not, then we will ask the insurer to review your claim again. Your dedicated case manager will keep you informed along the way.

If the CSC and the Insurer agree that your insurance claim should be declined, there are also avenues available to you to request another review. Your dedicated case manager can discuss the options available to you at that time.

7.

Superannuation decision (for TPD and Terminal Illness)

Where you are making a claim for a TPD or Terminal Illness benefit, CSC will also make a decision about whether your account balance can be released under superannuation law. If your insurance claim is approved, your account balance will also include your insurance benefit.

A lot of the information provided for an insurance claim can be used to make a decision on your ability to access your superannuation, however we may seek additional information from time to time.

Privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you (this includes the management of your insurance cover), improving our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, our insurer AIA Australia, our service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au/Members/privacy/

The AIA Australia Privacy Policy also sets out how your personal and sensitive information is collected, used, handled and disclosed by AIA Australia, and the purposes that your personal and sensitive information is used for (including the administering, assessing or processing your insurance or any application or claim, to send communications that may be of interest to you, the provision of products and services and other purposes set out in AIA Australia's Privacy Policy).

By becoming a member, or otherwise interacting or continuing your relationship with us, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in our privacy policies as updated from time to time, and to the disclosure of your personal and sensitive information to third parties who may be located in Australia, South Africa, the US, Europe, Asia and other countries.

We are also subject to a range of other legal and regulatory obligations which may require us to impose contractual privacy controls on overseas parties handling personal information on our behalf.

If you do not provide the required personal and sensitive information, AIA Australia may not be able to provide insurance or other services to you.

For further information about how your personal and sensitive information is managed by AIA Australia, the third parties that AIA Australia may exchange your personal and sensitive information with, and how to access or correct information held by AIA Australia, please refer to the AIA Australia Privacy Policy available at aia.com.au or by calling **1800 333 613**.

Death claims

On notification of an ADF Super member's passing, **Death benefit** forms will be provided.

Once all the relevant documents (for instance Death certificate) have been received, if the late member held lifePLUS Protect cover at date of death, a case manager will lodge an insurance claim and, if approved, the balance will be paid to the late member's ADF Super account.

Beneficiary nomination

Nominating someone to receive your superannuation benefit can be a worthwhile thing to do to ensure the person/s you want to receive your benefits in the event of your death actually end up receiving them.

Nominating beneficiaries is an important decision only you can make and you can make a binding nomination for your superannuation benefits which is valid for 3 years. You then have to update those details (if no details have changed this is as easy as logging into your account online and letting us know there is no change). You can nominate one or more beneficiaries to receive your Superannuation benefit but there are some conditions on who you can nominate as well as different tax implications on the distribution of benefits if you intend to nominate your legal personal representative.

You can access more information on nominating beneficiaries from the **Beneficiary nomination** factsheet available at csc.gov.au

Tax and your insurance benefits

When you receive insurance benefits, there may be tax implications which you need to be aware of. In these instances financial advice can assist.

Lump sum benefits (Death and TPD)

TPD payments from the insurer are generally tax free. However, if you decide to leave amounts in your superannuation, the earnings on this amount may be subject to tax.

More information about the tax free versus taxable components of your lump sum superannuation benefits (which lifePLUS Protect Death and TPD cover forms part of), is available in the **Tax and your ADF Super information** booklet.

Determining how to handle any lump sum superannuation benefit amount that works best for you or your family can be difficult, especially at a time where there may be a lot of other things happening. It is recommended that you seek financial advice to help guide you in making these decisions. Refer to section 7 below for further details about education and advice.

7. Definitions

Date of Disability means the day the Waiting Period commences.

Gainful Employment means employment or self-employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Incident Date means for,

- A. Death Benefits: the date you die.
- B. Terminal Illness Benefits: the later of the dates that 2 Medical Practitioners certify in writing that you are Terminally Ill (described in sections **2. lifePLUS Protect default Death and TPD cover**, **3. lifePLUS Protect Choice Voluntary Death and TPD cover**).
- C. TPD Benefits:
 - I. in respect of Part A of the TPD definition – the date you suffer the total and irrecoverable loss
 - II. of the sight of both eyes, use of 2 limbs or sight of 1 eye and use of 1 limb (where 'limb' is defined as the whole hand or the whole foot); or
 - III. In respect of Part B of the *TPD* definition – the first day of the six (6) consecutive month qualifying period on which the you are continuously, totally and permanently unable to perform at least three (3) of the activities of daily work solely as a result of an injury, sickness or disease and medical certification has been provided with respect to that date; or
 - IV. In respect of Part C of the *TPD* definition – the first day of the six (6) consecutive month qualifying period being the day immediately after you have not performed any work solely due to injury, sickness or disease.

Eligible Member(s) (for Death and TPD cover) means a Member of the Plan who is eligible for cover under the Policy and:

- a) is aged at least sixteen (16) years and less than the Cover Expiry Age; and
- b) is a Former Long-Term ADF Member; and
- c) is aged 25 or over unless they are a PMIF Exempt Member
- d) the person has an account balance with the Plan that is equal to or greater than \$6,000 unless they are a PMIF Exempt Member; and
- e) the person is an Australian Resident or holder of a valid visa allowing them to live and work in Australia.

