

Significant Event Notice

Education 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 Education 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 Produce Disclosure Statement and Member Guide for Prime Super – Education Division issued 1 July 2022, unless otherwise stated.

What will change and why?

From 1 October 2022, insurance within the Fund will change. The changes are outlined below.

It is important that you review your insurance cover before 1 October 2022, to make sure the changed cover will meet your needs.

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 Education Division Members with an 'Education Standard', 'White Collar' or 'Professional' occupation category:
 - i. the Death & TPD insurance unit cost will rise from \$1.11 per week to \$1.23 per week.
 - ii. Death only insurance unit cost will rise from 74 cents per week to 84 cents per week.
- b) For fixed Death & TPD and Death only cover, the annual cost per \$1,000 sum insured has increased.
- c) For Income Protection cover, 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 its insurance. 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 and the value of each unit will change. Existing members with default cover will be allocated the required number of units (rounded up) to maintain an equivalent level of cover to their current insured value, from 1 October 2022. The new unit values are set out in the tables in **Appendix 1** of this notice.

Some existing members with 'default cover' will receive more than six units of insurance to maintain their current insured value (specifically, Members aged 27 years at their next birthday and Members who are 46 or more years old at their next birthday).

If the number of units you are allocated is more than 6, then your premiums will increase both because the cost per unit has increased and because you will hold more units.

For example:

Mary is 47 years old. She currently holds 6 units of 'Education' default Death & TPD cover. This means her current insurance cover is \$250,500 (i.e. 6 x \$41,750) and the cost is \$6.66 per week (i.e. 6 x \$1.11).

From 1 October 2022 Mary will hold 7 units of 'Education' default Death & TPD cover. For a 47-year old with an 'Education' occupation classification, the value of each unit of default Death & TPD cover from 1 October 2022 will be \$39,167 and the cost of each unit of cover will be \$1.23. This means that from 1 October 22 the insured value of Mary's default Death & TPD cover will be 7 x \$39,167 = \$274,169 and the premium will be 7 x \$1.23 = \$8.61 per week.

Existing Members aged 15 – 26 with default cover will receive fewer than 6 units of insurance to maintain their current insured value. This means that they will pay less for their insurance (as they will be paying for fewer units of cover than they currently receive).

For example:

Steven is 25 years old. He currently holds 6 units of 'Education' default Death & TPD cover. This means his current insurance cover is \$165,180 (i.e. 6 x \$27,530) and the cost is \$6.66 per week (i.e. 6 x \$1.11).

From 1 October 2022 Steven will hold 3 units of 'Education' default Death & TPD cover. For a 25 year old with an 'Education' occupation classification, the value of each unit of default Death & TPD cover from 1 October 2022 will be \$58,846 and the cost of each unit of cover will be \$1.23. This means that from 1 October 22 the insured value of Steven's default Death & TPD cover will be 3 x \$58,846 = \$176,538 and the premium will be 3 x \$1.23 = \$3.69 per week.

Members who are eligible for new default Death & TPD cover or default Death only cover from 1 October 2022 onwards will receive 4 units of cover.

You can apply to reduce your insurance by completing the Insurance application/variation form or the Insurance reduction/cancellation/opt out form, available at primesuper.com.au/member/publications/forms/. You should complete this form by 30 September 2022 for your application to be processed prior to 1 October 2022.

3. 'Dial up' option

New members can apply for six additional units of Death and TPD or death only cover and \$5,000 of Income Protection cover. If you are eligible to apply for this cover, from 1 October 2022, you must apply within 60 days of the date your insurance welcome letter is issued to you.

Note that if you are not in Active Employment, your Income Protection cover under this offer will be Limited Cover until you have been in Active Employment for at least 30 consecutive days.

4. 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 you will be allocated the required number of units (rounded up) to maintain your current insured value and premiums will change accordingly.

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

5. Changes to insurance definitions

Some new insurance policy definitions will be introduced, and some existing insurance policy definitions will be updated. In particular, the definition of Totally and Permanently Disabled will be 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.

6. Automatic recommencement 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 will only be entitled to have Death only cover recommence.

7. The terms and conditions providing for voluntary reinstatement of insurance cover will change.

These changes are shown in the table below.

	Current Conditions	Conditions From 1 October 2022
Date of Reinstatement	<p>For applications for reinstatement of cover where your cover ceased due to inactivity:</p> <ul style="list-style-type: none"> a) If your account has received contributions within 60 days of your cover ceasing due to inactivity, your cover will recommence on the later of the date the Insurer accepts your application for reinstatement of your cover and the date a contribution is made into your account. b) However, if no contributions are received, your cover may recommence provided that you complete the Election to maintain all or some insurance cover form and make an election to maintain and reinstate your insurance cover within 60 days of your cover ceasing due to inactivity. In this instance, your superannuation account balance must be sufficient to fund the insurance premiums due. Your cover will recommence on the date the Insurer accepts your application. <p>For applications for reinstatement of cover where you ceased due to an insufficient account balance, cover will recommence on the date the Insurer accepts your application.</p>	<p>For applications for reinstatement of cover where your cover ceased due to inactivity, cover will be reinstated from the date it ceased.</p> <p>For applications for reinstatement of cover where your cover ceased due to an insufficient account balance, cover will be reinstated from the date it ceased.</p>
Limited Cover Conditions	Your reinstated cover will be limited cover until you have been At Work for at least 30 consecutive days.	Your reinstated cover will be Limited Cover until you have been in Active Employment for at least 30 consecutive days after the date of the reinstatement.

8. 'Education' occupation category

From 1 October 2022, if you have not applied for and been accepted for the 'White collar' or 'Professional' occupation categories, you will be assigned to the 'Education' occupation category. Your 'occupation category' will determine the amount and cost of your Death & TPD or Death only cover, and the cost of your Income Protection cover. For more details, refer to the insurance rates tables for Death & TPD, Death only, and Income Protection cover in **Appendix 1** of this notice.

For Income Protection insurance, you may be classified by the Insurer as 'Special Risk', if you are employed in an occupation that carries significant risk. If you are assigned to the 'Special Risk' occupation category, your Income Protection premiums will have a loading.

Teachers working in classrooms will be in the 'Education' category, and will not qualify for the 'White collar' or 'Professional' categories of cover.

