

Significant Event Notice

Health Division | 22 August 2022

Dear Member

Insurance changes from 1 October 2022

Prime Super has recently reviewed the insurance that is offered to Members of the Fund. As a result of this review there will be some significant changes to insurance offered by Prime Super to Members of the Health Division from 1 October 2022. Please read the important information below for details of these changes.

The Trustee believes these changes are in the best financial interests of members.

Insurance offered through Prime Super is provided by TAL Life Limited ABN 70 050 109 450, AFSL 237848 (Insurer). Defined terms used in this notice have the same meaning as in the Product Disclosure Statement and Member Guide for the Prime Super – Health Division issued 1 July 2022, unless otherwise stated.

What will change and why?

From 1 October 2022, insurance with the Fund will change. Your premiums will increase and, if you have units of insurance cover, the amount of cover provided by these units will change. You will be paying more for insurance as your premiums will increase, and you may also have to take out more units of cover (at the increased cost) to retain your current level of insurance cover. It is important that you understand these changes and then decide if you would like to amend your cover. It is important that you review your insurance cover before 1 October 2022.

The insurance changes are outlined below.

1. Premiums will increase

Premiums will increase for Death only cover, Death & TPD cover and Income Protection cover. Specifically:

- a) For unitised Death and TPD insurance cover for Health Division Members with a 'Health Standard' occupation categories:
 - i. the Death & TPD insurance unit cost will rise from \$1.11 per week to \$1.23.
 - ii. the Death only insurance unit cost will rise from 74 cents per week to 84 cents per week.
- b) For fixed Death and TPD insurance cover, the cost per \$1,000 has increased for both Death & TPD cover and Death only cover.
- c) Income Protection insurance premiums have increased.

Tables with the new premium rates for Death & TPD, Death only, and Income Protection cover are provided in **Appendix 1** of this notice.

Prime Super aims to offer quality, affordable insurance that meets the needs of Members. To do so, the Fund regularly reviews the costs and benefits of the insurance that is offered. Insurance premiums in Prime Super remain at less than 1% of assumed income levels for the majority of Members.

2. The value and number of units of default cover will change

If you have default Death only cover or default Death & TPD cover, the number of units of cover you hold will change from 2 units to 4 units. At the same time, the insured value of each unit will be reduced. The value of four units of default cover after 1 October 2022 will be at least equivalent to the value of two units of default cover before 1 October 2022.

For example:

Mary is 43 years old and currently holds 2 units of Health Standard default Death & TPD cover. This means her current insurance cover is \$111,540 (i.e. 2 x \$50,820) and the cost is \$2.22 per week (i.e. 2 x \$1.11).

From 1 October 2022, Mary will hold 4 units of Health default Death & TPD cover. For a 43 year old with a 'Health' occupation classification, the value of each unit of cover from 1 October 2022 will be \$38,627, and the cost of each unit of default Death & TPD cover will be \$1.23. This means that from 1 October 2022 the insured value of Mary's default Death & TPD Cover will be 4 x \$38,627 = \$154,508 and the premium will be 4 x \$1.23 = \$4.92 per week.

Members who are eligible for new default Death & TPD cover or default Death only cover from 1 October 2022 onwards will receive four units of cover.

See **Appendix 1** of this notice for a comparison of the cost of default cover before and after 1 October 2022.

Members in the Health Division can choose to retain only two units of cover, but the value of the cover provided by two units will be less after 1 October 2022 than it is currently, as the insured cover per unit will be reduced. If you would like to change your insurance from 1 October 2022, please complete our Insurance Variation form, available at primesuper.com.au/member/forms or call us on 1800 675 839. To continue only paying for two units of cover from 1 October 2022 your form should be returned by 30 September 2022.

See **Appendix 1** of this notice for tables showing the value of insurance cover per unit for Death & TPD and Death only cover from 1 October 2022.

This change is being made to standardise the number of units of default cover given to Members across the different divisions in the Fund. The changes to the unit values and number of units of default cover allocated to existing Members is to make sure that Members who currently have cover with the Fund retain at least equivalent cover after the change is made on 1 October 2022.

3. The value and number of units of voluntary Death only or Death & TPD cover will change

If you have unitised voluntary cover the value and number of units of cover that you hold will also change. Similar to default cover, on 1 October 2022 the number of units of voluntary cover you hold will increase, and the value of each unit will decrease. The total value of the cover you hold as a result of this change will be equivalent to or more than the voluntary cover you hold prior to 1 October 2022.

The table below provides examples of how the number of units, insured amount and premiums will change for Health Division Members who hold 6 units of voluntary Death & TPD cover for a sample of ages:

Age Next Birthday	Cover now			Cover from 1 October 2022		
	Units	Total voluntary Death & TPD cover	Annual premium	Units	Total voluntary Death & TPD cover	Annual premium
20	6	\$337,020	\$346.32	10	\$343,040	\$639.60
30	6	\$376,620	\$346.32	8	\$381,616	\$511.68
40	6	\$376,620	\$346.32	8	\$381,616	\$511.68
50	6	\$162,300	\$346.32	8	\$182,160	\$511.68

If you hold fixed voluntary cover the sum insured will remain the same.

If you would like to change your insurance from 1 October 2022, please complete our Insurance Variation form, available on the website at primesuper.com.au/member/forms or call us on 1800 675 839. To continue only paying for two units of cover from 1 October 2022 your form should be returned by 30 September 2022.

See **Appendix 1** of this notice for tables showing the value of insurance cover per unit for Death & TPD and Death only cover from 1 October 2022.

4. Changes to insurance definitions

Some new insurance definitions will be introduced and some existing insurance definitions will be updated. In particular, the definition of Totally and Permanently Disabled has been updated so that it:

- a) specifically includes disability as a result of psychiatric or cognitive impairment, and
- b) replaces the 'activities of daily living' assessment criteria with 'everyday work activities' assessment criteria.

These changes will make cover more inclusive and responsive to mental health claims – see **Appendix 2** of this notice for the new and updated definitions.

5. Automatic reinstatement of cover for inactive accounts or insufficient funds

If you have lost Death only or Death & TPD cover because your account is Inactive or has insufficient funds, and then a contribution is received into your account, default Death only or Death & TPD cover will automatically recommence from the date the contribution is received, but will be limited cover:

- a) until you have been in Active Employment for 30 consecutive days after the date of recommencement, or
- b) indefinitely, if you are eligible for, have received, or are claiming a total and permanent disablement or terminal illness type benefit from any superannuation fund or life insurance policy prior to the recommencement of your default cover.

While cover is limited cover, it will be subject to the self-harm exclusion.

You will not be entitled to have any cover recommence if you have previously elected in writing to cancel your Death only or Death & TPD cover through the Fund. In this case you may apply for new voluntary cover.

If your account becomes Inactive and you have previously cancelled your TPD cover through the Fund, you only be entitled to have Death only cover recommence.

6. 'Health Standard' occupation category renamed as 'Health'

You have an 'occupation category' which is linked to your level of cover. From 1 October 2022 the 'Health Standard' occupation category, will be renamed 'Health'. This change has been made to make sure the description is more understandable to Members.

7. Increase to the maximum Terminal Illness benefit

The maximum Terminal Illness cover available with underwriting will increase from \$1m to \$1.5m to provide an increased potential benefit to Health Division Members.

