



Significant Event Notice

We're reducing some of our fees, launching new investment options and improving our insurance cover. That's a plus.

Please take the time to read through this SEN. If you need more information, please refer to the Product Disclosure Statement (PDS) for your membership at hostplus.com.au/pds from 1 October 2024 or contact us.

12 August 2024

What's changing?

Lower fees and costs

We're removing the Trustee Fee that currently forms part of your administration and investment fees and costs. Lower investment fees and costs also apply to our Balanced, Australian Shares and International Shares investment options. That means more money in your account, where it belongs.

More choice, more control

We're launching three new indexed investment options, providing Hostplus members with a wider range of lower-cost investment choices.

Lower insurance premiums, better cover

We've renegotiated the terms of our insurance cover to deliver even better protection for members. This means from 1 October 2024, all Hostplus members with automatic Death and TPD insurance cover will pay lower premiums with an average cost saving of 13% across all age groups.

The cost of your automatic (default) Death and TPD insurance:

Age next birthday:	is reducing by an average of:	Saving you up to:
16 - 25	25%	\$30 per year
26 - 35	16%	\$37 per year
36 - 45	4%	\$18 per year
46 - 55	5%	\$35 per year
56 - 65	17%	\$62 per year
66 - 70	9%	\$37 per year

What's more, all insured members will have access to some **improved terms and conditions**. Even if you don't currently have insurance through your super, it's important to understand these changes in case you want to opt in to having insurance in the future.

Why are we making these changes?

We regularly review our products and costs to ensure we're providing the best possible service to members.

We have achieved these improvements thanks to Hostplus' large and growing membership base. Our significant scale allows us to provide insurance and investment services at more competitive rates than if we were a smaller fund.

This document provides a detailed explanation of the changes.

Do I need to do anything?

We're telling you about these changes to keep you informed about your super. You don't need to take any action but are welcome to contact us if you'd like to know more.

It's a good idea to regularly review your insurance and investment options to make sure they're right for your personal situation. Updating your occupational rating (see page 7) may even help further reduce the insurance premiums you pay.

i You can review your current insurance cover and investment options using the Hostplus app or by logging in to the Member Online portal through our website.

Member Online also allows you to make changes to your cover and options as your circumstances and needs change.

Summary of the key changes

Product and fee changes

- We're removing our Trustee Fee
- Introducing three new investment options
- We're changing the name of our Shares Plus option
- Changes to our investment fees and costs

Key Insurance changes

- We're improving our automatic insurance design
- We're changing our insurance premiums
- We're improving our TPD insurance
- Members can now hold Income Protection cover later in life
- We're covering more occupations to help us protect more members
- We're increasing the amount of cover you can transfer into Hostplus
- We're improving our special insurance offer for new members
- We're improving additional cover for specific life events
- We're improving cover for members in the Australian Defence Force (ADF) or ADF Reserves

Product and fee changes

We're removing our Trustee Fee

In March 2022, we introduced a new Trustee Fee following changes to super law. This fee is paid to the Trustee and held in a reserve for use in the event that the Trustee or its Directors incur penalties for inadvertent breaches or similar events.

The Trustee Fee currently forms part of your administration fees and costs (0.0165% p.a. of your account balance) and investment fees and costs (0.0155% p.a. of your account balance invested in non-Choiceplus investments).

We're pleased to advise **that we're going to remove the Trustee Fee from 1 September 2024**. For a Hostplus Superannuation & Personal Super member with \$50,000 invested in the Hostplus Balanced option, this means a saving of \$16 p.a.

Introducing three new investment options

We know that our 1.8 million members all have unique lives and investment needs. That's why we offer investment options designed to cater for a wide range of retirement savings goals, risk appetites, investing styles and timeframes.


On 1 October 2024, we're expanding our investment menu to bring you three new pre-mixed, indexed investment options. These are:

- Indexed Growth
- Indexed Conservative Balanced, and
- Indexed Capital Stable.


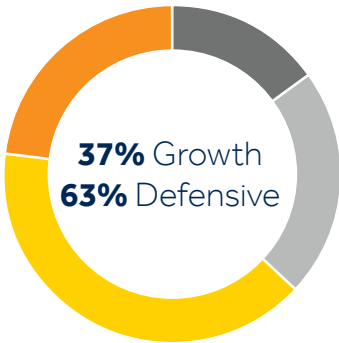
Available from 1 October 2024, these mostly passively managed options provide low cost, diversified investments that generally seek to track established market indices. They are typically diversified across multiple investment sectors and/or asset classes.

We're excited to be expanding our menu to suit a broader range of members' needs. For more information about these options and the extensive investment menu available to you, please see the PDS for your membership at hostplus.com.au/pds from 1 October 2024. The PDS and Member Guide also explain the bold terms in the tables shown and contain some helpful information about investing your super and how to switch options.

If you're considering a switch, think about your investment timeframe, risk appetite and longer-term goals for your super and consider seeking advice from a licensed financial adviser. To learn more about the financial planning services available to Hostplus members, go to hostplus.com.au/financial-planning or call us.

Indexed Growth																																						
Summary	The Indexed Growth investment option is focused on minimising investment fees and costs from investing in a portfolio that has a strong bias to growth assets and has medium diversification .																																					
Who is this investment suitable for?	With a strong bias to growth assets, this Indexed pre-mixed investment option is designed for members with a long-term investment time frame, who are seeking moderate long-term returns and have a high tolerance of negative returns.																																					
Investment objective	CPI plus 2.5% per annum on average over 20 years																																					
Level of investment risk	High . (Negative returns expected in between 4 to less than 6 out of every 20 years)																																					
Minimum suggested time frame	7 years +																																					
Estimated investment fees and costs[#]	0.05% p.a.																																					
Growth/defensive allocation	90% growth / 10% defensive																																					
 <p>90% Growth 10% Defensive</p>																																						
Investment mix and asset ranges	<table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>Australian shares</td> <td>20–70%</td> <td>40%</td> </tr> <tr> <td>International shares – Developed markets</td> <td>20–70%</td> <td>50%</td> </tr> <tr> <td>International shares – Emerging markets</td> <td>0–30%</td> <td>0%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>Property</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>Infrastructure</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>Private equity</td> <td>0–30%</td> <td>0%</td> </tr> <tr> <td>Credit</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>Alternatives</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>0–20%</td> <td>10%</td> </tr> <tr> <td>Cash</td> <td>0–20%</td> <td>0%</td> </tr> </tbody> </table>		ASSET CLASS	RANGE %	TARGET	Listed equities	Australian shares	20–70%	40%	International shares – Developed markets	20–70%	50%	International shares – Emerging markets	0–30%	0%	Unlisted assets	Property	0–10%	0%	Infrastructure	0–10%	0%	Private equity	0–30%	0%	Credit	0–10%	0%	Alternatives	0–10%	0%	Bonds and cash	Diversified fixed interest	0–20%	10%	Cash	0–20%	0%
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We're changing the name of our Shares Plus option to Growth

From 1 October 2024, we're changing the name of our Shares Plus investment option to **Growth**. You'll see the new name reflected in the 1 October PDS, Member Online, mobile app, and on our website at hostplus.com.au/investments.

Changes to our investment fees and costs

There was a reduction in the total investment fees and costs for the **Balanced, Australian Shares and the International Shares investment options** for the year ending 30 June 2023. The reduced fees were disclosed in the PDSs issued on 1 October 2023.

The table below summarises the reduction for these options by comparing the total fees and costs disclosed in the PDS issued on 1 April 2023 and the PDS issued on 1 October 2023. These figures are based on the investment fees and costs for the period ending 30 June 2022 (reflected in the 1 April 2023 PDS) and the period ending 30 June 2023 (reflected in the 1 October 2023 PDS).

Investment option	Date of PDS	Investment fees and costs (excl. performance fees)	Performance fees	Transaction costs	Total investment fees and costs	Change in total investment fees and costs	Cost of product ¹
Balanced	1 April 2023	0.53%	0.43%	0.13%	1.09%		\$663.49
	1 October 2023	0.53%	0.36%	0.09%	0.98%	-0.11%	\$606.29
Australian Shares	1 April 2023	0.34%	0.24%	0.11%	0.69%		\$463.49
	1 October 2023	0.35%	0.17%	0.10%	0.62%	-0.07%	\$426.29
International Shares	1 April 2023	0.44%	0.00% ²	0.08%	0.49%		\$363.49
	1 October 2023	0.38%	0.01%	0.04%	0.43%	-0.06%	\$331.29

1. The cost of product calculates how ongoing annual fees and costs can affect your superannuation investment over a 1-year period. It calculates the administration fees, investment fees and costs and investment transaction costs on a \$50,000 balance. The cost of product includes a decrease in the amount deducted from Hostplus' Administration Reserve, from \$32.24 at 1 April 2023 to \$30.04 from 1 October 2023.
2. The Trustee has determined the performance fees for the International Shares option were -0.03% for the year ended 30 June 2022. This has the effect of reducing the investment fees and costs for the International Shares option. However, where performance fees are negative, the law requires the amount of performance fees included in investment fees and costs disclosed to be zero.