Former long-term ADF member means a person who:

- a) for a continuous period of at least 12 months, the person was any of the following:
 - I. a member of the Permanent Forces;
 - II. a continuous full-time Reservist; and
- (b) at a particular time (whether before, on or after the commencement of this definition), the person ceased to be any of the following:
 - I. a member of the Permanent Forces;
 - II. a continuous full-time Reservist; and
- (c) at that time, the person was an ADF Super member; and
- (d) at all times since that time, the person:
 - I. has continued to be an ADF Super member; and
 - II. has not been either a member of the Permanent Forces or a continuous full-time Reservist.

Limited Cover means insurance cover which applies only in respect of events or conditions which arise entirely after the date cover is to commence under the policy.

PMIF Exempt Member means an Insured Member in respect of whom the Policy Owner is permitted under section 68AAB(2) (election to take out or maintain cover despite account balance being less than \$6,000) or section 68AAC(2) (election to take out or maintain cover, even if under the age of 25 years) of the *Superannuation Industry (Supervision) Act 1993* (Cth) to provide insurance cover despite the Insured Member:

- a) having an account less than \$6,000; or
- b) being under age 25.

Medical Practitioner means a legally qualified doctor of medicine who is formally registered to practise in Australia. It does not include the Employer of the Insured Member, the Insured Member, an employee of the Employer or the Insured Member's immediate family or business partner.

Disability definitions

Note: The disability definitions that apply in relation to Income Protection benefits are different to the definitions that apply in relation to Total and Permanent Disability benefits.

Total and Permanent Disability (TPD) benefit definitions

The following table outlines the different member scenarios and applicable part of the TPD definition that you will need to satisfy as at the Incident Date:

	Member scenario	Total and Permanent Disability definition
1.	An Insured Member aged less than sixty-five (65) who was in Gainful Employment at any time in the three months prior to the Incident Date.	Either of Parts A, B or C of this TPD definition
2.	An Insured Member aged less than sixty-five (65) who was not in Gainful Employment at any time in the three months prior to the Incident Date.	Either of Parts A or C of this TPD definition
3.	An Insured Member aged more than sixty-five (65) but less than seventy (70).	Either of Parts A or C of this TPD definition

Total and Permanent Disablement or TPD means:

Part A

You, while insured under the Policy, suffered the total and irrecoverable loss of the:

- (a) sight of both eyes; or
- (b) use of two (2) limbs; or
- (c) sight of one (1) eye and use of one (1) limb;

(where 'limb' is defined as the whole hand or the whole foot), and, in all cases, after consideration of all medical and other evidence as the Insurer may require, you become incapacitated to such an extent as to render you unlikely ever to have the capacity to engage in the Gainful Employment for which you are reasonably suited by education, training or experience.

Part B

You, while insured under the Policy, as a result of injury, sickness or disease:

- (a) has not performed any work for an uninterrupted period of at least six (6) consecutive months¹ solely due to the same injury, sickness or disease; and
- (b) is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and
- (c) at the end of the six (6) consecutive month period, solely as a result of the same injury, sickness or disease (or any injury, sickness or disease directly caused by the same injury, sickness or disease), after consideration of all medical and such other evidence as the Company may require, the Insured Member has become incapacitated to such an extent as to render the Insured Member unlikely ever to have the capacity to engage in Gainful Employment for which the Insured Member is reasonably suited by education, training or experience.

Part C

You, while insured under the Policy, is continuously, totally and permanently unable to perform (with aids and adaptations¹, if necessary) at least three (3) of the activities of daily work listed below ("Activities") as certified by a Medical Practitioner and approved by the Company, for a period of six (6) consecutive months solely as a result of the injury, sickness or disease, and provided such continued inability is irreversible as certified by that Medical Practitioner:

1. Mobility: the ability to:
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get into and out of a standard sedan car; or
 - the ability to walk more than two hundred (200) metres at a normal pace on a level surface without stopping due to breathlessness as a result of a medical condition or angina,
2. Vision: the ability to see, such that an ophthalmologist can certify that the Insured Member's visual acuity is better than 6/60 in the better eye or a visual field of greater than ten (10) degrees (i.e. not legally blind),