8. You can transfer cover from another fund without having to transfer your account balance.

Prior to 1 October 2022, to transfer Death only, Death & TPD or Income Protection cover from another fund to Prime Super, you were required to also rollover the balance of your other superannuation account into Prime Super. From 1 October 2022 you will be able to transfer insurance cover to Prime Super without also needing to transfer the balance of the superannuation account it is being transferred from into your Prime Super account.

9. Claims and disputes

In the event of a claim or dispute, the insurance policy, the Trust Deed and the relevant law will prevail over the contents of the SEN, PDS and Member Guide. If there is an inconsistency between the SEN, PDS or Member Guide the insurance policy, along with the conditions, definitions and exclusions under the policy will prevail. Copies of the insurance policies are available on request from the Trustee.

Keeping you informed

We're here to help. If you would like more information, please call us on 1800 675 839.

Yours sincerely

Prime Super

Appendix 1

- i. Changes to default unit cover for **existing members**, from 2 units to 4 units, including changes to cost and amount of cover
- ii. Changes to the amount of cover per unit for Death only and Death & TPD cover
- iii. Fixed cover premium rates
 - a) Death only – rates prior to 1 October 2022
 - b) Death only – rates from 1 October 2022
 - c) Death & TPD – rates prior to 1 October 2022
 - d) Death & TPD – rates from 1 October 2022
- iv. Income Protection rates
 - a) 30-day waiting period – current rates and new rates from 1 October 2022
 - b) 60-day waiting period – current rates and new rates from 1 October 2022
 - c) 90-day waiting period – current rates and new rates from 1 October 2022
 - d) Income Protection Occupation Category Factors – remain unchanged
 - e) Examples illustrating the changes in premiums for \$60,000 of Income Protection for 30, 60 and 90 day waiting periods for the Health occupation category
- i. Changes to default unit cover, from 2 units to 4 units, including changes to cost and amount of cover

Age Next Birthday	Current rates, units and value of cover			New rates, units and value of cover from 1 October 2022		
	Cost per annum	Units	Cover	Cost per annum	Units	Cover
15 – 25	\$115.44	2	\$112,340	\$255.84	4	\$137,216
26	\$115.44	2	\$115,060	\$255.84	4	\$148,172
27	\$115.44	2	\$117,640	\$255.84	4	\$158,532
28	\$115.44	2	\$120,220	\$255.84	4	\$169,488
29	\$115.44	2	\$122,820	\$255.84	4	\$179,852
30	\$115.44	2	\$125,540	\$255.84	4	\$190,808
31	\$115.44	2	\$125,540	\$255.84	4	\$190,808
32	\$115.44	2	\$125,540	\$255.84	4	\$190,808
33	\$115.44	2	\$125,540	\$255.84	4	\$190,808
34	\$115.44	2	\$125,540	\$255.84	4	\$190,808
35	\$115.44	2	\$125,540	\$255.84	4	\$190,808
36	\$115.44	2	\$125,540	\$255.84	4	\$190,808
37	\$115.44	2	\$125,540	\$255.84	4	\$190,808
38	\$115.44	2	\$125,540	\$255.84	4	\$190,808
39	\$115.44	2	\$125,540	\$255.84	4	\$190,808
40	\$115.44	2	\$125,540	\$255.84	4	\$190,808
41	\$115.44	2	\$119,100	\$255.84	4	\$180,972
42	\$115.44	2	\$108,860	\$255.84	4	\$165,464
43	\$115.44	2	\$101,640	\$255.84	4	\$154,508
44	\$115.44	2	\$85,240	\$255.84	4	\$143,552
45	\$115.44	2	\$78,740	\$255.84	4	\$132,596
46	\$115.44	2	\$72,580	\$255.84	4	\$122,232
47	\$115.44	2	\$67,440	\$255.84	4	\$113,588

(tables continued on the next page)

Age Next Birthday	Current rates, units and value of cover			New rates, units and value of cover from 1 October 2022		
	Cost per annum	Units	Cover	Cost per annum	Units	Cover
48	\$115.44	2	\$62,660	\$255.84	4	\$105,468
49	\$115.44	2	\$57,860	\$255.84	4	\$97,416
50	\$115.44	2	\$54,100	\$255.84	4	\$91,080
51	\$115.44	2	\$50,000	\$255.84	4	\$84,152
52	\$115.44	2	\$44,860	\$255.84	4	\$75,504
53	\$115.44	2	\$41,440	\$255.84	4	\$69,764
54	\$115.44	2	\$38,340	\$255.84	4	\$64,548
55	\$115.44	2	\$34,580	\$255.84	4	\$58,212
56	\$115.44	2	\$31,500	\$255.84	4	\$53,000
57	\$115.44	2	\$22,280	\$255.84	4	\$48,972
58	\$115.44	2	\$19,920	\$255.84	4	\$43,824
59	\$115.44	2	\$18,080	\$255.84	4	\$39,800
60	\$115.44	2	\$15,980	\$255.84	4	\$35,180
61	\$115.44	2	\$14,140	\$255.84	4	\$31,152
62	\$115.44	2	\$11,980	\$255.84	4	\$28,248
63	\$115.44	2	\$7,520	\$255.84	4	\$24,816
64	\$115.44	2	\$6,640	\$255.84	4	\$21,912
65	\$115.44	2	\$5,580	\$255.84	4	\$18,416
66	\$115.44	2	\$4,540	\$255.84	4	\$14,984
67	\$115.44	2	\$4,540	\$255.84	4	\$14,984
68	\$115.44	2	\$4,540	\$255.84	4	\$14,984
69	\$115.44	2	\$4,540	\$255.84	4	\$14,984
70	\$115.44	2	\$4,540	\$255.84	4	\$14,984

ii. Changes to the amount of cover per unit for Death only and Death & TPD cover

Note that White Collar and Professional cover per unit amounts remain the same

Age next birthday	Amount of Health cover per unit prior to 1 October 2022	Amount of Health cover per unit from 1 October 2022	Age next birthday	Amount of Health cover per unit prior to 1 October 2022	Amount of Health cover per unit from 1 October 2022
15	56,170	34,304	43	50,820	38,627
16	56,170	34,304	44	42,620	35,888
17	56,170	34,304	45	39,370	33,149
18	56,170	34,304	46	36,290	30,558
19	56,170	34,304	47	33,720	28,397
20	56,170	34,304	48	31,330	26,367
21	56,170	34,304	49	28,930	24,354
22	56,170	34,304	50	27,050	22,770
23	56,170	34,304	51	25,000	21,038
24	56,170	34,304	52	22,430	18,876
25	56,170	34,304	53	20,720	17,441
26	57,530	37,043	54	19,170	16,137
27	58,820	39,633	55	17,290	14,553
28	60,110	42,372	56	15,750	13,250
29	61,410	44,963	57	11,140	12,243
30	62,770	47,702	58	9,960	10,956
31	62,770	47,702	59	9,040	9,950
32	62,770	47,702	60	7,990	8,795
33	62,770	47,702	61	7,070	7,788
34	62,770	47,702	62	5,990	7,062
35	62,770	47,702	63	3,760	6,204
36	62,770	47,702	64	3,320	5,478
37	62,770	47,702	65	2,790	4,604
38	62,770	47,702	66	2,270	3,746
39	62,770	47,702	67	2,270	3,746
40	62,770	47,702	68	2,270	3,746
41	59,550	45,243	69	2,270	3,746
42	54,430	41,366	70	2,270	3,746