What contributed to the decreased fees and costs for these options?

The key reasons for reduced investment fees and costs reflected in the 1 October 2023 PDS include:

- lower management and performance fees incurred in the Balanced option's property and private equity asset classes
- lower performance fees for the Australian Shares option and lower management fees for the International Shares option.

Fees and costs on our website

On 1 July each year, we calculate and publish fees and costs for all Hostplus products for the new financial year on our website. In most cases, these fees and costs are based on actual and estimated information from the previous financial year. Actual investment costs can change throughout the year, and may be higher or lower than these estimates.

You can view up-to-date fees and costs for all Hostplus investment options on the Hostplus website at hostplus.com.au/fees

Want to learn more about super?

Check out our wide range of learning resources at hostplus.com.au/super-basics

Insurance changes

For full details about these insurance changes, please see the PDS and Member Guide at hostplus.com.au/pds from 1 October 2024

We're improving our automatic insurance design

It's now easier to understand

Our automatic (also referred to as default) insurance cover is currently referred to as 'unitised' cover. That means your level of Death and Total & Permanent Disablement (TPD) insurance cover is based on the number of units you hold, which depends on your age. Each unit covers you for a set benefit amount and you can choose to increase or decrease the number of units you hold.

From 1 October 2024, we're simplifying this design for members with automatic Death and/or TPD insurance, to **remove the reference to units**. Your level of cover from 1 October 2024 will be the same as your level of cover on 30 September 2024, but it will now be **based on your age** rather than based on a number of units.

This change aims to make it easier for you to understand your insurance.

If you have previously changed the number of units you hold in your automatic Death and/or TPD cover, or if you've changed to 'fixed' cover¹, your current level and type of cover (whether unitised or fixed) won't change.

i What's Death insurance cover?

Death insurance cover, also known as life insurance, pays your loved ones a lump sum benefit when you pass away.

i What's TPD insurance cover?

Total & Permanent Disablement (TPD) insurance cover pays you a lump sum benefit should you suffer an illness or injury that leaves you Totally and Permanently Disabled.

We're changing our insurance premiums

Starting from 1 October 2024, we're introducing new premium rates and changing how we calculate Death and TPD insurance premiums to make them fairer for everyone.

If you currently hold unitised Death and TPD cover

Tip: check what type of insurance you currently hold using the Hostplus app or Member Online.

What's changing?

- **Current method:** Premiums are based on the number of Death and TPD units you hold and your occupational rating (see page 7).
 - **New method: Premiums will be based on:**
 - your **age** and **gender** – male, female or unisex – (see Appendix 2, Table 1)
 - your **occupational rating** (see Appendix 2, Table 2)
 - the **level of Death and TPD cover** you hold (see Appendix 2, Table 3 for the levels of automatic cover at each age).
- This means your premiums will be more accurately tailored to your personal circumstances.

Why this is good for you?

- **Lower premiums:** All members with unitised Death and TPD cover will transition to age-based unisex premium rates and the majority of these members will pay lower premiums from 1 October 2024. This means more savings for you.
- **Fair pricing:** The new method ensures premiums are more fairly priced for everyone. This means you'll be paying a fairer share based on your specific situation.

Key points to note

- You will stay on the age-based unisex premium rates until you make a change to your cover, then male or female premium rates will apply.

If you don't currently hold Death or TPD cover

If you commence insurance for the first time on or after 1 October 2024, or if cover you previously held recommences on or after 1 October 2024, the new age and gender-based premium rates will apply immediately.

If you currently hold 'fixed' Death and TPD cover

If you have fixed Death and/or TPD cover¹, your premiums are already based on age, gender, and occupation. You'll retain your current level of cover and transition to the new premium rates from 1 October 2024.

If you currently hold Income Protection cover

If you have Income Protection cover (see page 6), your premiums are already based on age, gender, and occupation. You'll retain your current level of cover and transition to the new premium rates from 1 October 2024.

Gender identity

Members who do not identify with a gender can opt for the unisex premium rate. This means we respect and accommodate your identity.

You can update your account details if your gender identity has changed. Just complete the **Change of Member Details** form available at hostplus.com.au with satisfactory evidence confirming your change of gender. This change will take effect from the date we receive your form and will not apply to premiums already paid by you.

1. Fixed insurance cover is where your amount of cover stays the same as you age, while the cost typically increases. Please note, fixed TPD cover generally reduces from age 62. As fixed cover costs can become expensive as you approach retirement age, it's important to consider whether you still require the same level of cover.

We're improving our TPD insurance

Starting from 1 October 2024, we are improving our TPD eligibility. This is expected to result in fairer outcomes by enabling more members to be assessed under Part 1 of our TPD definition ("Unlikely to work in a suited occupation ever again").

These changes are:

- **A higher age limit:** You can be aged up to 67 (previously 65) and still be eligible to claim under Part 1 of the TPD definition.
- **An extended unemployment period:** You can be unemployed for up to 16 months (previously 12 months) and still be eligible to claim under Part 1 of the TPD definition. This means you have a longer safety net if you're out of work.

Reskilling consideration

When assessing your TPD claim, we'll also consider any reskilling or retraining you've done since the date of your injury or illness.

For more details, please refer to the updated insurance definitions in **Appendix 1**.

We're converting the Death and TPD insurance for members who hold pre-2015 cover

This change affects members still covered under a legacy automatic design of either 4 or 8 units of Death and TPD cover.

Starting from 1 October 2024:

- Members aged between 54 and 59 who are still covered under the legacy design will have their **existing cover of 8 units increased to 10 units** for both Death and TPD. This adjustment aligns with the standard automatic age-based cover for this age group. This change means your level of cover will increase and your premiums will also increase by up to \$34 per year.
- All other members still under the legacy design will **not have their level of cover reduced**. However, when they reach age 49 they **will transition to the new automatic age-based cover** design (see page 5). This provides the same cover as the existing 8 units of Death and TPD under the legacy design for this age.

Members can now hold Income Protection (IP) cover later in life

i What's Income Protection insurance?

Income Protection insurance pays you a monthly benefit if you're temporarily unable to work because of a disability caused by illness or injury.

We're helping more members access Income Protection cover. From 1 October 2024, we're **increasing the maximum expiry age from age 65 to 70** for our 2-year and 5-year Income Protection benefit periods and **increasing the maximum entry age from 64 to 69**.

This means older members can hold Income Protection insurance cover, providing peace of mind later in life.

If you currently hold Income Protection cover with a 2-year or 5-year benefit period, your maximum expiry age will automatically change from age 65 to 70 from 1 October 2024.

Please note: If you are aged 63 or 64 on 1 October 2024, the increase to the maximum expiry age will result in an increase to your Income Protection premium. You can choose to cancel your Income Protection cover if it is no longer required. Cover can be cancelled by logging in to Member Online at hostplus.com.au or by contacting us over the phone or in writing.

Members covered under the SalarySafe and PayGuard automatic Income Protection insurance arrangements are not affected by this change.

We're converting the IP insurance for members who hold unitised IP cover

From 1 October 2024, members covered under a legacy unitised Income Protection design will be converted to the standard Hostplus Income Protection design. This includes converting them from the current unit-based premium rates to the Hostplus age- and gender-based premium rates.

The amount of Income Protection cover held by members will not change as part of this conversion.

Unitised Income Protection cover currently offers a 45-day waiting period option (i.e. how long you had to be unable to work due to injury or illness before any Income Protection benefit is payable). As part of this conversion, members with a 45-day waiting period **will be converted to the 30-day waiting period**.

Members can also choose to increase their waiting period to either 60- or 90-day options, which will reduce the cost of cover, or cancel their Income Protection cover if it is no longer required. Changes to insurance can be made by logging in to Member Online at hostplus.com.au.

Members covered under the SalarySafe and PayGuard automatic Income Protection insurance arrangements are not affected by this change.

We're discounting SalarySafe premiums for former Club Super members

If you're a former Club Super member with SalarySafe Income Protection cover, your premiums are based on your employer's Superannuation Guarantee (SG) contribution, multiplied by a premium rate tied to your relevant waiting period (the longer your waiting period, the lower the premium rate).

On 1 July 2024, the SG rate increased from 11% to 11.5%. To ensure you don't pay a higher premium due to this mandated change, **we reduced the SalarySafe Income Protection premium rates.**

Additionally, we negotiated with our insurer to **secure a further discount.**

The current and new premium rates are shown in the table below. All premium rates include stamp duty.

From 1 July 2024, the SalarySafe Income Protection insurance is included in the Premium Adjustment Mechanism agreement (refer to the Hostplus Member Guide for more details).