9. Reduced Maximum Cover Limits for Death, Terminal Illness, and TPD cover

The Maximum Cover Limits for Death, Terminal Illness, and TPD cover will be reduced, specifically, for:

- a) Death cover – the new maximum cover limit with underwriting will be \$5 million, reduced from unlimited cover.
- b) Terminal Illness – the new maximum cover limit with underwriting will be \$1.5 million, reduced from \$3 million.
- c) TPD – the new maximum cover limit with underwriting will be \$2.5 million, reduced from \$3 million.

For Income Protection cover, the Maximum Insured Benefit will increase from \$25,000 to \$30,000. Refer to the updated definitions table in **Appendix 2** of this notice for more details.

10. New 30 day and 60 waiting periods for Income Protection cover

From 1 October 2022, two new waiting periods, of 30 days and 60 days, will be introduced alongside the current 90 day waiting period for Income Protection cover.

This change means that Members will be able to nominate a 30-day, 60-day, or 90-day waiting period when they apply for Income Protection cover.

If you already hold Income Protection cover with a 90 day waiting period, from 1 October 2022 you will be able to apply to reduce your waiting period to 30 days or 60 days.

11. How you can transfer insurance cover from another superannuation account to Prime Super will change *Current Arrangements*

To transfer Death, Terminal Illness, TPD cover and/ or Income Protection cover from another fund to Prime Super, you are currently required to rollover the balance of your other superannuation account into Prime Super. You must also:

- a) be under age 61; and
- b) not be engaged in a Hazardous Occupation.

Any exclusions or special conditions applying to your existing policy are applied to any transferred cover unless we specify otherwise.

Currently, transferred cover is subject to a maximum of:

- a) for death cover, \$1m; and
- b) for TPD cover, the lesser of:
 - i. \$1m; and
 - ii. the maximum benefit limit (\$3m) less your TPD cover under the policy.

After 1 October 2022

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. However, to transfer cover from 1 October 2022:

- a) you must be under the age of 60; and
- b) if you are aged 55 to 59, you must hold an occupation rating of Professional or White Collar.

The exclusions and special conditions applying under the policy offered by us, as well as any exclusions or special conditions applying to your existing policy, will apply to the transferred cover unless we specify otherwise.

For Death & TPD cover (without underwriting), there will be limit of \$1.5 million cover you can transfer, when added to any existing cover already held.

For income protection cover, the limit will remain the same. That is, cover will still be limited to lesser of:

- a) the maximum insured benefit (\$25,000) less your income protection cover under the former policy; and
- b) \$10,000 per month.

A two-year Benefit Period will apply to the transferred cover. The Waiting Period that will apply to your transferred cover, will be the equivalent of the waiting period that applies to the cover under your existing policy. If there is no equivalent Waiting Period under our policy, then your Waiting Period will be the next longest Waiting Period available under our policy. For example, if your cover is subject to a 21-day Waiting Period under your existing policy, a 30-day Waiting Period will apply to the transferred cover under our policy.

For more details, refer to the definition of Waiting Period in **Appendix 2** of this Notice.

12. The exclusions that apply to Income Protection cover will change from 1 October 2022.

Currently:

- a) no Income Protection benefit is payable where the Total Disability or Partial Disability is caused directly or indirectly by:
 - i. any self-inflicted injury or any attempt at suicide; or
 - ii. pregnancy, unless the disability continues for more than three months after the end of the pregnancy, in which case the end of the pregnancy will be deemed to be the commencement of the period of disability.
- b) Other general exclusions described in the Education Division Member Guide may also apply. Individual exclusions may also be applied by the Insurer as a result of the underwriting process.

From 1 October 2022:

- a) no Income Protection benefit will be payable where the Total Disability or Partial Disability is caused directly or indirectly by:
 - i. any intentional self-inflicted injury or attempt to commit suicide;
 - ii. war or service in any armed forces;
 - iii. wilful taking of drugs;
 - iv. illegal activity; or
 - v. normal and uncomplicated pregnancy or childbirth, including multiple pregnancy, caesarean birth, threatened miscarriage or participation in in-vitro fertilisation or other medically assisted fertilisation techniques, and normal discomforts of pregnancy including, but not limited to, morning sickness, back ache, varicose veins, ankle swelling and bladder problems.
- b) Other general exclusions described in the Education Division Member Guide may also apply. Individual exclusions may also be applied by the Insurer as a result of the underwriting process.

13. The terms and conditions of Interim Accident Cover will change.

From 1 October 2022, a number of the terms and conditions of Interim Accident Cover will change. These changes are explained in the table below.

	Current Conditions	Conditions from 1 October 2022
Interim accident benefit amount	<p>For Death only or Death & TPD Cover, the lesser of:</p> <ul style="list-style-type: none"> a) the amount of underwritten cover applied for, and b) \$500,000, <p>less any amount of cover already provided to you under the Policy.</p> <p>For Income Protection cover, the lesser of:</p> <ul style="list-style-type: none"> a) the amount of cover applied for, and b) the amount that when added to any other benefit payable to you under another provision of the Policy in respect of the same Injury or a related Injury is \$15,000 per month. 	<p>The lesser of:</p> <ul style="list-style-type: none"> a) the amount of additional cover you applied for; and b) for Death only or Death & TPD cover, a total of \$1,000,000; or c) for Income Protection cover, the lesser of 85% of your salary or \$15,000 per month.

	Current Conditions	Conditions from 1 October 2022
When Interim Accident Cover expires	<p>The earlier of:</p> <ul style="list-style-type: none"> a) ninety (90) days after the date your completed; application form is received b) the date your application for cover is withdrawn; c) the date the Insurer declines your application for cover; d) the date cover you applied for commences e) the date all cover under the Policy terminates; f) the date you are advised that the Interim Accident Cover has been cancelled; g) the date you cease to meet the Eligibility Rule; h) the date you ceases to be an Eligible Person; i) the date a Benefit under Interim Accident Cover becomes payable to you; j) the date the you die; k) the date a Terminal Illness benefit or Total and Permanent Disablement benefit is payable to you. 	<p>The earlier of:</p> <ul style="list-style-type: none"> a) 90 days from when the Insurer receives your application; b) when your application is either accepted or rejected by the Insurer; c) the date you withdraw the application; d) the date the Insurer accepts in writing your application on any terms; e) the date on which an interim accident benefit becomes payable to you; f) the date the Insurer cancels your interim accident cover.
When an Interim Accident benefit is payable	<p>Upon your Death or Total and Permanent Disablement, as applicable, if the death or Total and Permanent Disablement:</p> <ul style="list-style-type: none"> a) is caused solely and directly by an Accident which occurs during the interim cover period and independently of any other cause; and b) the date of death or the Date of Disablement is during the interim cover period. <p>For an application for Income Protection cover, the Interim Accident Cover has a Benefit Payment Period of two (2) years and a Waiting Period of ninety (90) days.</p>	<p>If you die, suffer Total and Permanent Disablement, or become Totally Disabled, as a result of an accident which occurs while interim accident cover applies, provided the death, Total and Permanent Disablement, or Total Disability occurs within 120 days of the accident.</p> <p>For an application for Income Protection cover, the interim accident benefit has a Benefit Payment Period of two (2) years, and will be payable after the Waiting Period has ended. The Waiting Period will be 90 days unless you have existing Income Protection cover, in which case the Waiting Period will be that which applies to your existing Income Protection cover.</p>