iii. Fixed cover premium rates

a) Fixed cover Death only – rates **prior** to 1 October 2022

Annual premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
15	0.69	0.60	0.55
16	0.69	0.60	0.55
17	0.69	0.60	0.55
18	0.69	0.60	0.55
19	0.69	0.60	0.55
20	0.69	0.60	0.55
21	0.69	0.60	0.55
22	0.69	0.60	0.55
23	0.69	0.60	0.55
24	0.69	0.60	0.55
25	0.69	0.60	0.55
26	0.68	0.57	0.53
27	0.65	0.57	0.50
28	0.64	0.56	0.50
29	0.63	0.55	0.49
30	0.62	0.53	0.48
31	0.62	0.53	0.48
32	0.62	0.53	0.48
33	0.62	0.53	0.48
34	0.62	0.53	0.48
35	0.62	0.53	0.48
36	0.62	0.53	0.48
37	0.62	0.53	0.48
38	0.62	0.53	0.48
39	0.62	0.53	0.48
40	0.62	0.53	0.48
41	0.65	0.56	0.50
42	0.71	0.61	0.56
43	0.76	0.66	0.60
44	0.90	0.70	0.63
45	0.98	0.76	0.70
46	1.06	0.82	0.74
47	1.15	0.90	0.81
48	1.24	0.96	0.87
49	1.34	1.04	0.94

b) Fixed cover Death only – rates **from** 1 October 2022

Premium rate per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
15	0.81	0.70	0.64
16	0.81	0.70	0.64
17	0.81	0.70	0.64
18	0.81	0.70	0.64
19	0.81	0.70	0.64
20	0.81	0.70	0.64
21	0.81	0.70	0.64
22	0.81	0.70	0.64
23	0.81	0.70	0.64
24	0.81	0.70	0.64
25	0.81	0.70	0.64
26	0.79	0.67	0.62
27	0.76	0.67	0.58
28	0.75	0.65	0.58
29	0.74	0.64	0.57
30	0.72	0.62	0.56
31	0.72	0.62	0.56
32	0.72	0.62	0.56
33	0.72	0.62	0.56
34	0.72	0.62	0.56
35	0.72	0.62	0.56
36	0.72	0.62	0.56
37	0.72	0.62	0.56
38	0.72	0.62	0.56
39	0.72	0.62	0.56
40	0.72	0.62	0.56
41	0.76	0.65	0.58
42	0.83	0.71	0.65
43	0.89	0.77	0.70
44	1.05	0.82	0.74
45	1.15	0.89	0.82
46	1.24	0.96	0.87
47	1.34	1.05	0.95
48	1.45	1.12	1.02
49	1.57	1.22	1.10

(tables continued on the next page)

Annual premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
50	1.43	1.11	1.03
51	1.55	1.21	1.10
52	1.73	1.34	1.23
53	1.87	1.47	1.32
54	2.02	1.56	1.43
55	2.23	1.74	1.58
56	2.45	1.91	1.74
57	3.47	2.07	1.90
58	3.88	2.31	2.11
59	4.28	2.58	2.34
60	4.84	2.87	2.61
61	5.46	3.26	2.97
62	6.46	3.62	3.27
63	10.29	4.06	3.69
64	11.66	4.67	4.25
65	13.83	5.54	5.04
66	17.03	6.77	6.16
67	17.03	6.77	6.16
68	17.03	6.77	6.16
69	17.03	6.77	6.16
70	17.03	6.77	6.16

Premium rate per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
50	1.67	1.30	1.20
51	1.81	1.41	1.29
52	2.02	1.57	1.44
53	2.19	1.72	1.54
54	2.36	1.82	1.67
55	2.61	2.03	1.85
56	2.86	2.23	2.03
57	4.06	2.42	2.22
58	4.54	2.70	2.47
59	5.00	3.02	2.74
60	5.66	3.36	3.05
61	6.38	3.81	3.47
62	7.55	4.23	3.82
63	12.03	4.75	4.31
64	13.63	5.46	4.97
65	16.17	6.48	5.89
66	19.91	7.91	7.20
67	19.91	7.91	7.20
68	19.91	7.91	7.20
69	19.91	7.91	7.20
70	19.91	7.91	7.20

c) Death &TPD – rates **prior** to 1 October 2022

Annual Premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
15	1.03	0.90	0.81
16	1.03	0.90	0.81
17	1.03	0.90	0.81
18	1.03	0.90	0.81
19	1.03	0.90	0.81
20	1.03	0.90	0.81
21	1.03	0.90	0.81
22	1.03	0.90	0.81
23	1.03	0.90	0.81
24	1.03	0.90	0.81
25	1.03	0.90	0.81
26	1.01	0.87	0.80
27	0.98	0.85	0.79
28	0.96	0.82	0.74
29	0.94	0.81	0.74
30	0.92	0.80	0.73
31	0.92	0.80	0.73
32	0.92	0.80	0.73
33	0.92	0.80	0.73
34	0.92	0.80	0.73
35	0.92	0.80	0.73
36	0.92	0.80	0.73
37	0.92	0.80	0.73
38	0.92	0.80	0.73
39	0.92	0.80	0.73
40	0.92	0.80	0.73
41	0.97	0.85	0.76
42	1.06	0.93	0.82
43	1.13	0.98	0.90
44	1.35	1.06	0.97
45	1.47	1.16	1.04
46	1.59	1.24	1.12
47	1.71	1.34	1.21
48	1.84	1.45	1.31
49	1.99	1.56	1.42
50	2.13	1.67	1.53

d) Death & TPD – rates **from** 1 October 2022

Annual Premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health		
	Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
15	1.20	1.05	0.95
16	1.20	1.05	0.95
17	1.20	1.05	0.95
18	1.20	1.05	0.95
19	1.20	1.05	0.95
20	1.20	1.05	0.95
21	1.20	1.05	0.95
22	1.20	1.05	0.95
23	1.20	1.05	0.95
24	1.20	1.05	0.95
25	1.20	1.05	0.95
26	1.18	1.02	0.94
27	1.15	0.99	0.92
28	1.12	0.96	0.87
29	1.10	0.95	0.87
30	1.08	0.94	0.85
31	1.08	0.94	0.85
32	1.08	0.94	0.85
33	1.08	0.94	0.85
34	1.08	0.94	0.85
35	1.08	0.94	0.85
36	1.08	0.94	0.85
37	1.08	0.94	0.85
38	1.08	0.94	0.85
39	1.08	0.94	0.85
40	1.08	0.94	0.85
41	1.13	0.99	0.89
42	1.24	1.09	0.96
43	1.32	1.15	1.05
44	1.58	1.24	1.13
45	1.72	1.36	1.22
46	1.86	1.45	1.31
47	2.00	1.57	1.41
48	2.15	1.70	1.53
49	2.33	1.82	1.66
50	2.49	1.95	1.79

(tables continued on the next page)