Waiting period	Premium rate to 30 June 2024 (% of SG)	New rates from 1 July 2024 (% of SG)
28 days (default)	9.40%	6.52%
30 days	8.47%	5.87%
60 days	7.05%	4.88%
90 days	5.65%	3.91%

If you need to claim a SalarySafe benefit because you're unable to work in your usual occupation due to sickness or injury, you'll receive an Income Protection benefit payment and an additional SG benefit payment to cover the SG contribution. This additional SG benefit payment increased from 11% to 11.5% of the Income Protection benefit on 1 July 2024 to reflect the increase in the mandated SG rate from that date.

We're improving insurance for former Intrust Super members with PayGuard Income Protection cover

We're increasing the benefit period for mental health-related claims

From 1 October 2024, the benefit period for Income Protection claims relating to a mental health condition **increases from 12 months to 24 months.**

We're discounting the cost of 'contribution-based' Income Protection cover

If you have PayGuard 'contribution-based' Income Protection cover, we've secured a **discount on the cost of your PayGuard cover.**

The current and new premium rates are shown in the table below. Premiums are deducted from your employer's contributions and are calculated as a percentage of your income for super purposes.

Waiting period	Premium rate to 30 September 2024	New rates from 1 October 2024
21 days (default)	0.615% of your income	0.534% of your income
30 days	0.556% of your income	0.480% of your income
45 days	0.496% of your income	0.426% of your income
90 days	0.377% of your income	0.320% of your income

All premium rates include stamp duty and GST.

The insurance premiums cover the cost of the insurance policy and its administration. This means that Hostplus retains 3% of the insurance premiums to cover the administration cost of providing this insurance.

We're making changes to our occupational ratings

We're making it clearer that you can change your occupational rating (and possibly pay lower premiums)

Insurance premiums can be affected by the type of work you do. We calculate these premiums using occupational ratings that are applied to different types of work.

Currently, if you receive automatic Death and TPD cover, you're assigned a 'Standard' occupational rating. This rating may not clearly reflect that you can update your occupational rating and possibly pay lower insurance premiums.

To avoid this confusion, **if you're starting or recommencing automatic insurance from 1 October 2024, you'll be assigned an automatic occupational rating called 'Unknown', unless we know what your occupation is.**

If you're currently assigned the 'Standard' occupational rating we will **update this to 'Unknown'** from 1 October 2024, as we don't know whether you've previously reviewed your occupational rating.

Please review your occupation details in Member Online (hostplus.com.au/memberonline), as you may be able to reduce your premiums by providing us with more accurate information about your occupation.

We're also renaming some occupational ratings to make them clearer

The following table outlines the current names and the new names effective from 1 October 2024.

Current name	New name
Professional (available for Death and TPD)	Professional (now available for Death, TPD and Income Protection)
Management/Clerical (White Collar)	White Collar
Standard	Unknown
Light Blue	Light Blue
Heavy Blue	Heavy Blue
Not available	Special Risk

We're creating a new 'Professional' occupational rating for Income Protection cover, which may reduce your premiums

Currently, a 'Professional' occupational rating is only available for Death and TPD cover.

From 1 October 2024, a 'Professional' occupational rating will be introduced for Income Protection cover. If you meet the criteria for the Professional occupational rating, **your Income Protection premium rates will reduce**.

If, on 1 October 2024, you have Income Protection cover and a Professional occupational rating applies to your Death and TPD cover, your Income Protection premiums will be automatically updated to reflect this rating.

Refer to **Appendix 2: New insurance age-based cover and premiums table** for more details.

We're covering more occupations to help us protect more members

From 1 October 2024, we are removing the excluded occupation lists so that more Personal Super Plan members (those who've joined directly by completing an application) and Employer Sponsored members (those who've joined through a Participating Employer) will now be able to:

- receive automatic insurance cover; and
- apply for additional cover.

This means that **fewer members will miss out on insurance just because of their job**. Most occupations will now be able to obtain Death, TPD and Income Protection cover.

We're also **introducing a new 'Special Risk' occupational rating**. This means many members previously excluded from getting cover due to having a high-risk occupation can now access insurance cover, with more appropriate premiums.

A limited number of occupations will be classified as being an 'Ineligible Occupation' for the purpose of their insurance cover, meaning they will only be eligible for automatic Death and TPD insurance cover.

Refer to **Appendix 1: New and revised insurance definitions** for more details.

Our employment definitions are changing

For Income Protection, Death and TPD cover, we're changing our definition of 'Active Employment or Actively Employed' to remove the need for a member to be 'Gainfully Employed and not absent from work or on leave, due to illness or injury'. This enables a member to be considered actively employed where they are capable of being employed, whether or not they are actually in employment at the time. It means **that when members are on leave or are unemployed, they may still be eligible to meet the requirements for Full Cover**.

Refer to **Appendix 1: New and revised insurance definitions** for more details.

We're also updating the definitions of 'Employed or Employment' for Income Protection cover. From 1 October 2024, anyone engaged to perform activities for remuneration or reward will be considered 'Employed' – this includes self-employed members.

We're increasing the amount of cover you can transfer into Hostplus

If you have insurance with other superannuation funds or under other insurance policies, you can apply to transfer this cover into Hostplus. This means you may be able to access the same cover under Hostplus with limited health screening questions.

From 1 October 2024, we're **increasing cover transfer limits for Death and TPD insurance** from the current maximum of \$1.5 million to \$2 million. The amount of Death and TPD cover transferred will be added to any existing Death and TPD cover.

We're also **increasing cover transfer limits for Income Protection insurance** from the current maximum of \$10,000 per month. From 1 October 2024 the total amount of Income Protection cover you can transfer will be the lesser of:

- \$20,000 (increased from \$10,000) per month for a Maximum Benefit Period of 2 years or 5 years
- 90% of your Monthly Pre-Disability Income, (unchanged)
- \$10,000 per month for a Maximum Benefit Period to age 65 (unchanged).

Please note that this applies to the total amount of Income Protection cover being transferred from all sources. The amount of Income Protection cover transferred replaces existing cover.

Members covered under the SalarySafe and PayGuard automatic Income Protection insurance arrangements are not affected by this change.

We're improving our special insurance offer for new members

Currently, eligible new members can apply to increase their automatic Death and TPD insurance and opt in to Income Protection insurance without the need to complete lengthy paperwork or supply medical information.

We're improving this special insurance offer to provide **more cover and more opportunity for eligible new members to apply**.

From 1 October 2024, eligible new members can apply for a pre-packaged multiple of 2, 3 or 4 times the automatic age-based level of cover.

We're also **increasing the maximum amount of Income Protection cover a member can apply for** under the special offer from \$4,000 per month to \$5,000 per month.

From 1 October 2024, eligible members may take up this offer within 60 days of their automatic cover commencing.

We're improving additional cover for specific life events

Currently, members can increase their Death and TPD cover when a specific life event occurs. This increase can be taken up within a certain time after the event occurs, without the need to complete lengthy paperwork or supply medical information.

From 1 October 2024, **we'll simplify the life events options to:**

- marriage
- birth or adoption of a child
- taking out (or increasing) a mortgage
- death of a spouse (new option).

Those life event options that have been rarely used have been removed.

Members will now also be able to **increase existing Income Protection cover if one of these life events occurs**, which is an option that previously wasn't available.

We're improving cover for members in the Australian Defence Force (ADF) or ADF Reserves

Under the current insurance design, all insurance cover ceases when a member is in the Australian Defence Force (ADF) or ADF Reserves (ADFR) and is on active duty outside of Australia.

Unfortunately, we are generally not made aware that a member is commencing active duty and, as a result, we typically continue to deduct premiums even though the member is not covered for any cause of claim, irrespective of whether their death or disability was as a result of the active duty.

To fix this, **cover for members in the ADF or ADFR on active duty outside of Australia will no longer cease** under the new design.

Instead, members in the ADF will have an exclusion applied to any death, illness or injury directly or indirectly caused by the member's active duty in the ADF. **These members will continue to receive Death, TPD and Income Protection cover for all other causes.**

This change aims to improve member outcomes by providing clearer information upfront about what insurance claims will and won't be covered for these members.

What if I have an insurance claim in progress, or I am intending to claim?

If you currently have an ongoing insurance claim or have a claim related to an injury or illness that happened before 1 October 2024, the updated insurance terms and definitions will not affect that specific claim.

However, you will be converted to the new terms as outlined in this SEN. The new terms and definitions will apply to any claims arising from illnesses or injuries occurring on or after 1 October 2024.

What if I have an insurance application in progress?

If you have applied for additional or new insurance cover and your application is not finalised before 1 October 2024, you'll be converted to the new terms as outlined in this SEN. The new terms and definitions will apply to any claims arising from illnesses or injuries occurring on or after 1 October 2024. Where your application is not finalised and your claim arises prior to 1 October 2024, the terms and definitions in effect prior to 1 October 2024 will apply.