	Current Conditions	Conditions from 1 October 2022
Exclusions	<p>For an application for Death only or Death & TPD Cover, an interim accident benefit is not payable:</p> <ul style="list-style-type: none"> a) for death or Total and Permanent Disablement arising directly or indirectly from an Injury which occurred at any time prior to the date the Insurer received a properly completed application form; b) for any event in respect of which the Insurer would have placed an individual exclusion on the cover being applied for; c) if the Insurer would have declined the application for underwritten cover; or d) if in the Insurer's opinion you failed to comply with your disclosure obligations when applying for cover. <p>For an application for Income Protection cover, an interim accident benefit is not payable for an Injury or Illness caused by, or attributable, to:</p> <ul style="list-style-type: none"> a) travelling by air other than as a passenger in a fully licensed standard type; aircraft owned and/or operated by a recognized airline over an established air route; b) an event which happens while mentally unsound, or by intoxicating liquor, narcotics or drugs and you are consequently rendered less capable than usual of taking care of yourself; c) the consequences of war (whether declared or undeclared); d) the consequences of an intentional criminal act; e) the consequences of motor racing; f) the consequences of mountaineering, parachute jumping, hang-gliding or other like activity; or g) the consequences of a professional sport of any kind. 	<p>No interim accident benefit is payable if:</p> <ul style="list-style-type: none"> a) the death or bodily injury to you is caused by engaging in hazardous pastimes or sports which would not be covered under the Insurer's normal underwriting guidelines; b) the death or bodily injury occurred prior to the date you become an eligible member; c) the cover applied for would have been declined under the Insurer's normal assessment guidelines; or d) you lodge a claim for an event or condition that would have been excluded under the Insurer's normal underwriting guidelines.

14. The terms and conditions of Life Events Cover will change.

Currently if you apply for Life Events cover:

a) The maximum amount of the increase for each application is the lesser of:

- i. 20% increase above your existing cover,
- ii. \$200,000 and
- iii. the total amount of, or the amount of increase of, the mortgage on the purchase of your primary place of residence (where applicable).

b) The increase in cover is subject to the following conditions:

- i. you must submit an application form within:
 - A) 90 days of the Life Event occurring; or
 - B) 30 days from the date of the distribution of your most recent member statement following the Life Event;
- ii. we receive evidence of the occurrence of the Life Event satisfactory to the Insurer;
- iii. you are under the age of 61;
- iv. you are not engaged in a Hazardous Occupation;

- v. you have not had any increase of cover due to one or more Life Events during the 12 months preceding the date of your latest application under these eligibility conditions;
 - vi. your total Insured Benefit following the increase will not exceed the maximum cover amount;
 - vii. over any 12-month period, the total amount of all benefit increases does not exceed 20% of your Insured Benefit before the increase of cover under these eligibility criteria;
 - viii. you have not been diagnosed with, or do not suffer from, an illness that may cause a Terminal Illness or permanent inability to work;
 - ix. you have not had an application for life or disability insurance cover declined, or been offered cover on alternate terms;
 - x. you have never made, and are not entitled to make, a claim for an injury or illness through workers' compensation, sickness benefit, invalid pension or any insurance policy providing total and permanent disablement, Income Protection cover, accident or sickness cover; and
 - xi. your total Insured Benefit after the increase is not greater than \$2.5 million. The increase in cover will commence from the date that you are advised of your application's acceptance and the conditions of acceptance in writing.
- c) No benefit is payable where a claim arises from suicide or an intentional self-inflicted act or injury within the first 13 months of the commencement date of the increased cover;
- d) Once you have insurance cover of \$2.5 million, you are not eligible to apply for further Life Event increases;
- e) If you are not At Work on the commencement date of the increase of cover and are not At Work within 30 days of the commencement date of the increase of cover taking effect, your increase of cover will be subject to limited cover conditions as follows:
- i. limited cover conditions will apply for a continuous period of at least 12 months from the commencement date of the increase of cover, and
 - ii. on expiry of the 12-month period referred to in (A) above, limited cover conditions will continue to apply until you have been At Work for 10 consecutive working days.

From 1 October 2022, for each application under Life Events cover:

- a) The maximum amount of the increase in cover will be:
- i. if the existing Death or Death & TPD cover that you hold is unitised cover, 1 unit of cover based on your age at the time of your application, and
 - ii. if the existing Death or Death & TPD cover that you hold is fixed cover, the amount of fixed cover that is equal to one unit of cover based on your age at the time of your application.
- b) The increase in cover will be subject to the following limitations and exclusions:
- i. you must have accurately answered 'no' to each of the risk control questions,
 - ii. at the date of the application you must not have received an increase in cover for any life event within the previous 12 month period
 - iii. you can only increase your cover by a maximum of four (4) life event increases since becoming a member of the Fund,
 - iv. you must make the application to increase your cover as a result of a life event within 90 days of the date upon which the life event occurred
 - v. the Insurer receives proof, satisfactory to them, that the life event has taken place and the date it took place,
 - vi. you have not previously had an application for cover, or an increase in cover declined by the Insurer,
 - vii. the application must relate to a type of cover you have in force under the policy. If you have previously cancelled a type of a cover then you cannot reinstate cover under the life events condition,
 - viii. the additional cover will be subject to the same individual conditions, restrictions, exclusions and premium loadings that apply to your existing cover, if any, and
 - ix. the additional cover will be subject to the self-harm exclusion.

15. Changes to 'Worldwide Cover' for Death only, Death & TPD and Income Protection insurance

Currently, if you are an Australian Resident, you are generally covered worldwide twenty-four (24) hours a day, seven (7) days a week. Specific terms apply when you are employed overseas, or are on employer approved leave without pay, which determine how long cover continues.

By contrast, if you are not an Australian Resident, you are only covered while overseas for up to three (3) months (unless you obtain prior written approval from the Insurer, for certain overseas employment).