Annual Premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health Standard (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
51	2.31	1.82	1.65
52	2.58	2.02	1.83
53	2.78	2.18	1.99
54	3.01	2.36	2.14
55	3.33	2.61	2.38
56	3.66	2.87	2.61
57	5.19	3.13	2.84
58	5.79	3.46	3.15
59	6.39	3.84	3.49
60	7.22	4.31	3.90
61	8.15	4.90	4.44
62	9.63	5.42	4.92
63	15.37	6.09	5.53
64	17.39	7.02	6.38
65	20.64	8.32	7.56
66	25.42	10.14	9.22
67	25.42	10.14	9.22
68	25.42	10.14	9.22
69	25.42	10.14	9.22
70	25.42	10.14	9.22

Annual Premium rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Health (\$ per annum)	White Collar (\$ per annum)	Professional (\$ per annum)
51	2.70	2.13	1.93
52	3.02	2.36	2.14
53	3.25	2.55	2.33
54	3.52	2.76	2.50
55	3.89	3.05	2.78
56	4.28	3.36	3.05
57	6.07	3.66	3.32
58	6.77	4.04	3.68
59	7.47	4.49	4.08
60	8.44	5.04	4.56
61	9.53	5.73	5.19
62	11.26	6.34	5.75
63	17.97	7.12	6.46
64	20.33	8.21	7.46
65	24.13	9.73	8.84
66	29.72	11.85	10.78
67	29.72	11.85	10.78
68	29.72	11.85	10.78
69	29.72	11.85	10.78
70	29.72	11.85	10.78

iv. Income Protection

a) 30-day waiting period

Premium rates for the two year benefit period – annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current rates		New rates from 1 October 2022	
	30-day Waiting Period		30-day Waiting Period	
	Male (\$ per annum)	Female (\$ per annum)	Male (\$ per annum)	Female (\$ per annum)
15	2.48	2.77	2.83	3.16
16	2.48	2.77	2.83	3.16
17	2.55	2.86	2.91	3.27
18	2.64	2.94	3.01	3.36
19	2.67	3.00	3.05	3.43
20	2.71	3.03	3.09	3.46
21	2.78	3.20	3.17	3.65
22	2.70	3.20	3.08	3.65
23	2.67	3.24	3.05	3.70
24	2.63	3.27	3.00	3.73
25	2.58	3.30	2.95	3.77
26	2.55	3.34	2.91	3.81
27	2.58	3.47	2.95	3.96
28	2.63	3.60	3.00	4.11
29	2.67	3.75	3.05	4.28
30	2.76	3.93	3.15	4.49
31	2.86	4.13	3.27	4.72
32	2.96	4.33	3.38	4.94
33	3.10	4.58	3.54	5.23
34	3.24	4.84	3.70	5.53
35	3.39	5.10	3.87	5.82
36	3.56	5.38	4.07	6.14
37	3.76	5.72	4.29	6.53
38	3.99	6.08	4.56	6.94
39	4.19	6.43	4.78	7.34
40	4.46	6.82	5.09	7.79

Premium rates for the two year benefit period – annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current rates		New rates from 1 October 2022	
	30-day Waiting Period		30-day Waiting Period	
	Male (\$ per annum)	Female (\$ per annum)	Male (\$ per annum)	Female (\$ per annum)
41	4.72	7.23	5.39	8.26
42	5.00	7.68	5.71	8.77
43	5.31	8.15	6.06	9.31
44	5.64	8.65	6.44	9.88
45	6.01	9.18	6.86	10.48
46	6.40	9.77	7.31	11.16
47	6.82	10.37	7.79	11.84
48	7.28	11.03	8.31	12.60
49	7.75	11.68	8.85	13.34
50	8.31	12.45	9.49	14.22
51	8.90	13.26	10.16	15.14
52	9.54	14.13	10.89	16.14
53	10.23	15.06	11.68	17.20
54	11.02	16.09	12.58	18.37
55	11.88	17.23	13.57	19.68
56	12.83	18.47	14.65	21.09
57	13.91	19.85	15.89	22.67
58	15.08	21.35	17.22	24.38
59	16.41	23.06	18.74	26.33
60	17.89	24.94	20.43	28.48
61	19.70	27.25	22.50	31.12
62	21.75	29.87	24.84	34.11
63	24.11	32.90	27.53	37.57
64	22.78	30.90	26.01	35.29
65	12.51	16.98	14.29	19.39

b) 60-day waiting period

Premium rates for the two year benefit period - annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current		New rates from 1 October 2022	
	60-day Waiting Period	60-day Waiting Period	60-day Waiting Period	60-day Waiting Period
	Male (\$)	Female (\$)	Male (\$)	Female (\$)
15	1.51	1.69	1.72	1.93
16	1.51	1.69	1.72	1.93
17	1.55	1.74	1.77	1.99
18	1.59	1.79	1.82	2.04
19	1.64	1.82	1.87	2.08
20	1.65	1.84	1.88	2.10
21	1.68	1.94	1.92	2.22
22	1.62	1.92	1.85	2.19
23	1.58	1.94	1.80	2.22
24	1.55	1.94	1.77	2.22
25	1.51	1.95	1.72	2.23
26	1.48	1.97	1.69	2.25
27	1.48	2.03	1.69	2.32
28	1.49	2.12	1.70	2.42
29	1.52	2.19	1.74	2.50
30	1.56	2.29	1.78	2.62
31	1.61	2.39	1.84	2.73
32	1.66	2.48	1.90	2.83
33	1.74	2.63	1.99	3.00
34	1.82	2.76	2.08	3.15
35	1.89	2.88	2.16	3.29
36	2.01	3.06	2.30	3.49
37	2.12	3.23	2.42	3.69
38	2.25	3.44	2.57	3.93
39	2.39	3.65	2.73	4.17
40	2.55	3.89	2.91	4.44

Premium rates for the two year benefit period - annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current		New rates from 1 October 2022	
	60-day Waiting Period	60-day Waiting Period	60-day Waiting Period	60-day Waiting Period
	Male (\$)	Female (\$)	Male (\$)	Female (\$)
41	2.71	4.15	3.09	4.74
42	2.91	4.43	3.32	5.06
43	3.11	4.74	3.55	5.41
44	3.33	5.08	3.80	5.80
45	3.59	5.45	4.10	6.22
46	3.85	5.83	4.40	6.66
47	4.15	6.25	4.74	7.14
48	4.46	6.71	5.09	7.66
49	4.82	7.16	5.50	8.18
50	5.21	7.69	5.95	8.78
51	5.65	8.24	6.45	9.41
52	6.14	8.85	7.01	10.11
53	6.67	9.48	7.62	10.83
54	7.25	10.17	8.28	11.61
55	7.92	10.94	9.04	12.49
56	8.64	11.75	9.87	13.42
57	9.46	12.65	10.80	14.45
58	10.35	13.60	11.82	15.53
59	11.35	14.68	12.96	16.76
60	12.47	15.83	14.24	18.08
61	13.82	17.25	15.78	19.70
62	15.35	18.84	17.53	21.52
63	17.08	20.68	19.51	23.62
64	15.67	18.87	17.90	21.55
65	7.59	9.43	8.67	10.77

c) 90-day waiting period

Premium rates for the two year benefit period - annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current rates		New rates from 1 October 2022	
	90-day Waiting Period	90-day Waiting Period	90-day Waiting Period	90-day Waiting Period
	Male (\$)	Female (\$)	Male (\$)	Female (\$)
15	0.88	0.98	1.00	1.12
16	0.88	0.98	1.00	1.12
17	0.89	0.99	1.02	1.13
18	0.93	1.03	1.06	1.18
19	0.95	1.05	1.08	1.20
20	0.95	1.05	1.08	1.20
21	0.96	1.12	1.10	1.28
22	0.89	1.08	1.02	1.23
23	0.85	1.05	0.97	1.20
24	0.80	1.04	0.91	1.19
25	0.77	1.04	0.88	1.19
26	0.72	1.03	0.82	1.18
27	0.69	1.05	0.79	1.20
28	0.69	1.10	0.79	1.26
29	0.69	1.13	0.79	1.29
30	0.69	1.14	0.79	1.30
31	0.72	1.18	0.82	1.35
32	0.73	1.20	0.83	1.37
33	0.77	1.25	0.88	1.43
34	0.80	1.29	0.91	1.47
35	0.83	1.31	0.95	1.50
36	0.89	1.40	1.02	1.60
37	0.95	1.46	1.08	1.67
38	1.03	1.58	1.18	1.80
39	1.10	1.68	1.26	1.92
40	1.20	1.82	1.37	2.08