Any applications for new or additional unitised Death and/or TPD cover received before 1 October 2024 will be assigned to the unisex premium rates once the application is finalised. You'll remain on the unisex premium rates until you change your insurance cover again, at which time you will have the appropriate rate for your gender applied to your insurance cover.

WE'RE HERE TO HELP.

If you have any questions, we're happy to help. Just call **1300 467 875**, 8am – 8pm AEST /AEDT, Monday to Friday or visit hostplus.com.au

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Appendix 1: New and revised insurance definitions

Death and Total & Permanent Disablement (TPD)

New and revised definitions	Key change
Active Employment or Actively Employed (revised)	<p>means the member is:</p> <ul style="list-style-type: none"> ▪ actively performing or capable of performing all the duties of all the occupations held by the member for at least 35 hours per week (even if not working 35 hours per week), free from any limitation due to Illness or Injury; and ▪ not in receipt of, or entitled to claim, Income Support Benefits from any source including but not limited to workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government Income Support Benefits of any kind).
Eligible Person (revised)	<p>means a person who is:</p> <ul style="list-style-type: none"> ▪ a member of either the Employer Sponsored Division or Personal Division of the Fund; ▪ at least 11 years old and not older than the Maximum Entry Age; ▪ an Australian resident or a lawful non-citizen within the meaning of the Migration Act 1958 (Cth) for whom their employer is required to make Employer Contributions, for Insured Cover other than Automatic Cover; ▪ not an Excluded Member; and ▪ not an insured member under any other group life policy held by Hostplus.
Ineligible Occupation (new)	<p>means employees of the Australian Defence Force, Federal or State police forces, armed security guards, professional sportspeople, and coaches or trainers of professional sportspeople (except coaches who spend more than 90% of their time in an office or similar environment), all of who are only entitled to Default Cover under the terms of the Policy.</p>

New and revised definitions	Key change
<p>Total & Permanent Disablement (TPD) (revised)</p>	<p>for claims where the Date of Disablement is on or after 1 October 2024, means Part 1, Part 2, Part 3, Part 4 or Part 5, as applicable:</p> <p>Part 1. Unlikely to work in a suited occupation ever again</p> <p>If the member:</p> <ul style="list-style-type: none"> a. is aged less than 67 years as at the Date of Disablement; and b. is employed or engaged in a gainful occupation, business, profession or employment or within 16 months of the date a member ceases to be so employed or engaged; and c. has suffered an injury or illness and, solely as a result of that injury or illness, the member is: <ul style="list-style-type: none"> i. totally unable to be employed or engaged in that occupation, business, profession or employment for a period of six consecutive months; and ii. determined by the insurer that at the end of that six month period described in (c)(i.) of this Part 1, and up to the Date of Assessment, to be permanently incapacitated to such an extent as to render the member unlikely ever to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience. <p>In forming a view under (c)(ii.) of Part 1, the insurer will consider the following factors:</p> <ul style="list-style-type: none"> ▪ any re-skilling or retraining undertaken up to the date of assessment; and ▪ all relevant information up to the date of assessment. <p>NOTE: For the avoidance of doubt, the six month period referred to in Part 1 above does not apply to Parts 2 to 5 below.</p> <p>Or</p> <p>Part 2. Significant impairment to whole body</p> <p>The member suffers an injury or illness and, as a result of that injury or illness, the member:</p> <ul style="list-style-type: none"> ▪ suffers a permanent impairment of at least 25% of whole person function as defined in the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide to impairment approved by the insurer; and ▪ is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience. <p>Or</p> <p>Part 3. Loss of limbs and/or sight</p> <p>As a result of illness or injury, the member suffers the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> ▪ two limbs (where 'limb' is defined as the whole hand or the whole foot); or ▪ the sight in both eyes; or ▪ one limb and the sight in one eye; and <p>is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience.</p> <p>Or</p> <p>Part 4. Unable to do basic activities associated with work ever again</p> <p>If the member:</p> <ul style="list-style-type: none"> ▪ solely as a result of illness or injury, has been unable to perform at least two Basic Work Activities for at least 12 consecutive months, and ▪ in the insurer's opinion, is unlikely to perform two Basic Work Activities for the rest of their life without the help of another person, and ▪ as at the assessment date* is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience. <p>*Assessment date means the date we determine to accept, reject or defer the member's application for a TPD benefit.</p> <p>Or</p> <p>Part 5. Permanent loss of intellectual capacity</p> <p>As a result of illness or injury, the member suffers cognitive loss and is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience.</p> <p>'Cognitive loss' means the insurer has determined that a total and permanent deterioration or loss of intellectual capacity has required the member to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of those six consecutive months, the member is likely to require permanent ongoing continuous care and supervision by another adult person.</p>

New and revised definitions	Key change
Unknown Occupational Rating (new)	means the default occupational rating that applies when a member is first provided Automatic Cover or recommences cover where the member's occupational rating is not known.
Special Risk Occupational Rating (new)	<p>means the member is employed in an occupation that is classified as "Special Risk" and includes:</p> <ul style="list-style-type: none"> ▪ occupations that require working in hazardous locations or working duties, such as long-distance driving, working at heights or with hazardous substances, working with high-voltage power or underground, at sea, underwater or in an aircraft; or ▪ occupations where the work is seasonal or unpredictable. <p>The Special Risk classification will be used where the member works in an occupation that is not classified as either Heavy Blue, Light Blue, White Collar or Professional.</p>

Income Protection

New and revised definitions	Key change
Active Employment or Actively Employed (revised)	<p>means the member is:</p> <ul style="list-style-type: none"> ▪ actively performing or capable of performing all the duties of all the occupations held by the member for at least 35 hours per week (even if not working 35 hours per week), free from any limitation due to Illness or Injury; and ▪ not in receipt of, or entitled to claim, Income Support Benefits from any source including but not limited to workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government Income Support Benefits of any kind).
Eligible Person (revised)	<p>means a person who is:</p> <ul style="list-style-type: none"> ▪ a member of the Employer Sponsored Division or the Personal Division of the Fund; ▪ at least 15 years old and not older than the Maximum Entry Age; ▪ an Australian resident or a lawful non-citizen within the meaning of the <i>Migration Act 1958</i> (Cth) for whom their employer is required to make employer contributions, for cover other than cover provided as part of the special insurance offer; ▪ not an Excluded Member; and ▪ not an insured member under Hostplus Executive.
Employed or Employment (revised)	means being engaged by an employer to perform activities for remuneration or reward (including persons who are self-employed).
Light Blue Occupational Rating (revised)	<p>means you:</p> <ul style="list-style-type: none"> ▪ have not been accepted as either a Professional or White Collar member; and ▪ are not Employed in an occupation that is classified as Special Risk, Heavy Blue or an occupation that is otherwise not eligible for insurance cover under the policy.
Ineligible Occupation (new)	means employees of the Australian Defence Force, Federal or State police forces, armed security guards, professional sportspeople, and coaches or trainers of professional sportspeople (except coaches who spend more than 90% of their time in an office or similar environment), all of who are only entitled to Default Cover under the terms of the Policy.
Professional Occupational Rating (new)	<p>means:</p> <ul style="list-style-type: none"> ▪ the Member satisfies the eligibility for the White collar scale; and ▪ the Member has an annual Salary of at least \$150,000 per annum; and ▪ either of the following applies: <ul style="list-style-type: none"> ▪ the Member holds tertiary qualifications relevant to their occupation; or ▪ the Member holds a senior management role within their organisation.
Special Risk Occupational Rating (new)	<p>means the Member is employed in an occupation that is classified as "Special Risk" and includes:</p> <ul style="list-style-type: none"> ▪ occupations that require working in hazardous locations or working duties, such as long-distance driving, working at heights or with hazardous substances, working with high-voltage power or underground, at sea, underwater or in an aircraft; or ▪ occupations where the work is seasonal or unpredictable. <p>The Special Risk occupational rating will be used where the member works in an occupation that is not classified as either Heavy Blue, Light Blue, White Collar or Professional.</p>
Unknown Occupational Rating (new)	means the default occupational rating that applies when an Eligible Person is first provided Automatic Cover, where the Eligible Person's occupational rating is not known.

Appendix 2: New insurance age-based cover and premiums.

Table 1: Annual premium rates for Death and Total & Permanent Disablement (TPD) insurance cover.

Applicable for age-based, unitised and fixed cover.

These rates show the annual cost of your **Death** or **TPD** insurance for every \$1,000 of insurance cover, using an occupational rating of **Unknown** or **Light Blue**.

How do I work out how much my Death and TPD insurance costs?

Your insurance premiums are calculated based on:

- the level of cover you have
- your age at your next birthday
- your type of cover (Death or TPD)
- your gender*
- the occupational rating applying to your cover (see Table 2).

* If you currently hold unitised Death and TPD cover, you will stay on unisex premium rates from 1 October 2024, until you make a change to your cover, then male or female premium rates will apply.