From 1 October 2022, all insured members (both Australian Residents and persons who are not Australian Residents) will be covered overseas, provided premiums continue to be paid. The specific terms limiting the continuation of your cover when you are on overseas employment, or on employer approved leave without pay, will no longer apply.

For Income Protection insurance, the Insurer may require you to return to Australia at your own expense for assessment of a claim. If the Insurer requires you to return to Australia for such an assessment, no income protection benefit will be payable unless you return.

16. Limitations on default Death & TPD and Death only cover:

From 1 October 2022, how the limited cover restrictions apply to default Death & TPD and Death only cover will change.

Currently:

a) your default Death & TPD and Death only cover will be limited cover if:

- i. you are not At Work on the date of first becoming an Insured Person; or
- ii. the first employer contribution received on your behalf is received more than seven months after the date you first became an Insured Person, or
- iii. you are in the process of applying for, or you have previously received, the payment of a benefit for permanent disability or permanent incapacity under any insurance policy.

b) your default Death & TPD and Death only cover, which is subject to limited cover restrictions, will become unrestricted in the following circumstances:

- i. where the above condition (a)(i) applies – limited cover restrictions will cease on the date you are At Work; or
- ii. where the above condition (a)(ii) applies – limited cover restrictions will cease on the date the Insurer provides written notice that the limited cover conditions have ceased to apply.

Other terms and conditions, including general exclusions and cessation of cover conditions, also apply.

From 1 October 2022:

a) If you are an Employer Sponsored Member:

- i. subject to (a)(ii) below, your default Death & TPD or Death only cover will be limited cover until you have been in Active Employment for 30 consecutive days after the date your cover commenced. If you are in Active Employment for the first 30 consecutive days after your cover starts, you will be treated as having had full cover from the date your cover commenced.
- ii. if an Employer Contribution is not received into your account in the Fund within 120 days of the date you first became an Eligible Member, then your default Death & TPD or Death only cover will be:
 - A) Limited Cover for a period of 24 months. The Limited Cover restriction will be removed from the date when you have first been in Active Employment for 30 consecutive days following the end of that 24 month period; and
 - B) Subject to the Self-Harm Exclusion while the cover is Limited Cover.

b) If you are a Personal Member, your default Death & TPD or Death only cover will be:

- i. Limited Cover for a period of 24 months. The Limited Cover restriction will be removed from the date when you have first been in Active Employment for 30 consecutive days following the end of that 24 month period; and
- ii. Subject to the Self-harm Exclusion while the cover is Limited Cover.

Other terms and conditions, including general exclusions and cessation of cover conditions, also apply.

17. New conditions will affect when Total and Partial Disability benefits are paid under your Income Protection cover.

Specifically, from October 2022:

a) **Leave without pay:** if you suffer a Disability while you are on leave without pay and are covered under the policy, benefits will not be paid until the later of:

- a) the date your leave without pay is to cease in accordance with your employer's written notification; and
- b) the expiry of the Waiting Period.

If no written advice is received by the Insurer on the cessation of your leave without pay, it will be deemed to be for a period of 24 months.

- b) **Maximum payment for disability outside Australia:** the maximum time the Insurer will pay a benefit for you, while you are Disabled and outside Australia, is 12 months, unless in the Insurer's opinion it is not medically possible for you to return to Australia.
- c) **One benefit at a time:** the Insurer will only pay you benefits for one Disability at a time.

18. How the Insurer calculates the Partial Disability benefit will change.

From 1 October 2022, the benefit formula used to calculate the Partial Disability benefit will change. This change is shown in the table below:

	Current	From 1 October 2022
Amount of partial disability benefit	<p>The amount of Partial Insured Benefit will be calculated by:</p> <ul style="list-style-type: none"> a) determining the difference between Pre-Disability Income and the Post-Disability Income; b) calculating that difference as a proportion of the Pre-Disability Income; and c) multiplying that proportion by the Total Insured Benefit payable upon Total Disability. <p>The Partial Insured Benefit will then be reduced by the following:</p> <ul style="list-style-type: none"> a) any income benefit (expressed as a monthly amount) arising from any social security, workers' compensation, motor accident compensation or other similar compensation under State or Federal legislation; and b) any income benefit (expressed as a monthly amount) paid under any insurance policy to the Insured Person. 	<p>The Partial Disability benefit will be the total of the following:</p> <ul style="list-style-type: none"> a) the partial monthly benefit calculated as follows: $\text{Monthly Benefit} - \left(\frac{\text{current income}}{\text{Pre-Disability Income}} \times \text{Monthly Benefit} \right)$ <p>where 'current income' means the income you earned from your personal exertion plus any Disability Income for the month.</p> b) plus, the partial super monthly benefit (if any) calculated as follows, reduced by the amount of Disability Super: $\text{Super Monthly Benefit} - \left(\frac{\text{current income}}{\text{Pre-Disability Income}} \times \text{Super Monthly Benefit} \right)$ <p>where 'current income' means the income you earned from personal exertion for the month.</p> <p>The amount of partial disability benefit cannot exceed the Maximum Monthly Benefit. Any excess will first be applied to reduce the partial super monthly benefit.</p>

19. Income Protection cover will no longer be provided with Benefit Escalation, and Run Off Cover.

Currently:

- a) Benefit Escalation: if the insurer pays you a Total Disability and/ or Partial Disability Benefit for a continuous period of twelve (12) months, the Insurer will increase, during the period you are on the claim, the annual benefit from each anniversary date by the lesser of:
 - i. the increase of the CPI; and
 - ii. five per cent (%5).
- b) Run off cover: you can claim a benefit in accordance with the terms of the Policy if your Date of Disablement occurs within 12 months of the date on which you cease to be Gainfully Employed (Run Off Cover Period), and:
 - i. you are aged between 15 years and the Benefit Expiry Age; and
 - ii. your cover under the policy has not ceased.

These terms will no longer apply from 1 October 2022.

20. Changes to when your cover stops if you leave the Fund, or join any armed forces:

Currently, if you leave the Fund, your cover ends 30 days after you cease to be a member of the Fund. From 1 October 2022, if you leave the Fund, your cover will end on midnight of the day on which you are no longer a member of the Fund. In addition, from 1 October 2022, your cover will cease if you join any armed forces (excluding the Australian Defence Force Reserves not deployed overseas).