Premium rates for the two year benefit period - annual rates per \$1,000 sum insured (gross of taxes and duties)				
Age Next Birthday	Current rates		New rates from 1 October 2022	
	90-day Waiting Period	90-day Waiting Period	90-day Waiting Period	90-day Waiting Period
	Male (\$)	Female (\$)	Male (\$)	Female (\$)
41	1.31	1.98	1.50	2.26
42	1.45	2.18	1.66	2.49
43	1.59	2.40	1.82	2.74
44	1.76	2.64	2.01	3.01
45	1.97	2.93	2.25	3.35
46	2.15	3.20	2.46	3.65
47	2.39	3.50	2.73	4.00
48	2.66	3.86	3.04	4.41
49	2.97	4.25	3.39	4.85
50	3.29	4.64	3.76	5.30
51	3.67	5.08	4.19	5.80
52	4.10	5.54	4.68	6.33
53	4.58	6.01	5.23	6.86
54	5.10	6.53	5.82	7.46
55	5.71	7.08	6.52	8.09
56	6.37	7.66	7.27	8.75
57	7.10	8.27	8.11	9.44
58	7.91	8.88	9.03	10.14
59	8.80	9.54	10.05	10.89
60	9.79	10.23	11.18	11.68
61	11.00	11.09	12.56	12.66
62	12.34	11.98	14.09	13.68
63	13.85	13.07	15.82	14.93
64	12.04	11.03	13.75	12.60
65	4.36	3.99	4.98	4.56

d) *Income Protection Occupation Category Factors – these will remain unchanged*

Occupation Category	Factor
Professional	80%
White Collar	100%
Health	132%
Special Risk	600%

e) *Examples illustrating the changes in annual premiums for \$60,000 of Income Protection for 30, 60 and 90 day waiting periods for the Health occupation category*

The following tables shows the changes in annual premiums for \$60,000 of Income Protection cover for Members aged 20, 30, 40 and 50 years of age with a **Health** occupation category. There are examples for the different waiting periods, 30, 60 and 90 days. Premiums differ between male and female Members.

To get the annual cost of \$60,000 cover: the annual rate per \$1000 cover, is multiplied by the occupation factor, and then multiplied by 60.

30 days								
Age	Occupation Factor	Amount of cover	Male			Female		
			Annual Rate (\$) per \$1000 of cover	Current cost	New cost	Annual Rate (\$) per \$1000 of cover	Current cost	New cost
20	132%	\$60,000	Current cost \$2.71 New cost \$3.09	\$214.63	\$244.73	Current cost \$3.03 New cost \$3.46	\$239.98	\$274.03
30	132%	\$60,000	Current cost \$2.76 New cost \$3.15	\$218.59	\$249.48	Current cost \$3.93 New cost \$4.49	\$311.26	\$355.61
40	132%	\$60,000	Current cost \$4.46 New cost \$5.09	\$353.23	\$403.13	Current cost \$6.82 New cost \$7.79	\$540.14	\$616.97
50	132%	\$60,000	Current cost \$8.31 New cost \$9.49	\$658.15	\$751.61	Current cost \$12.45 New cost \$14.22	\$986.04	\$1,126.22

60 days								
Age	Occupation Factor	Amount of cover	Male			Female		
			Annual Rate (\$) per \$1000 of cover	Current cost	New cost	Annual Rate (\$) per \$1000 of cover	Current cost	New cost
20	132%	\$60,000	Current cost \$1.65 New cost \$1.88	\$130.68	\$148.90	Current cost \$1.84 New cost \$2.10	\$145.73	\$166.32
30	132%	\$60,000	Current cost \$1.56 New cost \$1.78	\$123.55	\$140.98	Current cost \$2.29 New cost \$2.62	\$181.37	\$207.50
40	132%	\$60,000	Current cost \$2.55 New cost \$2.91	\$201.96	\$230.47	Current cost \$3.89 New cost \$4.44	\$308.09	\$352.65
50	132%	\$60,000	Current cost \$5.21 New cost \$5.95	\$412.63	\$471.24	Current cost \$7.69 New cost \$8.78	\$609.05	\$695.38

90 days								
Age	Occupation Factor	Amount of cover	Male			Female		
			Annual Rate (\$) per \$1000 of cover	Current cost	New cost	Annual Rate (\$) per \$1000 of cover	Current cost	New cost
20	132%	\$60,000	Current cost \$0.95 New cost \$1.08	\$75.24	\$85.54	Current cost \$1.05 New cost \$1.20	\$83.16	\$95.04
30	132%	\$60,000	Current cost \$0.69 New cost \$0.79	\$54.65	\$62.57	Current cost \$1.14 New cost \$1.30	\$90.29	\$102.96
40	132%	\$60,000	Current cost \$1.20 New cost \$1.37	\$95.04	\$108.50	Current cost \$1.82 New cost \$2.08	\$144.14	\$164.74
50	132%	\$60,000	Current cost \$3.29 New cost \$3.76	\$260.57	\$297.79	Current Cost \$4.64 New cost \$5.30	\$367.49	\$419.76

Appendix 2

- i. New definitions from 1 October 2022
- ii. Updated definitions from 1 October 2022