Here's an example for a member turning 26 at their next birthday, on a unisex gender rate and with a White Collar occupational rating:

	Death	TPD
Age next birthday	26	
Gender	Unisex	
Occupational rating <i>check Hostplus app or Member Online</i>	White Collar	
Automatic insurance cover (A) <i>refer to table 3</i>	\$113,092	\$169,638
Annual premium rate per \$1,000 of cover (B) <i>refer to table 1</i>	\$0.3344	\$0.5587
Occupational rating factor (C) <i>refer to table 2</i>	0.77	0.57
New annual premium (D)	= (A / 1,000) x B x C = \$29.12	= (A / 1,000) x B x C = \$54.02
New monthly premium	= D / 12 = \$2.43	= D / 12 = \$4.50
New weekly premium	= D / 52 = \$0.56	= D / 52 = \$1.04
Current weekly premium	\$0.72	\$1.50

You can view your current insurance cover, premiums, and occupational rating in the Hostplus mobile app (in the 'Insurance' tab) or in Member Online. If you'd like to make any changes to your insurance, log in to Member Online. You can review and update your occupational rating to ensure it accurately reflects the work you do.

Premium rates include stamp duty, government charges and an insurance administration fee.

Age at your next birthday	Annual premium rates per \$1,000 of insurance cover, based on an occupational rating of Unknown or Light Blue.					
	Death cover only			Total & Permanent Disablement (TPD) cover only		
	Male	Female	Unisex	Male	Female	Unisex
12 to 16	\$0.3140	\$0.2361	\$0.2866	\$0.5263	\$0.3957	\$0.4794
17	\$0.3203	\$0.2409	\$0.2925	\$0.5370	\$0.4037	\$0.4890
18	\$0.3266	\$0.2456	\$0.2953	\$0.5476	\$0.4118	\$0.4940
19	\$0.3330	\$0.2504	\$0.2996	\$0.5583	\$0.4197	\$0.5011
20	\$0.3393	\$0.2551	\$0.3024	\$0.5688	\$0.4277	\$0.5057
21	\$0.3466	\$0.2605	\$0.3088	\$0.5805	\$0.4366	\$0.5160
22	\$0.3538	\$0.2660	\$0.3106	\$0.5922	\$0.4453	\$0.5187
23	\$0.3611	\$0.2714	\$0.3169	\$0.6039	\$0.4541	\$0.5289
24	\$0.3682	\$0.2769	\$0.3217	\$0.6157	\$0.4628	\$0.5365
25	\$0.3755	\$0.2823	\$0.3279	\$0.6284	\$0.4725	\$0.5476
26	\$0.3828	\$0.2877	\$0.3344	\$0.6412	\$0.4821	\$0.5587
27	\$0.3900	\$0.2933	\$0.3406	\$0.6539	\$0.4917	\$0.5698
28	\$0.3982	\$0.2993	\$0.3460	\$0.6667	\$0.5012	\$0.5780

Table 1: Annual premium rates for Death and Total & Permanent Disablement (TPD) insurance cover (cont'd).

Age at your next birthday	Annual premium rates per \$1,000 of insurance cover, based on an occupational rating of Unknown or Light Blue.					
	Death cover only			Total & Permanent Disablement (TPD) cover only		
	Male	Female	Unisex	Male	Female	Unisex
29	\$0.4063	\$0.3055	\$0.3513	\$0.6805	\$0.5116	\$0.5871
30	\$0.4144	\$0.3116	\$0.3584	\$0.6944	\$0.5221	\$0.5990
31	\$0.4225	\$0.3178	\$0.3653	\$0.7082	\$0.5325	\$0.6109
32	\$0.4307	\$0.3238	\$0.3725	\$0.7220	\$0.5428	\$0.6228
33	\$0.4398	\$0.3307	\$0.3802	\$0.7369	\$0.5540	\$0.6356
34	\$0.4488	\$0.3374	\$0.3821	\$0.7517	\$0.5652	\$0.6386
35	\$0.4579	\$0.3443	\$0.3899	\$0.7666	\$0.5764	\$0.6513
36	\$0.4669	\$0.3511	\$0.3976	\$0.7815	\$0.5876	\$0.6638
37	\$0.4759	\$0.3579	\$0.4052	\$0.7974	\$0.5996	\$0.6774
38	\$0.4859	\$0.3653	\$0.4095	\$0.8135	\$0.6116	\$0.6839
39	\$0.4959	\$0.3729	\$0.4136	\$0.8294	\$0.6235	\$0.6900
40	\$0.5059	\$0.3803	\$0.4156	\$0.8464	\$0.6363	\$0.6938
41	\$0.5466	\$0.4110	\$0.4462	\$0.9144	\$0.6875	\$0.7447
42	\$0.6009	\$0.4518	\$0.4947	\$1.0059	\$0.7563	\$0.8263
43	\$0.6850	\$0.5150	\$0.5652	\$1.1466	\$0.8621	\$0.9440
44	\$0.7809	\$0.5872	\$0.6430	\$1.3072	\$0.9829	\$1.0739
45	\$0.8904	\$0.6695	\$0.7659	\$1.4902	\$1.1204	\$1.2790
46	\$1.0153	\$0.7634	\$0.8716	\$1.6989	\$1.2773	\$1.4551
47	\$1.1573	\$0.8702	\$1.0179	\$1.9367	\$1.4561	\$1.6995
48	\$1.3193	\$0.9920	\$1.1812	\$2.2078	\$1.6601	\$1.9722
49	\$1.5039	\$1.1307	\$1.3400	\$2.5170	\$1.8924	\$2.2373
50	\$1.7148	\$1.2893	\$1.5880	\$2.8693	\$2.1574	\$2.6511
51	\$1.9202	\$1.4438	\$1.7833	\$3.2136	\$2.4163	\$2.9776
52	\$2.1509	\$1.6172	\$1.9975	\$3.5993	\$2.7063	\$3.3348
53	\$2.4087	\$1.8111	\$2.2307	\$4.0312	\$3.0310	\$3.7245
54	\$2.6975	\$2.0281	\$2.5099	\$4.5149	\$3.3947	\$4.1912
55	\$3.0214	\$2.2717	\$2.8007	\$5.0568	\$3.8020	\$4.6764
56	\$3.3842	\$2.5446	\$3.1490	\$5.6635	\$4.2583	\$5.2575
57	\$3.7905	\$2.8500	\$3.5635	\$6.3432	\$4.7693	\$5.9495
58	\$4.2457	\$3.1923	\$3.9914	\$7.1043	\$5.3416	\$6.6634
59	\$4.7551	\$3.5753	\$4.4663	\$7.9569	\$5.9826	\$7.4560
60	\$5.3261	\$4.0046	\$5.0026	\$8.9117	\$6.7005	\$8.3507
61	\$5.8590	\$4.4053	\$5.5031	\$9.8028	\$7.3706	\$9.1858
62	\$6.4454	\$4.8462	\$6.0539	\$10.7831	\$8.1076	\$10.1045
63	\$7.0254	\$5.2824	\$6.5987	\$11.7537	\$8.8373	\$11.0139
64	\$7.5874	\$5.7048	\$7.1265	\$12.6939	\$9.5443	\$11.8950
65	\$8.1945	\$6.1613	\$7.6967	\$13.7094	\$10.3079	\$12.8465
66	\$8.8497	\$6.6540	\$8.3120	\$14.8062	\$11.1324	\$13.8743
67	\$9.2922	\$6.9867	\$8.7277	\$15.5465	\$11.6891	\$14.5679
68	\$9.7564	\$7.3357	\$9.0780	\$16.3238	\$12.2735	\$15.1535
69	\$10.2441	\$7.7024	\$9.4418	\$17.1400	\$12.8872	\$15.7610
70	\$10.7563	\$8.0875	\$9.5363	\$17.9970	\$13.5316	\$15.9186

Table 2: Occupational ratings for Death and TPD insurance cover.

Applicable for age-based, unitised and fixed cover.

Occupational rating (Applicable for age-based, unitised & fixed cover)	Occupational rating factor	
	Death (including Terminal Illness) cover	TPD cover
Professional	0.54	0.40
White Collar	0.77	0.57
Unknown or Light Blue	1.00	1.00
Heavy Blue	1.31	1.94
Special Risk	2.00	2.86

Table 3: Level of automatic age-based cover for Death and TPD insurance.

The table shows the level of automatic age-based Death and TPD cover eligible members receive when joining Hostplus. The level of automatic cover applied is based on your age at your next birthday.