21. 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. How the changes will affect your default unit cover, including units, amount of cover and cost
- 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) Example of fixed cover premium changes for Death only cover from 1 October 2022
 - d) Death & TPD – rates prior to 1 October 2022
 - e) Death & TPD – rates from 1 October 2022
 - f) Example of fixed cover premium changes for Death & TPD cover from 1 October 2022
- iv. Income Protection rates
 - a) Current rates for the 90-day waiting period and new rates for the 90-day, 60-day and 30-day waiting period from 1 October 2022
 - b) Income Protection Occupation Category Factors
 - c) Examples illustrating the changes in premiums for \$60,000 of Income Protection for 30, 60 and 90-day waiting periods for the Education occupation category

Age Next Birthday	Current rates, units and value of cover			Rates, units and value of cover from 1 October 2022		
	Cost (per week)	Units	Cover	Cost (per week)	Units	Cover
15 – 25	\$6.66	6	165,180	\$3.69	3	176,538
26	\$6.66	6	165,180	\$3.69	3	180,987
27	\$6.66	6	374,340	\$8.61	7	431,536
28	\$6.66	6	370,500	\$7.38	6	377,514
29	\$6.66	6	366,660	\$7.38	6	385,824
30	\$6.66	6	362,220	\$7.38	6	394,722
31	\$6.66	6	357,300	\$7.38	6	394,722
32	\$6.66	6	352,320	\$7.38	6	394,722
33	\$6.66	6	347,400	\$7.38	6	394,722
34	\$6.66	6	341,880	\$7.38	6	394,722
35	\$6.66	6	335,820	\$7.38	6	394,722
36	\$6.66	6	329,760	\$7.38	6	394,722
37	\$6.66	6	323,700	\$6.15	5	328,935
38	\$6.66	6	317,100	\$6.15	5	328,935
39	\$6.66	6	309,960	\$6.15	5	328,935
40	\$6.66	6	303,300	\$6.15	5	328,935
41	\$6.66	6	296,160	\$6.15	5	311,900
42	\$6.66	6	289,020	\$7.38	6	342,438
43	\$6.66	6	281,340	\$7.38	6	319,242
44	\$6.66	6	274,140	\$7.38	6	295,902
45	\$6.66	6	266,460	\$7.38	6	274,272
46	\$6.66	6	258,180	\$8.61	7	293,944
47	\$6.66	6	250,500	\$8.61	7	274,169
48	\$6.66	6	242,760	\$8.61	7	254,324

(tables continued on the next page)

	Current rates, units and value of cover			Rates, units and value of cover from 1 October 2022		
Age Next Birthday	Cost (per week)	Units	Cover	Cost (per week)	Units	Cover
49	\$6.66	6	234,540	\$8.61	7	235,837
50	\$6.66	6	226,800	\$9.84	8	250,456
51	\$6.66	6	218,580	\$9.84	8	230,864
52	\$6.66	6	210,300	\$11.07	9	234,297
53	\$6.66	6	202,020	\$11.07	9	215,973
54	\$6.66	6	194,340	\$11.07	9	200,808
55	\$6.66	6	186,060	\$12.30	10	201,160
56	\$6.66	6	177,840	\$12.30	10	181,970
57	\$6.66	6	164,040	\$12.30	10	168,550
58	\$6.66	6	147,000	\$12.30	10	151,700
59	\$6.66	6	130,440	\$12.30	10	135,990
60	\$6.66	6	115,080	\$12.30	10	122,560
61	\$6.66	6	100,740	\$12.30	10	106,840
62	\$6.66	6	88,080	\$12.30	10	97,120
63	\$6.66	6	77,100	\$11.07	9	77,832
64	\$6.66	6	67,140	\$12.30	10	74,230
65	\$6.66	6	59,460	\$12.30	10	62,640
66	\$6.66	6	53,400	\$13.53	11	57,244
67	\$6.66	6	49,020	\$12.30	10	52,040
68	\$6.66	6	47,340	\$12.30	10	52,040
69	\$6.66	6	47,340	\$12.30	10	52,040
70	\$6.66	6	47,340	\$12.30	10	52,040

ii. Changes to the amount of cover per unit for Death only and Death & TPD cover from 1 October 2022

	Current cover value per unit	Cover value per unit from 1 October 2022		
Age next birthday	Standard (\$)	Education (\$)	White Collar (\$)	Professional (\$)
15	27,530	58,846	64,720	71,180
16	27,530	58,846	64,720	71,180
17	27,530	58,846	64,720	71,180
18	27,530	58,846	64,720	71,180
19	27,530	58,846	64,720	71,180
20	27,530	58,846	64,720	71,180
21	27,530	58,846	64,720	71,180
22	27,530	58,846	64,720	71,180
23	27,530	58,846	64,720	71,180
24	27,530	58,846	64,720	71,180
25	27,530	58,846	64,720	71,180
26	27,530	60,329	66,290	72,840
27	62,390	61,648	67,770	74,500
28	61,750	62,919	69,260	76,240
29	61,110	64,304	70,740	77,820
30	60,370	65,787	72,310	79,480
31	59,550	65,787	72,310	79,480
32	58,720	65,787	72,310	79,480
33	57,900	65,787	72,310	79,480
34	56,980	65,787	72,310	79,480
35	55,970	65,787	72,310	79,480
36	54,960	65,787	72,310	79,480
37	53,950	65,787	72,310	79,480
38	52,850	65,787	72,310	79,480
39	51,660	65,787	72,310	79,480
40	50,550	65,787	72,310	79,480
41	49,360	62,380	68,650	75,550
42	48,170	57,073	62,790	69,080

	Current cover value per unit	Cover value per unit from 1 October 2022		
Age next birthday	Standard (\$)	Education (\$)	White Collar (\$)	Professional (\$)
43	46,890	53,207	58,600	64,540
44	45,690	49,317	54,320	59,830
45	44,410	45,712	50,310	55,370
46	43,030	41,992	46,200	50,830
47	41,750	39,167	43,060	47,340
48	40,460	36,332	39,910	43,840
49	39,090	33,691	37,030	40,700
50	37,800	31,307	34,410	37,820
51	36,430	28,858	31,790	35,020
52	35,050	26,033	28,650	31,530
53	33,670	23,997	26,380	29,000
54	32,390	22,312	24,540	26,990
55	31,010	20,116	22,100	24,280
56	29,640	18,197	20,090	22,180
57	27,340	16,855	18,520	20,350
58	24,500	15,170	16,680	18,340
59	21,740	13,599	15,020	16,590
60	19,180	12,256	13,450	14,760
61	16,790	10,684	11,790	13,010
62	14,680	9,712	10,660	11,700
63	12,850	8,648	9,520	10,480
64	11,190	7,423	8,210	9,080
65	9,910	6,264	6,900	7,600
66	8,900	5,204	5,680	6,200
67	8,170	5,204	5,680	6,200
68	7,890	5,204	5,680	6,200
69	7,890	5,204	5,680	6,200
70	7,890	5,204	5,680	6,200

iii. Fixed cover premium rates

a) Death only – rates **prior** to 1 October 2022
(as shown in the 1 July 2022 Member Guide – Education Division)