i. New definitions from 1 October 2022

Defined term	Description
DSM	<p>means the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association (APA).</p> <p>If the Diagnostic and Statistical Manual of Mental Disorders is no longer used or published, the Insurer will use another manual similar to it for the determination as determined by the Royal Australian and New Zealand College of Psychiatrists.</p>
Everyday work activities	<p>means the following activities:</p> <p>a) Mobility – you can do the following:</p> <ul style="list-style-type: none"> i. walk without assistance more than 200m on a level surface without stopping; and ii. bend, kneel or squat to pick something up from the floor from a standing position and straighten up again; <p>b) Communicating – you can do the following:</p> <ul style="list-style-type: none"> i. speak in your first language so that you are understood in a quiet room; ii. understand a simple message in your first language, and relay that message to another person; and iii. hear, which means has not suffered the irrecoverable profound loss of all hearing in both ears, resulting in an auditory threshold of 91 decibels or greater, averaged at frequencies 500 hertz, 1000 hertz and 3000 hertz, both natural and assisted, as certified by an appropriate Specialist Medical Practitioner approved by the Insurer; <p>c) Vision – The ability to see which means you have not suffered the total and irrecoverable loss of sight (whether aided or unaided) of both eyes as a result of Sickness or Injury to the extent that:</p> <ul style="list-style-type: none"> i. visual acuity in both eyes, on a Snellen Scale after correction by suitable lens is less than 6/60; or ii. the visual field is reduced to 20 degrees or less of arc; <p>d) Lifting – you can lift a 5 kg weight with either or both hands from a bench/table height, carry it over a 5-metre distance and place it back down at a bench/table height; and</p> <p>e) Manual dexterity – you can use your hands or fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or buttons, using cutlery, or using a pen or keyboard to write a short note).</p>
Full-time basis	means working at least 35 hours per week.
Injury	means a bodily injury suffered by you.
Sickness	means an illness or disease suffered by you, as confirmed by a Medical Practitioner
Psychiatric Impairment rating scale	means the scale for assessing the whole-member impairment of a psychiatric disorder as applied by a psychiatrist who has undergone appropriate training in this assessment method. If the psychiatric impairment rating scale is no longer used or published, the Insurer will use another scale similar to it for the determination as determined by the relevant medical body.
Self-employed	means you are performing activities for remuneration or reward in a business of which you directly or indirectly own all or part of (excluding where you hold a share of a publicly listed company).
Severe Cognitive Impairment	means a deterioration or loss of intellectual capacity that results in a requirement for a full-time permanent caregiver.
Specialist Medical Practitioner	means a Medical Practitioner who is a specialist as determined by the relevant medical registration boards and registered with the Australian Health Practitioner Regulation Agency (AHPRA) and is currently practicing in a specialist area related to the <i>sickness</i> or <i>injury</i> that the claim is for.

ii. Updated definitions from 1 October 2022

Definition prior to 1 October 2022	Definition from 1 October 2022
Active Employment	
<p>means that a person:</p> <ul style="list-style-type: none"> a) is employed to carry out identifiable duties and is actually performing those duties; and b) is not, in the Insurer's opinion, restricted by injury or illness from carrying out, or being capable of carrying out, on a full time basis (even if not then working on a full time basis for reasons other than illness or injury) either: <ul style="list-style-type: none"> i. the duties referred to in paragraph (a); or ii. the full and normal duties of his or her usual occupation; and c) is not receiving or entitled to receive income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. <p>For the purposes of the definition of active employment:</p> <ul style="list-style-type: none"> – usual occupation means: <ul style="list-style-type: none"> i. for a person who is employed by an employer, the identifiable and standard duties required for the occupation for which they are employed to perform. <p>If, however, there has been a change to that role due to illness or injury within the preceding one year period with the result that the person's position description changed or the person's duties and/or hours were reduced in that period, the usual occupation is the role in which the person was employed by the employer before such illness or injury occurred;</p> ii. for a person who is self-employed, the role in which the person is engaged in his or her business which generates the greatest amount of income for the business; and iii. for a person who is neither employed with an employer nor self-employed but who is performing domestic duties on a fulltime basis, the person's normal domestic duties. – full time basis means at least 35 hours per week 	<p>means that you:</p> <ul style="list-style-type: none"> a) are employed to carry out identifiable duties of your Usual Occupation and are actually performing those duties; and b) are not, in the Insurer's opinion, restricted by <i>sickness</i> or <i>injury</i> from carrying out, or being capable of carrying out, on a Full-time Basis (even if not then working on a Full-time Basis for reasons other than Sickness or Injury) either: <ul style="list-style-type: none"> i. the duties referred to in paragraph (a); or ii. the full and normal duties of your Usual Occupation; and c) are not receiving or entitled to receive income support benefits from any source including, but not limited to, workers' compensation benefits, statutory transport accident benefits and Disability Income benefits.
Date of Disablement	
<p>means the later of:</p> <ul style="list-style-type: none"> a) the date on which a medical practitioner examines the person and certifies in writing that the person suffers from an illness or injury that is the principal cause of TPD for which a claim is made; and b) the date the person ceases all work solely as a result of illness or injury. <p>The date of disablement must occur while the person is insured for TPD under the policy.</p>	<p>Means the latter of:</p> <ul style="list-style-type: none"> a) the date you are first certified in writing by a Medical Practitioner as suffering the Sickness or Injury which is the subject of the Total and Permanent Disablement claim; and b) the date you cease all work or cease to be able to perform your Usual Occupation due to the Sickness or Injury that is the subject of the Total and Permanent Disablement claim.

Definition prior to 1 October 2022	Definition from 1 October 2022
Life Events	
<p>a) marriage;</p> <p>b) divorce;</p> <p>c) the birth of a child of the <i>insured member</i>;</p> <p>d) the adoption of a child by the <i>insured member</i>;</p> <p>e) the <i>insured member's</i> child commencing their first day at primary or secondary school;</p> <p>f) death of the spouse of the <i>insured member</i>;</p> <p>g) the <i>insured member</i> effecting a mortgage on the initial purchase of a primary residence. For the purposes of this paragraph effecting a mortgage on the initial purchase of a primary residence is deemed not to include refinancing or effecting a mortgage on an investment property; or</p> <p>h) first becoming eligible for carer allowance from Centrelink.</p>	<p>means:</p> <p>a) the birth of your child;</p> <p>b) your adoption of a child;</p> <p>c) your marriage or commencement of a de facto relationship;</p> <p>d) your divorce or the termination of a de facto relationship by you, or</p> <p>e) you take out a new mortgage to purchase your primary residence (sole or joint), or increase an existing mortgage to renovate your primary residence by at least \$100,000 with a mortgage provider or lender who holds an Australian Credit Licence.</p> <p>f) your child commencing their first day at primary or secondary school;</p> <p>g) death of your spouse or de facto spouse, or</p> <p>h) you first becoming eligible for a carer allowance from Centrelink.</p>
Limited Cover	
<p>means the <i>insured member</i> is only covered for death, <i>terminal illness</i> and <i>TPD</i> arising from:</p> <p>a) an illness that first becomes apparent; or</p> <p>b) an injury that first occurs;</p> <p>on or after the date cover last started, restarted or increased for the person under the policy.</p>	<p>means cover is restricted to claims arising from:</p> <p>a) a Sickness that first becomes apparent; or</p> <p>b) an Injury that first occurred, on or after the date the cover last started, recommenced or was reinstated, and is not caused directly or indirectly from a Sickness or Injury where signs or symptoms existed prior to the cover starting, recommencing or being reinstated.</p>
Medical Practitioner	
<p>means any registered medical practitioner other than the insured person or any relative or business partner of the insured person.</p>	<p>means, unless the Insurer agrees otherwise, a Medical Practitioner legally qualified and registered with the Australian Health Practitioner Regulation Agency (AHPRA) to practice in Australia, but shall not include chiropractors, physiotherapists, psychologists or alternative health providers.</p> <p>The Medical Practitioner cannot be:</p> <p>a) you;</p> <p>b) your spouse or partner in a de facto relationship, parent, child, sibling or close family relative;</p> <p>c) your business partner, associate, employer or employee; or</p> <p>d) your fellow shareholder or unit holder in a company or trust that is not a publicly listed company or trust.</p>
Permanently Incapacitated	
<p>means, before the <i>member's</i> cover for <i>TPD</i> ends under the policy, we are reasonably satisfied that the <i>member's</i> ill-health (whether physical or mental) makes it unlikely that the <i>member</i> will engage in gainful employment for which the <i>member</i> is reasonably qualified by education, training or experience.</p>	<p>means, you have suffered ill-health (whether physical or mental) that makes it unlikely that you will engage in Gainful Employment for which you are reasonably qualified by education, training or experience</p>