Age at your next birthday	Automatic age-based cover	
	Death	TPD
12 to 16	\$28,273	\$0
17 to 19	\$28,273	\$56,546
20 to 25	\$56,546	\$113,092
26 to 30	\$113,092	\$169,638
31 to 35	\$141,365	\$169,638
36	\$169,638	\$169,638
37 to 38	\$171,870	\$143,225
39	\$172,986	\$144,155
40	\$174,102	\$145,085
41	\$134,810	\$134,810
42	\$121,145	\$121,145
43	\$106,190	\$106,190
44	\$93,670	\$93,670
45	\$93,378	\$93,378
46	\$82,086	\$82,086
47	\$70,986	\$70,986
48	\$70,679	\$70,679
49	\$62,867	\$62,867
50	\$57,752	\$57,752
51	\$50,912	\$50,912
52	\$46,992	\$46,992
53	\$43,080	\$43,080
54	\$35,248	\$35,248
55	\$39,160	\$39,160
56	\$34,870	\$34,870
57	\$29,890	\$29,890
58	\$24,910	\$24,910
59	\$22,420	\$22,420
60	\$19,930	\$19,930
61	\$14,192	\$14,192
62	\$13,384	\$13,384
63	\$12,168	\$12,168
64	\$11,352	\$11,352
65 to 70	\$10,136	\$10,136

Tables 4-6: Annual premium rates for non-automatic Income Protection insurance cover.

These rates show the annual cost of your Income Protection insurance for every \$100 of monthly insurance cover, using an occupational rating of Unknown or Light Blue.

How do I work out how much my Income Protection insurance costs?

Your insurance premiums are calculated based on:

- your benefit period and waiting period
- your age at your next birthday
- your gender
- your occupational rating (see Table 7).

For example, if you have \$5,000 of Income Protection insurance cover per month, multiply your applicable premium rate by 50 and then multiply that by your applicable occupational rating factor to work out how much your insurance will cost for one year.

You can view your current insurance, premiums, and occupational rating in the Hostplus mobile app (in the 'Insurance' tab) or in Member Online. If you'd like to make any changes to your insurance, log into Member Online (hostplus.com.au/memberonline). You can review and update your occupational rating to ensure it accurately reflects the work you do.

Premium rates include stamp duty and government charges.

Table 4: Annual premium rates per \$100 of monthly Income Protection insurance with a 2-year benefit period.

Benefit period	2 years								
	30 days			60 days			90 days		
Waiting period	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$3.6687	\$4.7361	\$4.0984	\$2.5322	\$3.2571	\$2.8243	\$1.0463	\$1.3331	\$1.1624
17	\$3.6687	\$4.7361	\$4.0984	\$2.5177	\$3.2380	\$2.8081	\$1.0463	\$1.3331	\$1.1624
18	\$3.6687	\$4.7361	\$4.0984	\$2.5036	\$3.2197	\$2.7924	\$1.0463	\$1.3331	\$1.1624
19	\$3.6687	\$4.7361	\$4.0984	\$2.4893	\$3.2012	\$2.7762	\$1.0463	\$1.3331	\$1.1624
20	\$3.6687	\$4.7361	\$4.0984	\$2.4753	\$3.1828	\$2.7602	\$1.0463	\$1.3331	\$1.1624
21	\$3.6687	\$4.7288	\$4.0956	\$2.4608	\$3.1597	\$2.7426	\$1.0463	\$1.3315	\$1.1618
22	\$3.6687	\$4.7233	\$4.0937	\$2.4467	\$3.1330	\$2.7237	\$1.0463	\$1.3233	\$1.1588
23	\$3.6687	\$4.7170	\$4.0912	\$2.4324	\$3.1217	\$2.7105	\$1.0463	\$1.3375	\$1.1639
24	\$3.6687	\$4.7284	\$4.0954	\$2.4184	\$3.1074	\$2.6960	\$1.0463	\$1.3361	\$1.1635
25	\$3.6687	\$4.7051	\$4.0868	\$2.4043	\$3.0778	\$2.6760	\$1.0463	\$1.3346	\$1.1630
26	\$3.6687	\$4.8082	\$4.1250	\$2.3898	\$3.1823	\$2.7056	\$1.0463	\$1.4386	\$1.2014
27	\$3.6987	\$4.9610	\$4.2006	\$2.3717	\$3.2760	\$2.7285	\$1.3656	\$1.9984	\$1.6126
28	\$3.7573	\$5.1385	\$4.3040	\$2.3738	\$3.3476	\$2.7565	\$1.3509	\$2.0238	\$1.6126
29	\$3.8535	\$5.3859	\$4.4568	\$2.3967	\$3.4610	\$2.8132	\$1.3474	\$2.0744	\$1.6290
30	\$3.9755	\$5.6337	\$4.6265	\$2.4377	\$3.5713	\$2.8802	\$1.3583	\$2.1233	\$1.6542
31	\$4.1303	\$5.9485	\$4.8420	\$2.4996	\$3.6933	\$2.9650	\$1.3841	\$2.1504	\$1.6808
32	\$4.3111	\$6.2889	\$5.0837	\$2.5771	\$3.8350	\$3.0671	\$1.4211	\$2.1991	\$1.7222
33	\$4.5177	\$6.6927	\$5.3653	\$2.6716	\$4.0284	\$3.1987	\$1.4727	\$2.2976	\$1.7917
34	\$4.7540	\$7.1175	\$5.6734	\$2.7827	\$4.2134	\$3.3384	\$1.5357	\$2.3764	\$1.8612
35	\$5.0125	\$7.5661	\$6.0045	\$2.9114	\$4.4159	\$3.4955	\$1.6166	\$2.4751	\$1.9494
36	\$5.3042	\$8.0375	\$6.3655	\$3.0570	\$4.6637	\$3.6805	\$1.7088	\$2.6395	\$2.0693
37	\$5.6181	\$8.5768	\$6.7658	\$3.2225	\$4.9449	\$3.8903	\$1.8234	\$2.8230	\$2.2105
38	\$5.9648	\$9.1289	\$7.1919	\$3.4070	\$5.2500	\$4.1213	\$1.9524	\$3.0444	\$2.3749
39	\$6.3378	\$9.7308	\$7.6530	\$3.6147	\$5.5971	\$4.3823	\$2.1078	\$3.3094	\$2.5723
40	\$6.7437	\$10.3263	\$8.1331	\$3.8453	\$5.9539	\$4.6620	\$2.2848	\$3.5994	\$2.7926
41	\$7.1828	\$10.9973	\$8.6621	\$4.1215	\$6.4128	\$5.0083	\$2.4877	\$3.9661	\$3.0582
42	\$7.6551	\$11.6861	\$9.2190	\$4.4327	\$6.8802	\$5.3800	\$2.7277	\$4.3378	\$3.3491

Table 4: Annual premium rates per \$100 of monthly Income Protection insurance with a 2-year benefit period (cont'd).

Benefit period	2 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
43	\$8.1682	\$12.4186	\$9.8179	\$4.7783	\$7.4269	\$5.8036	\$3.0007	\$4.8094	\$3.6983
44	\$8.7219	\$13.1678	\$10.4494	\$5.1637	\$7.9821	\$6.2555	\$3.3144	\$5.2872	\$4.0757
45	\$9.3238	\$13.9499	\$11.1233	\$5.5938	\$8.6031	\$6.7601	\$3.6727	\$5.8485	\$4.5123
46	\$9.9769	\$14.8216	\$11.8637	\$6.0772	\$9.3045	\$7.3286	\$4.0862	\$6.4871	\$5.0131
47	\$10.6859	\$15.6790	\$12.6342	\$6.6148	\$10.0206	\$7.9374	\$4.5547	\$7.1570	\$5.5606
48	\$11.4610	\$16.6438	\$13.4868	\$7.2179	\$10.8329	\$8.6237	\$5.0900	\$7.9187	\$6.1847
49	\$12.3022	\$17.6501	\$14.3970	\$7.8914	\$11.6762	\$9.3664	\$5.6990	\$8.7072	\$6.8657
50	\$13.2250	\$18.7142	\$15.3810	\$8.6426	\$12.5756	\$10.1793	\$6.3855	\$9.5525	\$7.6178
51	\$14.2330	\$19.8143	\$16.4323	\$9.4855	\$13.5440	\$11.0767	\$7.1681	\$10.4830	\$8.4624
52	\$15.3403	\$21.0279	\$17.5894	\$10.4242	\$14.5807	\$12.0605	\$8.0466	\$11.4624	\$9.3864
53	\$16.5583	\$22.3047	\$18.8406	\$11.4731	\$15.6889	\$13.1412	\$9.0357	\$12.5181	\$10.4093
54	\$17.8981	\$23.7122	\$20.2182	\$12.6452	\$16.8599	\$14.3239	\$10.1506	\$13.6055	\$11.5246
55	\$19.3744	\$25.1801	\$21.7054	\$13.9505	\$18.0951	\$15.6156	\$11.3980	\$14.7609	\$12.7497
56	\$21.0097	\$26.8071	\$23.3531	\$15.4037	\$19.4177	\$17.0342	\$12.7896	\$15.9720	\$14.0876
57	\$22.8220	\$28.5602	\$25.1603	\$17.0253	\$20.7995	\$18.5823	\$14.3474	\$17.2137	\$15.5432
58	\$24.8302	\$30.4750	\$27.1528	\$18.8263	\$22.2611	\$20.2749	\$16.0787	\$18.5010	\$17.1263
59	\$27.0667	\$32.5750	\$29.3599	\$20.8301	\$23.7938	\$22.1229	\$18.0016	\$19.8118	\$18.8410
60	\$29.5581	\$34.8680	\$31.8016	\$23.0534	\$25.4052	\$24.1408	\$20.1310	\$21.1537	\$20.6991
61	\$32.3415	\$37.3855	\$34.5127	\$25.5238	\$27.0835	\$26.3416	\$22.4897	\$22.4984	\$22.7048
62	\$35.4566	\$40.1451	\$37.5255	\$28.2635	\$28.8359	\$28.7414	\$25.0919	\$23.8495	\$24.8684
63	\$38.9521	\$43.2155	\$40.8967	\$31.3043	\$30.8125	\$31.4171	\$27.9638	\$25.3951	\$27.2765
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Table 5: Annual premium rates per \$100 of monthly Income Protection insurance with a 5-year benefit period.