Annual premium rates per \$1,000 sum insured (gross of taxes and duties)	
Age next birthday	Standard current rate (\$)
15–25	0.60
26	0.57
27	0.57
28	0.56
29	0.55
30–40	0.53
41	0.56
42	0.61
43	0.66
44	0.70
45	0.76
46	0.82
47	0.90
48	0.96
49	1.04
50	1.11
51	1.21
52	1.34
53	1.47
54	1.56
55	1.74
56	1.91
57	2.07
58	2.31
59	2.58
60	2.87
61	3.26
62	3.62
63	4.06
64	4.67
65	5.54
66–70	6.77

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

Annual rate per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Education (\$)	White Collar (\$)	Professional (\$)
15–25	0.70	0.70	0.64
26	0.67	0.67	0.62
27	0.67	0.67	0.58
28	0.65	0.65	0.58
29	0.64	0.64	0.57
30–40	0.62	0.62	0.56
41	0.65	0.65	0.58
42	0.71	0.71	0.65
43	0.77	0.77	0.70
44	0.82	0.82	0.74
45	0.89	0.89	0.82
46	0.96	0.96	0.87
47	1.05	1.05	0.95
48	1.12	1.12	1.02
49	1.22	1.22	1.10
50	1.30	1.30	1.20
51	1.41	1.41	1.29
52	1.57	1.57	1.44
53	1.72	1.72	1.54
54	1.82	1.82	1.67
55	2.03	2.03	1.85
56	2.23	2.23	2.03
57	2.42	2.42	2.22
58	2.70	2.70	2.47
59	3.02	3.02	2.74
60	3.36	3.36	3.05
61	3.81	3.81	3.47
62	4.23	4.23	3.82
63	4.75	4.75	4.31
64	5.46	5.46	4.97
65	6.48	6.48	5.89
66–70	7.91	7.91	7.20

c) Example of fixed cover premium changes for Death only cover from 1 October 2022

Example illustrating the change in premiums for \$200,000 of fixed Death only cover from 1 October 2022 (gross of taxes and duties)

	Death only cover					
	Current – 'Education Standard'			From 1 October 2022 – 'Education'		
Age next birthday	Annual rate per \$1,000 of cover	Cover amount	Annual premium	Annual rate per \$1,000 of cover	Sum insured	Annual premium
20	\$0.60	\$200,000	\$120.00	\$0.70	\$200,000	\$140.00
30	\$0.53	\$200,000	\$106.00	\$0.62	\$200,000	\$124.00
50	\$1.11	\$200,000	\$222.00	\$1.30	\$200,000	\$260.00

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

Annual rates per \$1,000 sum insured (gross of taxes and duties)	
Age next birthday	Standard current rate (\$)
15-25	0.90
26	0.87
27	0.85
28	0.82
29	0.81
30-40	0.80
41	0.85
42	0.93
43	0.98
44	1.06
45	1.16
46	1.24
47	1.34
48	1.45
49	1.56
50	1.67
51	1.82
52	2.02
53	2.18
54	2.36
55	2.61
56	2.87
57	3.13
58	3.46
59	3.84
60	4.31
61	4.90

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

Annual rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Education (\$)	White Collar (\$)	Professional (\$)
15-25	1.05	1.05	0.95
26	1.02	1.02	0.94
27	0.99	0.99	0.92
28	0.96	0.96	0.87
29	0.95	0.95	0.87
30-40	0.94	0.94	0.85
41	0.99	0.99	0.89
42	1.09	1.09	0.96
43	1.15	1.15	1.05
44	1.24	1.24	1.13
45	1.36	1.36	1.22
46	1.45	1.45	1.31
47	1.57	1.57	1.41
48	1.70	1.70	1.53
49	1.82	1.82	1.66
50	1.95	1.95	1.79
51	2.13	2.13	1.93
52	2.36	2.36	2.14
53	2.55	2.55	2.33
54	2.76	2.76	2.5
55	3.05	3.05	2.78
56	3.36	3.36	3.05
57	3.66	3.66	3.32
58	4.04	4.04	3.68
59	4.49	4.49	4.08
60	5.04	5.04	4.56
61	5.73	5.73	5.19

(tables continued on the next page)

Annual rates per \$1,000 sum insured (gross of taxes and duties)	
Age next birthday	Standard current rate (\$)
62	5.42
63	6.09
64	7.02
65	8.32
66-70	10.14

Annual rates per \$1,000 sum insured (gross of taxes and duties)			
Age next birthday	Education (\$)	White Collar (\$)	Professional (\$)
62	6.34	6.34	5.75
63	7.12	7.12	6.46
64	8.21	8.21	7.46
65	9.73	9.73	8.84
66-70	11.85	11.85	10.78

f) Example of fixed cover premium changes for Death & TPD cover from 1 October 2022

Example illustrating the change in premiums for \$200,000 of fixed Death & TPD cover from 1 October 2022 (gross of taxes and duties)

	Death & TPD					
	Current			From 1 October 2022 – Education		
Age next birthday	Annual rate per \$1,000 of cover	Cover amount	Annual premium	Annual rate per \$1,000 of cover	Cover Amount	Annual premium
20	\$0.90	\$300,000	\$270.00	\$1.05	\$300,000	\$315.00
30	\$0.80	\$300,000	\$240.00	\$0.94	\$300,000	\$282.00
50	\$1.67	\$300,000	\$501.00	\$1.95	\$300,000	\$585.00

iv. Income Protection rates

a) Current rates for the 90-day waiting period and new rates for the 90-day, 60-day and 30-day waiting period from 1 October 2022