3. Lifting: the ability to lift (from bench height) and carry a five (5) kg weight a distance of ten (10) metres and place the item back down at bench height,
4. Communicating: the ability to:
 - speak with sufficient clarity such that an Insured Member can hold a conversation with another person in a quiet room in the Insured Member's first language. This involves understanding a simple message and relaying that message to another person; or
 - hear such that an audiologist can certify that the Insured Member has a hearing ability of less than or equal to 40db in the better ear (averaged over the frequencies 0.5, 1, 2 and 3 KHz) in an audiometry test,
5. Manual dexterity: the ability to use:
 - at least one hand to pick up and/or manipulate small objects such as picking up a coin from desk height, using cutlery or fastening buttons; or
 - a pen, pencil or keyboard to write a short note that can be understood by another person in the Insured Member's first language,

and, solely as a result of the same injury, sickness or disease (or any injury, sickness or disease directly caused by the same injury, sickness or disease), after consideration of all medical and other evidence as the Insurer may require, the Insured Member has become incapacitated to such an extent as to render the Insured Member unable ever to have the capacity to engage in Gainful Employment for which the Insured Member is reasonably suited by education, training or experience. Where an Insured Member is unable to perform one or more of the above Activities upon the date cover commenced for the Insured Member, that Activity shall not be taken into consideration during the TPD assessment.

¹Aids and adaptations refers to equipment or fixtures to assist an Insured Member without the assistance of another person to carry out the Activities.

Income Protection Disability benefit definitions

Eligible Member(s) (for Income Protection cover) means a Member of the Plan who is eligible for cover under the Policy and:

- (a) is aged at least sixteen (16) years and less than the Cover Expiry Age; and
- (b) is working at least 15 hours per week
- (c) is a Former Long-Term ADF Member
- (d) is an Australian Resident or holder of a valid visa allowing them to live and work in Australia.

Income means the basic wage or income earned by the Insured Member. It does not include bonuses, overtime earnings, mandated superannuation contributions, additional commissions and unearned income such as investment or interest income.

Where the Insured Member directly or indirectly owns all or part of the business, including all or part ownership through another legal entity, from which he or she earns his or her usual Income, the gross amount earned by the business in the 12 months immediately prior to the Insured Member becoming Disabled, as a direct result of the Insured Member's personal exertion or activities through his or her usual occupation after allowing for the costs and expenses incurred in deriving that Income. Income from the business will not include investment income, profit distributions or similar payments that may continue in the event of Disability.

Partial Disability or Partially Disabled means:

- A. You have satisfied the definition of Total Disability for at least 10 out of 14 consecutive days within your Waiting Period; and
- B. following the end of your Waiting Period, and solely due to injury or sickness, which directly caused the Total Disability, you are:
 - i. unable to perform one or more important duty¹ of his or her occupation; and
 - ii. remain under the regular care, attendance and following the advice of a Medical Practitioner in relation to that sickness or injury; and
 - iii. capable of working (whether or not for reward); and
 - iv. earning an Income your occupation or another occupation at a monthly rate of less than your *Pre-Disability Income*.

¹An important duty is one that involves at least 20% of the overall tasks you would have in your relevant occupation.

and,

- C. You have satisfied the definition of "temporary incapacity" in the *Superannuation Industry (Supervision) Regulations 1994 (Cth)*.

Pre-Disability Income means your average monthly Income earned in the twelve (12) months immediately prior to the Date of Disability.

Date of Disability means the day the Waiting Period commences.

Total Disability or Totally Disabled means that you:

- a) solely due to sickness or injury, are:
 - i. unable to perform one or more important duty¹ of your own occupation; and
 - ii. remain under the regular care, attendance and following the advice of a Medical Practitioner, in relation to that sickness or injury; and
 - iii. not engaged in any occupation (whether or not for reward); and

¹An important duty is one that involves at least 20% of the overall tasks the Insured Member would have in the relevant occupation.

- b) to the extent the Policy Owner would otherwise be prevented by regulation 4.07D of the *Superannuation Industry (Supervision) Regulations 1994 (Cth)* from providing a benefit in connection with this Policy to Members, the definition of “temporary incapacity” in the *Superannuation Industry (Supervision) Regulations 1994 (Cth)* has been satisfied in relation to you.

Waiting Period means the number of continuous days you are Partially Disabled or Totally Disabled, which must elapse before benefits begin to accrue. The Waiting Period commences from the date you are first examined and certified by a medical practitioner as being Totally Disabled in relation to the condition which has caused you to claim (provided you have stopped work due to that condition).

8. Where to get information and advice

Online

You can find more information and access tools and calculators online by visiting csc.gov.au/Members/Insurance-and-cover/

Seminars

To help you make informed decisions about your super (including insurance), we conduct free public and in-house seminars nationwide as well as regular live webinars. Go to csc.gov.au/Members/Advice-and-resources for dates, locations, and how to register.

Member advice options

In addition to fee for service detailed financial advice, you also have access to free advice on some issues. CSC’s authorised financial planners can provide advice to eligible ADF Super members on one of the following issues per consultation: (this is known as ‘simple advice’)

- Insurance;
- contributions;
- Investment choice for your ADF Super account.

Call **1300 277 777** to book your free consultation.

Unfortunately, due to the complexity of the MSBS and DFRDB defined benefit schemes, the advisers are unable to provide a simple advice service to MSBS and DFRDB members. These members are able to access more detailed personal advice (which also takes into account any defined benefit entitlements) on a fee for service basis. More information is available at csc.gov.au/Members/Advice



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