Definition prior to 1 October 2022	Definition from 1 October 2022
Partially Disabled/partial disability	
<p>An insured member is Partially Disabled if they are not Totally Disabled, but because of illness or injury, they:</p> <ul style="list-style-type: none"> a) have been Totally Disabled for at least seven days out of the first 12 working days of the Waiting Period b) are unable to work in their own occupation at full capacity, as a result of the illness or injury that caused their Total Disability after considering any rehabilitation or vocational retraining program that is being undertaken or could be undertaken c) are working in their own occupation or any other occupation, but only in a reduced capacity d) earn a monthly income that is less than their Pre - Disability Income e) are under the regular care of, and following the advice of, a Medical Practitioner and is undergoing any reasonable rehabilitation or vocational retraining program suggested by the Insurer. 	<p>means you are not Totally Disabled but because of Sickness or Injury, you:</p> <ul style="list-style-type: none"> a) have been Totally Disabled for at least seven days out of the first 12 working days of the Waiting Period; b) are unable to work in your Usual Occupation at full capacity as a result of the Sickness or Injury that caused your Total Disability after considering any rehabilitation or vocational retraining program that is being undertaken or could be undertaken; c) are working in your Usual Occupation or any other occupation but only in a reduced capacity; d) earn a monthly income that is less than your Pre-Disability Income; and e) are under the regular care of, and following the advice of, a Medical Practitioner and are undergoing any reasonable rehabilitation or vocational retraining program suggested by the Insurer.
Terminal Illness	
<p>means:</p> <ul style="list-style-type: none"> a) two <i>medical practitioners</i> have certified jointly or separately, that the insured member suffers from an illness or has incurred an injury that is likely to result in the death of the person within a period (the "Certification Period") that ends not more than 24 months after the <i>date of certification</i>; b) at least one of the <i>medical practitioners</i> is a specialist practising in an area related to the illness or injury suffered by the <i>insured member</i>; c) for each of the certificates the Certification Period has not ended; d) we are satisfied that all reasonable medical treatment has been exhausted; and e) we are satisfied, on medical or other evidence, that despite any further ongoing medical treatment, the <i>insured member's</i> illness or injury is likely to result in the <i>insured member's</i> death within the Certification Period. <p>The <i>date of certification</i> must take place while the <i>insured member</i> is covered under the policy.</p>	<p>means two Medical Practitioners have separately or jointly certified in writing, that you suffer from a <i>sickness</i>, or have incurred an Injury, that is likely to result in your death within a period ("the certification period") that ends not more than 24 months after the date of certification; where:</p> <ul style="list-style-type: none"> a) at least one of the registered Medical Practitioners is a Specialist Medical Practitioner; b) for each of the certificates, the certification period has not ended; and c) the Insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, the Sickness or Injury will lead to your death within 24 months of the date of certification. <p>The date of certification must take place while you are covered under the Policy.</p>

Definition prior to 1 October 2022	Definition from 1 October 2022
Totally and Permanently Disabled	
<p>A person is Totally and Permanently Disabled (TPD) if:</p> <ul style="list-style-type: none"> – their Date of Disablement occurs while they have Total and Permanent Disability cover in force with Prime Super – they have reached the maximum medical improvement related to the illness or injury – they have undergone any medical or other examination the Insurer reasonably requires, and – they have undertaken any rehabilitation plan or program that is deemed reasonable and any of the following applies to the insured member: <p>a) Total and Permanent Disability – loss of limbs and/or sight – the person is permanently incapacitated and suffers, as a result of illness or injury:</p> <ol style="list-style-type: none"> i. the total and permanent loss of the use of two limbs ii. blindness in both eyes, or iii. the total and permanent loss of the use of one limb and blindness in one eye where: <ul style="list-style-type: none"> – limb means the whole hand below the wrist or whole foot below the ankle, and – blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter <p>OR</p> <p>b) Total and Permanent Disability</p> <ul style="list-style-type: none"> – a person is unable to look after themselves ever again – they are permanently incapacitated and, as a result of illness or injury, totally unable to perform without the physical assistance of another person any two of the following activities of daily living: <ul style="list-style-type: none"> > dressing – the ability to put on and take off clothing > toileting – the ability to use the toilet, including getting on and off > mobility – the ability to get in and out of bed and a chair > bathing – the ability to wash or shower, and > feeding – the ability to get food from a plate into the mouth and in the Insurer’s opinion the person is permanently and irreversibly unable to do so for life, on the basis of medical and/or other evidence satisfactory to the Insurer <p>OR</p> <p>c) Total and Permanent Disability</p> <ul style="list-style-type: none"> – suffering a specifically defined medical condition and permanently unable to work because of it – the person is permanently incapacitated and all of the following paragraphs (i), (ii), (iii), (iv) and (v) apply: <ol style="list-style-type: none"> i. the person was employed at any time during the six months prior to the Date of Disablement ii. the person was, on the Date of Disablement, under the age of 65 years iii. the person is absent from all work as a result of suffering persisting severe cardiomyopathy, 	<p>means, in respect you, solely because of sickness or injury:</p> <ol style="list-style-type: none"> a) your date of disablement occurs while you have cover in force under the policy; b) you have in the Insurer’s opinion on the basis of medical and/or other evidence satisfactory to the Insurer reached maximum medical improvement related to the sickness or injury; c) is under the regular care of and following the advice of a Medical Practitioner; and d) for parts (A) and (B) below, you have undertaken any rehabilitation plan or program that is deemed reasonable, and any of the following applies to you: <ol style="list-style-type: none"> (A) Total and Permanent Disability – unable to do a suited occupation ever again You are permanently incapacitated and: <ol style="list-style-type: none"> (i) were employed at any time during the 16 months prior to the Date of Disablement; (ii) was, on the Date of Disablement, aged less than 65 years; (iii) as a result of Sickness or Injury, you have been absent from all work for three consecutive months from the Date of Disablement; and (iv) the Insurer considers, on the basis of medical and/or other evidence satisfactory to the Insurer, you are unable ever to be able to engage in any occupation, whether or not for reward; <p>where occupation means:</p> <ul style="list-style-type: none"> – an occupation that you can perform, on a full -time or part -time basis, based on the skills and knowledge you have acquired through education, training or experience; or – an occupation that you would be able to perform, on a full -time or part -time basis after undergoing: <ul style="list-style-type: none"> > reasonable retraining ; and/or > reasonable rehabilitation. <p>In forming their opinion the Insurer will have regard to all evidence available to us for the period up to the time the Insurer forms its opinion;</p> <p>OR</p> <p>(B) Total and permanent disability – unable to perform basic activities associated with work ever again.</p> <p>You are permanently incapacitated and has become so disabled by injury or sickness that you have been unable to perform (even with aids or adaptations) at least two everyday work activities for a continuous period of at least six months and will permanently be unable to perform these two activities.</p> <p>OR</p> <p>(C) Total and Permanent Disability – suffering from Psychiatric Impairment or Severe Cognitive Impairment</p> <p>You are permanently incapacitated and have become disabled for a continuous period of at least six (6) months due to:</p> <ol style="list-style-type: none"> (i) a mental disorder or mental illness that:

Definition prior to 1 October 2022	Definition from 1 October 2022
Totally and Permanently Disabled	
<p>primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease or severe rheumatoid arthritis (each as defined in the Schedule of Medical Condition Definitions set out in the Policy)</p> <p>iv. the Insurer considers, on the basis of medical and/ or other evidence satisfactory to it, the person has reached the maximum level of medical improvement possible and is unable ever to be able to engage in any occupation, whether or not for reward, and</p> <p>v. the person is likely to be so disabled for life where occupation means: – an occupation that the person can perform, on a full-time or part-time basis, based on the skills and knowledge the person has acquired through education, training or experience up until the time the Insurer forms its opinion, or</p> <p>– an occupation that the person would be able to perform, on a full-time or part-time basis after undergoing:</p> <ul style="list-style-type: none"> > reasonable retraining > reasonable rehabilitation and/or > any other program that would assist the person to be able to engage in an occupation and it would be reasonable to expect them to undertake the program. In forming its opinion, the Insurer will have regard to all evidence available to it for the period up to the time it forms its opinion. <p>OR</p> <p>d) Total and Permanent Disability – unable to do a suited occupation ever again – the person is permanently incapacitated and:</p> <ol style="list-style-type: none"> i. employed at any time during the six months prior to the Date of Disablement, and ii. was, on the Date of Disablement, under the age of 65, and iii. as a result of illness or injury, has been absent from all work for three consecutive months from the Date of Disablement, and iv. the Insurer considers, on the basis of medical and/or other evidence satisfactory to it, the insured member is unable ever to be able to engage in any occupation, whether or not for reward, where occupation means: <ul style="list-style-type: none"> > an occupation that the person can perform, on a full-time or part-time basis, based on the skills and knowledge the person has acquired through education, training or experience, or > an occupation that the person would be able to perform, on a full-time or part-time basis after undergoing: <ul style="list-style-type: none"> > reasonable retraining; and/or 	<ul style="list-style-type: none"> > has been diagnosed by a psychiatrist under the DSM; and > your treating psychiatrist considers you to have reached maximum medical improvement; and > has been assessed by a suitably qualified psychiatrist, appointed by the Insurer, under the psychiatric impairment rating scale as having an impairment of 19% or above; or <p>(ii) a Severe Cognitive Impairment and you have been assessed by a specialist medical practitioner, approved by the Insurer, as having reached severe cognitive impairment due to the Sickness or injury.</p> <p>Please note:</p> <p>Any claim must be supported by evidence to our satisfaction that you are undergoing appropriate treatment, or has been prescribed and are taking appropriate medication, as recommended by a relevant treating Medical Practitioner. When considering whether you are unable ever to be able to engage in any occupation for the purposes of the definitions in paragraphs (a)(A) and (b)(B), the Insurer may have regard to an occupation even if it is not available within the closest major employment region or within 300 km of your residence, and regardless of employment market conditions.</p>

Definition prior to 1 October 2022	Definition from 1 October 2022
<p data-bbox="213 293 544 322">› reasonable rehabilitation.</p> <p data-bbox="121 331 778 421">In forming this opinion, the Insurer will have regard to all evidence available to it for the period up to the time it forms its opinion.</p> <p data-bbox="121 439 161 468">OR</p> <p data-bbox="121 474 517 504">e) Total and Permanent Disability</p> <ul style="list-style-type: none"> <li data-bbox="121 510 746 571">– unable to do basic activities associated with work ever again <li data-bbox="121 577 767 750">– the person is permanently incapacitated and has become so disabled by injury or illness for a continuous period of at least six months, that they will be permanently unable to perform (with aids or adaptations) at least four of the following activities of daily work: <ul style="list-style-type: none"> <li data-bbox="153 757 756 875">› bending – the ability to bend, kneel or squat to pick something up from the floor and straighten up again, and the ability to get into and out of a standard sedan car <li data-bbox="153 882 756 1001">› communicating – the ability to clearly hear with or without a hearing aid or alternative aid, if required, and comprehend and express oneself by spoken or written language with clarity <li data-bbox="153 1008 746 1256">› vision (reading) – the ability to read, with visual aids, to the extent that an ophthalmologist can certify that: <ul style="list-style-type: none"> <li data-bbox="185 1104 762 1164">i. visual acuity is equal to, or better than, 6/48 in both eyes; or <li data-bbox="185 1171 738 1256">ii. constriction is within or greater than 20 degrees of fixation in the eye with the better vision <li data-bbox="153 1263 778 1382">› walking – the ability to walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body <li data-bbox="153 1388 783 1478">› lifting – the ability to lift from the ground an object weighing 5 kilograms, carry it a distance of 10 metres and place the item down at bench height <li data-bbox="153 1485 778 1850">› manual dexterity – the ability, with reasonable precision and success, to: <ul style="list-style-type: none"> <li data-bbox="185 1552 778 1612">i. use at least one hand, its thumb and fingers, to manipulate small objects; or <li data-bbox="185 1619 778 1850">ii. use a keyboard if the person was required to use a keyboard in their previous job. Any claim must be supported by evidence to the Insurer’s satisfaction that the person is undergoing appropriate treatment, or has been prescribed and is taking appropriate medication, as recommended by a relevant treating Medical Practitioner. <p data-bbox="121 1859 767 2145">The permanent inability to perform the activities of daily work must have lasted for a continuous period of six months or more. When considering whether a person is unable ever to engage in any occupation for the purposes of the definitions in paragraphs (c) and (d), the Insurer may have regard to an occupation even if it is not available within the major employment region or within 300 kilometres of the person’s residence regardless of employment market conditions.</p>	

Definition prior to 1 October 2022	Definition from 1 October 2022
Usual Occupation	
<p>means:</p> <ul style="list-style-type: none"> i. for a person who is employed by an employer, the identifiable and standard duties required for the occupation for which they are employed to perform. ii. If, however, there has been a change to that role due to illness or injury within the preceding one year period with the result that the person's position description changed or the person's duties and/or hours were reduced in that period, the usual occupation is the role in which the person was employed by the employer before such illness or injury occurred; iii. for a person who is self-employed, the role in which the person is engaged in his or her business which generates the greatest amount of income for the business; and iv. for a person who is neither employed with an employer nor self-employed but who is performing domestic duties on a fulltime basis, the person's normal domestic duties. <p>– full time basis means at least 35 hours per week.</p>	<ul style="list-style-type: none"> 1. means: <ul style="list-style-type: none"> i. if you are employed by an employer, the identifiable and standard duties required for the occupation for which you are employed to perform. ii. if, however, there has been a change to that role due to Sickness or Injury within the preceding one-year period with the result that your position description changed or your duties and/or hours were reduced in that period, the usual occupation is the role in which you were employed by the employer before such Sickness or Injury occurred; iii. if you are Self-employed, the role in which you are engaged in your business which generates the greatest amount of income for the business; and iv. if you are neither employed with an employer nor Self-employed but are performing domestic duties on a full-time basis, your normal domestic duties. 2. If you have multiple roles, are employed or Self-employed on a part-time basis or combination of these situations apply, these elements of your Usual Occupation are considered, as appropriate to the relevant role or part-time employment.