	Current rates		New rates from 1 October 2022					
Age next birthday	90-day Waiting Period		90-day Waiting Period		60-day Waiting Period		30-day Waiting Period	
	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)
15	1.16	1.29	1.00	1.12	1.72	1.93	2.83	3.16
16	1.16	1.29	1.00	1.12	1.72	1.93	2.83	3.16
17	1.17	1.31	1.02	1.13	1.77	1.99	2.91	3.27
18	1.23	1.36	1.06	1.18	1.82	2.04	3.01	3.36
19	1.25	1.39	1.08	1.20	1.87	2.08	3.05	3.43
20	1.25	1.39	1.08	1.20	1.88	2.10	3.09	3.46
21	1.27	1.48	1.10	1.28	1.92	2.22	3.17	3.65
22	1.17	1.43	1.02	1.23	1.85	2.19	3.08	3.65
23	1.12	1.39	0.97	1.20	1.80	2.22	3.05	3.70
24	1.06	1.37	0.91	1.19	1.77	2.22	3.00	3.73
25	1.02	1.37	0.88	1.19	1.72	2.23	2.95	3.77
26	0.95	1.36	0.82	1.18	1.69	2.25	2.91	3.81
27	0.91	1.39	0.79	1.20	1.69	2.32	2.95	3.96
28	0.91	1.45	0.79	1.26	1.70	2.42	3.00	4.11
29	0.91	1.49	0.79	1.29	1.74	2.50	3.05	4.28
30	0.91	1.5	0.79	1.30	1.78	2.62	3.15	4.49
31	0.95	1.56	0.82	1.35	1.84	2.73	3.27	4.72
32	0.96	1.58	0.83	1.37	1.90	2.83	3.38	4.94
33	1.02	1.65	0.88	1.43	1.99	3.00	3.54	5.23
34	1.06	1.70	0.91	1.47	2.08	3.15	3.70	5.53
35	1.10	1.73	0.95	1.50	2.16	3.29	3.87	5.82
36	1.17	1.85	1.02	1.60	2.30	3.49	4.07	6.14
37	1.25	1.93	1.08	1.67	2.42	3.69	4.29	6.53
38	1.36	2.09	1.18	1.80	2.57	3.93	4.56	6.94
39	1.45	2.22	1.26	1.92	2.73	4.17	4.78	7.34
40	1.58	2.4	1.37	2.08	2.91	4.44	5.09	7.79
41	1.73	2.61	1.50	2.26	3.09	4.74	5.39	8.26
42	1.91	2.88	1.66	2.49	3.32	5.06	5.71	8.77
43	2.10	3.17	1.82	2.74	3.55	5.41	6.06	9.31
44	2.32	3.48	2.01	3.01	3.80	5.80	6.44	9.88
45	2.6	3.87	2.25	3.35	4.10	6.22	6.86	10.48
46	2.84	4.22	2.46	3.65	4.40	6.66	7.31	11.16
47	3.15	4.62	2.73	4.00	4.74	7.14	7.79	11.84
48	3.51	5.10	3.04	4.41	5.09	7.66	8.31	12.60
49	3.92	5.61	3.39	4.85	5.50	8.18	8.85	13.34

(tables continued on the next page)

	Current rates		New rates from 1 October 2022					
	90-day Waiting Period		90-day Waiting Period		60-day Waiting Period		30-day Waiting Period	
Age next birthday	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)
50	4.34	6.12	3.76	5.30	5.95	8.78	9.49	14.22
51	4.84	6.71	4.19	5.80	6.45	9.41	10.16	15.14
52	5.41	7.31	4.68	6.33	7.01	10.11	10.89	16.14
53	6.05	7.93	5.23	6.86	7.62	10.83	11.68	17.20
54	6.73	8.62	5.82	7.46	8.28	11.61	12.58	18.37
55	7.54	9.35	6.52	8.09	9.04	12.49	13.57	19.68
56	8.41	10.11	7.27	8.75	9.87	13.42	14.65	21.09
57	9.37	10.92	8.11	9.44	10.80	14.45	15.89	22.67
58	10.44	11.72	9.03	10.14	11.82	15.53	17.22	24.38
59	11.62	12.59	10.05	10.89	12.96	16.76	18.74	26.33
60	12.92	13.5	11.18	11.68	14.24	18.08	20.43	28.48
61	14.52	14.64	12.56	12.66	15.78	19.70	22.50	31.12
62	16.29	15.81	14.09	13.68	17.53	21.52	24.84	34.11
63	18.28	17.25	15.82	14.93	19.51	23.62	27.53	37.57
64	15.89	14.56	13.75	12.60	17.90	21.55	26.01	35.29
65	5.76	5.27	4.98	4.56	8.67	10.77	14.29	19.39

b) Income Protection Occupation Category Factors

The occupation category factor considers the risk of your occupation on the cost of your income protection cover and is used in the calculation of your annual premium.

Factors for occupation categories	
Occupation Category	Factor
Professional	80%
White Collar	100%
Education	132%
Special Risk	600%

c) Examples illustrating the changes in premiums for \$60,000 of Income Protection for 30, 60 and 90-day waiting periods for the Education occupation category

The following tables show the premiums for \$60,000 of Income Protection cover for Members aged 20, 30, 40 and 50 years of age with an **Education** occupation category. There are examples for the different waiting periods, 30, 60 and 90 days. The 90-day waiting period includes current costs and the new cost after 1 October 2022. The 30-day and 60-day waiting periods will be introduced on 1 October 2022, and show the costs from that date. Premiums differ between male and female Members.

To get the annual cost of \$60,000 cover for the **current** cost: The annual rate per \$1,000 cover is multiplied by 60.

To get the annual cost of \$60,000 for the **new** cost: The annual rate per \$1,000 cover is multiplied by the occupation factor, and then multiplied by 60.

30 days						
Age	Education Occupation Factor	Amount of cover	Male		Female	
			Annual Rate (\$ per \$1000 of cover)	New cost	Annual Rate (\$ per \$1000 of cover)	New cost
20	132%	\$60,000	\$3.09	\$244.73	\$3.46	\$274.03
30	132%	\$60,000	\$3.15	\$249.48	\$4.49	\$355.61
40	132%	\$60,000	\$5.09	\$403.13	\$7.79	\$616.97
50	132%	\$60,000	\$9.49	\$751.61	\$14.22	\$1,126.22

60 days						
Age	Education Occupation Factor	Amount of cover	Male		Female	
			Annual Rate (\$ per \$1000 of cover)	New cost	Annual rate (\$ per \$1000 of cover)	New cost
20	132%	\$60,000	\$1.88	\$148.90	\$2.10	\$166.32
30	132%	\$60,000	\$1.78	\$140.98	\$2.62	\$207.50
40	132%	\$60,000	\$2.91	\$230.47	\$4.44	\$351.65
50	132%	\$60,000	\$5.95	\$471.24	\$8.78	\$695.38