Benefit period	5 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$6.5066	\$8.9212	\$7.4613	\$4.6208	\$6.3981	\$5.3220	\$2.7344	\$3.8747	\$3.1821
17	\$6.5066	\$8.9212	\$7.4613	\$4.5971	\$6.3666	\$5.2949	\$2.7344	\$3.8747	\$3.1821
18	\$6.5066	\$8.9212	\$7.4613	\$4.5734	\$6.3349	\$5.2685	\$2.7344	\$3.8747	\$3.1821
19	\$6.5066	\$8.9212	\$7.4613	\$4.5497	\$6.3034	\$5.2416	\$2.7344	\$3.8747	\$3.1821
20	\$6.5066	\$8.9212	\$7.4613	\$4.5263	\$6.2719	\$5.2147	\$2.7344	\$3.8747	\$3.1821
21	\$6.5066	\$8.7784	\$7.4086	\$4.5028	\$6.1734	\$5.1635	\$2.7344	\$3.8747	\$3.1821
22	\$6.5066	\$8.6751	\$7.3704	\$4.4791	\$6.0950	\$5.1192	\$2.7344	\$3.8747	\$3.1821
23	\$6.5066	\$8.5575	\$7.3267	\$4.4558	\$6.0110	\$5.0732	\$2.7344	\$3.8747	\$3.1821
24	\$6.5066	\$8.4586	\$7.2902	\$4.4321	\$5.9373	\$5.0310	\$2.7344	\$3.8747	\$3.1821
25	\$6.5066	\$8.3305	\$7.2429	\$4.4083	\$5.8521	\$4.9841	\$2.7344	\$3.8747	\$3.1821
26	\$6.5066	\$8.2994	\$7.2314	\$4.3848	\$5.8105	\$4.9537	\$2.7344	\$3.8747	\$3.1821
27	\$6.6228	\$8.6295	\$7.4279	\$4.3999	\$6.0965	\$5.0692	\$2.7145	\$4.1756	\$3.2808
28	\$6.7988	\$9.0447	\$7.6940	\$4.4531	\$6.3867	\$5.2105	\$2.7195	\$4.4224	\$3.3753
29	\$7.0405	\$9.5928	\$8.0514	\$4.5467	\$6.7101	\$5.3901	\$2.7497	\$4.6330	\$3.4726
30	\$7.3378	\$10.1829	\$8.4596	\$4.6748	\$7.0365	\$5.5929	\$2.8054	\$4.8275	\$3.5799
31	\$7.6902	\$10.8992	\$8.9500	\$4.8407	\$7.4138	\$5.8384	\$2.8907	\$5.0291	\$3.7090
32	\$8.1033	\$11.6798	\$9.5031	\$5.0394	\$7.8061	\$6.1106	\$2.9967	\$5.2235	\$3.8489
33	\$8.5716	\$12.6443	\$10.1594	\$5.2742	\$8.2862	\$6.4384	\$3.1324	\$5.4560	\$4.0217
34	\$9.0955	\$13.6466	\$10.8652	\$5.5417	\$8.7891	\$6.7954	\$3.2934	\$5.7162	\$4.2210
35	\$9.6795	\$14.7439	\$11.6447	\$5.8498	\$9.3545	\$7.2017	\$3.4900	\$6.0335	\$4.4640
36	\$10.3192	\$15.9111	\$12.4856	\$6.1925	\$9.9729	\$7.6499	\$3.7168	\$6.4098	\$4.7483
37	\$11.0191	\$17.2133	\$13.4150	\$6.5812	\$10.6791	\$8.1596	\$3.9885	\$6.8622	\$5.0894
38	\$11.7846	\$18.5793	\$14.4100	\$7.0138	\$11.4559	\$8.7236	\$4.3008	\$7.4054	\$5.4900
39	\$12.6158	\$20.0934	\$15.5016	\$7.4968	\$12.3362	\$9.3582	\$4.6637	\$8.0432	\$5.9581
40	\$13.5169	\$21.6571	\$16.6564	\$8.0405	\$13.3035	\$10.0638	\$5.0915	\$8.8057	\$6.5140
41	\$14.4992	\$23.3711	\$17.9189	\$8.6841	\$14.4436	\$10.8971	\$5.5801	\$9.6789	\$7.1492
42	\$15.5667	\$25.1647	\$19.2652	\$9.4076	\$15.7046	\$11.8264	\$6.1490	\$10.6999	\$7.8910
43	\$16.7200	\$27.1058	\$20.7207	\$10.2184	\$17.1030	\$12.8623	\$6.8088	\$11.8574	\$8.7413
44	\$17.9840	\$29.1236	\$22.2755	\$11.1279	\$18.6215	\$14.0057	\$7.5642	\$13.1632	\$9.7073
45	\$19.3538	\$31.2652	\$23.9438	\$12.1512	\$20.2927	\$15.2783	\$8.4407	\$14.6402	\$10.8144
46	\$20.8547	\$33.6223	\$25.7756	\$13.3035	\$22.1498	\$16.7024	\$9.4479	\$16.2920	\$12.0695
47	\$22.4967	\$36.0644	\$27.7292	\$14.5979	\$24.1431	\$18.2677	\$10.6012	\$18.1110	\$13.4801
48	\$24.2894	\$38.7223	\$29.8591	\$16.0520	\$26.3254	\$20.0046	\$11.9207	\$20.1079	\$15.0627
49	\$26.2584	\$41.5454	\$32.1628	\$17.6900	\$28.6875	\$21.9263	\$13.4316	\$22.2970	\$16.8386
50	\$28.4292	\$44.6059	\$34.6832	\$19.5346	\$31.2549	\$24.0557	\$15.1538	\$24.6790	\$18.8213
51	\$30.8162	\$47.7872	\$37.3865	\$21.6042	\$33.9803	\$26.3876	\$17.1079	\$27.2412	\$21.0187
52	\$33.4501	\$51.2933	\$40.3679	\$23.9324	\$36.9476	\$28.9741	\$19.3288	\$30.0088	\$23.4631
53	\$36.3611	\$55.0183	\$43.6076	\$26.5461	\$40.1083	\$31.8148	\$21.8419	\$32.9622	\$26.1626
54	\$39.5890	\$59.1421	\$47.1975	\$29.4788	\$43.5221	\$34.9530	\$24.6771	\$36.1036	\$29.1377
55	\$43.1697	\$63.5034	\$51.1008	\$32.7625	\$47.1349	\$38.3895	\$27.8649	\$39.4321	\$32.4078

Table 5: Annual premium rates per \$100 of monthly Income Protection insurance with a 5-year benefit period (cont'd).

Benefit period	Benefit Period 5 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
56	\$47.1486	\$68.3411	\$55.4348	\$36.4426	\$51.0182	\$42.1796	\$31.4509	\$42.9406	\$35.9988
57	\$51.5802	\$73.5084	\$60.1805	\$40.5605	\$55.1170	\$46.3292	\$35.4696	\$46.6208	\$39.9300
58	\$56.5310	\$79.2164	\$65.4581	\$45.1645	\$59.4924	\$50.8920	\$39.9620	\$50.4638	\$44.2245
59	\$62.0605	\$85.4456	\$71.2986	\$50.3042	\$64.1231	\$55.8917	\$44.9728	\$54.4534	\$48.9048
60	\$68.2599	\$92.2587	\$77.7834	\$56.0387	\$69.0228	\$61.3712	\$50.5478	\$58.5837	\$53.9977
61	\$74.7426	\$99.9816	\$84.7860	\$61.7417	\$74.6939	\$67.1162	\$55.9551	\$63.4387	\$59.2513
62	\$81.8408	\$108.3514	\$92.4218	\$67.3703	\$81.1430	\$73.1014	\$60.9901	\$69.1463	\$64.5828
63	\$89.2101	\$118.1042	\$100.7427	\$73.3885	\$88.3594	\$79.6196	\$66.4778	\$75.3673	\$70.3935
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Table 6: Annual premium rates per \$100 of monthly Income Protection insurance with a benefit period to age 65.

Benefit period	To age 65								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$16.4336	\$24.0664	\$18.9395	\$12.6945	\$19.0768	\$14.8058	\$8.9552	\$14.0874	\$10.6722
17	\$16.4336	\$24.0664	\$18.9395	\$12.6477	\$19.0147	\$14.7540	\$8.9552	\$14.0874	\$10.6722
18	\$16.4336	\$24.0664	\$18.9395	\$12.6008	\$18.9523	\$14.7023	\$8.9552	\$14.0874	\$10.6722
19	\$16.4147	\$24.0391	\$18.9179	\$12.5385	\$18.8664	\$14.6324	\$8.9426	\$14.0677	\$10.6571
20	\$16.3897	\$24.0022	\$18.8891	\$12.4734	\$18.7763	\$14.5595	\$8.9300	\$14.0484	\$10.6422
21	\$16.3586	\$23.8791	\$18.8250	\$12.4022	\$18.6299	\$14.4619	\$8.9114	\$13.9982	\$10.6124
22	\$16.3336	\$23.8256	\$18.7900	\$12.3341	\$18.5123	\$14.3772	\$8.8927	\$13.9402	\$10.5796
23	\$16.3021	\$23.7340	\$18.7375	\$12.2630	\$18.3941	\$14.2901	\$8.8740	\$13.9133	\$10.5584
24	\$16.2645	\$23.6945	\$18.6999	\$12.1859	\$18.2471	\$14.1889	\$8.8490	\$13.7901	\$10.4983
25	\$16.2332	\$23.5502	\$18.6281	\$12.1118	\$18.0926	\$14.0870	\$8.8238	\$13.7390	\$10.4643
26	\$16.1645	\$23.9639	\$18.7345	\$12.0177	\$18.7352	\$14.2603	\$8.7925	\$14.6683	\$10.7804
27	\$16.7528	\$25.3945	\$19.6180	\$12.3037	\$19.8662	\$14.8470	\$8.9300	\$15.6744	\$11.2293
28	\$17.4974	\$27.0123	\$20.6667	\$12.6899	\$21.0204	\$15.5047	\$9.1367	\$16.5917	\$11.6892
29	\$18.3985	\$28.8683	\$21.8988	\$13.1752	\$22.2132	\$16.2378	\$9.4122	\$17.4189	\$12.1596
30	\$19.4437	\$31.0336	\$23.3325	\$13.7487	\$23.4278	\$17.0342	\$9.7501	\$18.0873	\$12.6118
31	\$20.6327	\$33.4118	\$24.9327	\$14.4052	\$24.7462	\$17.9197	\$10.1443	\$18.8173	\$13.1212
32	\$21.9595	\$35.9654	\$26.6822	\$15.1519	\$26.1639	\$18.8973	\$10.6136	\$19.6295	\$13.7073
33	\$23.4238	\$38.7353	\$28.5955	\$15.9839	\$27.6826	\$19.9645	\$11.1518	\$20.5042	\$14.3588
34	\$25.0196	\$41.7520	\$30.6800	\$16.9050	\$29.2950	\$21.1210	\$11.7713	\$21.4139	\$15.0736
35	\$26.7469	\$44.8894	\$32.8902	\$17.9183	\$31.1266	\$22.4144	\$12.4784	\$22.6468	\$15.9598
36	\$28.5991	\$48.2110	\$35.2449	\$19.0243	\$33.0807	\$23.8098	\$13.2796	\$24.0022	\$16.9489
37	\$30.5829	\$51.6751	\$37.7330	\$20.2411	\$35.1950	\$25.3321	\$14.1996	\$25.5675	\$18.0877
38	\$32.6918	\$55.2676	\$40.3454	\$21.5731	\$37.5325	\$27.0068	\$15.2506	\$27.4474	\$19.4223
39	\$34.9322	\$58.9025	\$43.0553	\$23.0318	\$40.0634	\$28.8305	\$16.4462	\$29.6377	\$20.9586
40	\$37.3103	\$62.7050	\$45.9113	\$24.6353	\$42.8318	\$30.8303	\$17.8103	\$32.1308	\$22.7096
41	\$39.8196	\$66.6227	\$48.8912	\$26.4814	\$45.9755	\$33.1168	\$19.3622	\$34.9549	\$24.6975
42	\$42.4731	\$70.5392	\$51.9603	\$28.5128	\$49.3361	\$35.5971	\$21.1271	\$38.1188	\$26.9405
43	\$45.2642	\$74.5049	\$55.1330	\$30.7398	\$52.9005	\$38.2731	\$23.1235	\$41.5714	\$29.4321
44	\$48.2118	\$78.5967	\$58.4489	\$33.1821	\$56.7951	\$41.2028	\$25.3701	\$45.4637	\$32.2388
45	\$51.3032	\$82.5812	\$61.8156	\$35.8518	\$60.7545	\$44.2974	\$27.8920	\$49.5102	\$35.2729
46	\$54.5513	\$86.6214	\$65.3003	\$38.7671	\$64.9583	\$47.6337	\$30.7081	\$53.8978	\$38.6133
47	\$57.9493	\$90.6505	\$68.8745	\$41.9305	\$69.2488	\$51.1558	\$33.8247	\$58.4189	\$42.1896
48	\$61.4977	\$94.5613	\$72.4998	\$45.3514	\$73.6075	\$54.8633	\$37.2540	\$63.0989	\$46.0186
49	\$65.1771	\$98.3890	\$76.1771	\$49.0243	\$77.9797	\$58.7328	\$40.9964	\$67.8361	\$50.0630
50	\$68.9823	\$102.0837	\$79.8844	\$52.9404	\$82.3127	\$62.7398	\$45.0389	\$72.5747	\$54.2955
51	\$72.8746	\$105.5355	\$83.5586	\$57.0709	\$86.3822	\$66.7857	\$49.3571	\$77.0335	\$58.5988
52	\$76.8298	\$108.7575	\$87.1889	\$61.3834	\$90.2523	\$70.8731	\$53.9127	\$81.3019	\$62.9815
53	\$80.7971	\$111.5873	\$90.6854	\$65.8174	\$93.6961	\$74.8820	\$58.6375	\$85.1210	\$67.3075
54	\$84.6896	\$113.9628	\$93.9710	\$70.2851	\$96.5591	\$78.7025	\$63.4437	\$88.2932	\$71.4510
55	\$88.4258	\$115.8142	\$96.9700	\$74.6722	\$98.7082	\$82.2150	\$68.1998	\$90.6585	\$75.2716

Table 6: Annual premium rates per \$100 of monthly Income Protection insurance with a benefit period to age 65 (cont'd).

Benefit period	To age 65								
	30 days			60 days			90 days		
Waiting period	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
56	\$91.8677	\$116.8694	\$99.4978	\$78.8290	\$99.9602	\$85.2600	\$72.7495	\$92.0760	\$78.6213
57	\$94.8591	\$117.1097	\$101.4506	\$82.5571	\$100.1570	\$87.6565	\$76.8734	\$92.3252	\$81.2839
58	\$97.1746	\$116.3135	\$102.6075	\$85.5960	\$99.1127	\$89.1752	\$80.2967	\$91.2395	\$83.0271
59	\$98.5200	\$114.2757	\$102.7110	\$87.6097	\$96.6302	\$89.5350	\$82.6621	\$88.6282	\$83.5598
60	\$98.5074	\$110.6480	\$101.3935	\$88.1572	\$92.4410	\$88.3640	\$83.5069	\$84.2608	\$82.5103
61	\$71.9981	\$98.6276	\$83.3918	\$64.5908	\$77.2403	\$70.6094	\$61.2940	\$67.7210	\$64.9202
62	\$68.6927	\$79.8057	\$74.2186	\$61.4515	\$66.8768	\$64.7063	\$58.2588	\$61.1757	\$60.5119
63	\$61.9466	\$59.6142	\$62.3108	\$54.9471	\$54.2157	\$55.7701	\$51.8902	\$51.8580	\$52.9137
64	\$39.5910	\$43.7856	\$41.9495	\$32.7978	\$31.5771	\$32.9958	\$29.8589	\$26.2947	\$29.1221
65	\$30.0684	\$33.2636	\$31.8632	\$24.2895	\$23.4368	\$24.4556	\$21.8129	\$19.2249	\$21.2805

Table 7. Non-automatic Income Protection occupational rating factors.

Occupational rating	Occupational rating factor
Professional	0.38
White Collar	0.48
Unknown/Light Blue	1.00
Heavy Blue	1.52
Special Risk	2.14



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