Example of annual premiums for Income protection cover in the Education occupation category with a 90 day waiting period, before and after 1 October 2022:

90 days								
Age	Education 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 \$1.25 New cost \$1.08	\$75.00	\$85.54	Current cost \$1.39 New cost \$1.20	\$83.40	\$95.04
30	132%	\$60,000	Current cost \$0.91 New cost \$0.79	\$54.60	\$62.57	Current cost \$1.50 New cost \$1.30	\$90.00	\$102.96
40	132%	\$60,000	Current cost \$1.58 New cost \$1.37	\$94.80	\$108.50	Current cost \$2.40 New cost \$2.08	\$144.00	\$164.74
50	132%	\$60,000	Current cost \$4.34 New cost \$3.76	\$260.40	\$297.79	Current Cost \$6.12 New cost \$5.30	\$367.20	\$419.76

Appendix 2

New and updated definitions

New definitions from 1 October 2022

This table shows the new definitions which will apply to Members in the Education Division from 1 October 2022.

Defined Term	Definition
Disability Income	<p>means the sum of:</p> <p>a) any amount paid or payable (other than benefits received under this Policy) to you (whether by periodic payment or lump sum) as a result of the your Sickness or Injury including:</p> <ul style="list-style-type: none"> i. sick leave payments; ii. any amounts payable under legislation such as workers' compensation or accident compensation or any settlement under common law; iii. any amounts payable under statutory or government payments; or iv. any benefits payable under other income protection insurance policies; <p>b) any income which, in the Insurer's opinion, you could reasonably be expected to earn in your Usual Occupation while Disabled, for a month for which a Disability benefit is payable under the policy.</p> <p>Any income described in paragraph (a) or (b) which is in the form of a lump sum or is exchanged for a lump sum has a monthly equivalent of 1/60th of the lump sum over a period of 60 months except that if the lump sum is paid in respect of a period shorter than 60 months, the lump sum will be divided by the number of months in the shorter period to arrive at the monthly equivalent.</p> <p>Any income received from annual leave, personal leave (with the exception of sick leave), long service leave, Centrelink and Veteran Affairs payments, are not included under this Disability Income definition.</p>
Disability Super	<p>means any benefits payable under other income protection insurance policies for a month for which a disability benefit is payable under the policy, but only to the extent the benefits are designed to replace in whole or in part the compulsory employer superannuation entitlements you would have benefited from had you not been disabled.</p>
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>
Employer Sponsored Member	<p>means a person who is an employee of a Participating Employer or is Self-employed and has been accepted as a Member of the Prime Super Division or the Prime Super - Health Division or the Prime Super - Education division of the Fund as the context requires.</p>

Defined Term	Definition
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 you have 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 their 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.
Income Producing Duty	means a duty of your occupation immediately before you became Totally Disabled which generates 20% or more of your Pre-Disability Income.
Monthly Benefit	<p>means the lesser of:</p> <p>a) the monthly value of cover that applies to you; and</p> <p>b) 75% of your Pre-Disability Income.</p>
Normal Pregnancy or Childbirth	means normal and uncomplicated pregnancy or childbirth, including multiple pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems.
Permanently Incapacitated	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.
Personal Member	means a person who has applied for and been accepted as a Member of the Prime Super Division, Prime Super – Health Division or Prime Super – Education Division of the Fund, and who is otherwise not an Employer Sponsored Member.
Policy Commencement Date	means 1 July 2019.
Prime Super Division	means the segment of the Fund that, pursuant to the trust deed of the Fund, has been designated by us to be the division to be known as the “Prime Super Division”.
Prime Super – Health Division	means the segment of the Fund that, pursuant to the trust deed of the Fund, has been designated by us to be the division to be known as the “Prime Super – Health Division”.

Defined Term	Definition
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, we will use another scale similar to it for the determination as determined by the relevant medical body.
Psychiatrist	means a Medical Practitioner who is legally qualified as a practicing psychiatrist and registered with the Australian Health Practitioner Regulation Agency (AHPRA).
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).
Self-harm exclusion	<p>means no benefit is payable under the Policy on account of your:</p> <p>a) death if in the Insurer's opinion it arises, directly or indirectly, as a result of your:</p> <ul style="list-style-type: none"> i. suicide, whether sane or insane; ii. self-inflicted injury, action or infection, whether sane or insane; or iii. willful taking of drugs other than as prescribed (either in terms of type or dosage of drug) by a Medical Practitioner, <p>and it occurs within 24 months of your death cover commencing, recommencing or increasing (as applicable); or</p> <p>b) Terminal Illness or TPD if in the Insurer's opinion it arises, directly or indirectly, out of your:</p> <ul style="list-style-type: none"> i. self-inflicted injury, action or infection, whether sane or insane; ii. attempt at suicide, whether sane or insane; or iii. willful taking of drugs other than as prescribed (either in terms of type or dosage of drug) by a Medical Practitioner; <p>and it occurs within 24 months of your death cover or TPD cover commencing, recommencing or increasing (as applicable).</p> <p>Where this Self-harm Exclusion applies to an increase in your cover, only that part of the benefit which is referable to the increase will not be paid.</p>
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 Sickness or Injury that the claim is for.
Super Insured Percentage	means 12%.
Super Monthly Benefit	<p>means the lesser of:</p> <p>a) the difference between the monthly value of cover that applies to you and 75% of your Pre-Disability Income; and</p> <p>b) the Super Insured Percentage times Pre-Disability Income.</p>

Defined Term	Definition
Usual Occupation	<ol style="list-style-type: none"> 1. means: <ol style="list-style-type: none"> a) if you are employed by an employer, the identifiable and standard duties required for the occupation for which you are employed to perform. b) 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; c) 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 d) 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.
War	includes any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest but only if the civil unrest occurs in a country where there exists a current warning from the Department of Foreign Affairs and Trade to exercise caution when travelling to any part of that country.
War Service	has the same meaning as that expression has for the purposes of the <i>Life Insurance Act 1995</i> (Cth).

Updated definitions from 1 October 2022

This table shows the defined terms which currently apply to Members in the Education Division, and the new definitions for those terms which will apply to Members from 1 October 2022. Where a different, but equivalent, defined term will be used from 1 October 2022, the new term and its definition is provided in the 'Definition from 1 October 2022' column.

Definition prior to 1 October 2022	Definition from 1 October 2022								
Active Employment									
<p>means that you:</p> <p>a) are employed to carry out identifiable duties and is actually performing those duties; and</p> <p>b) are 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:</p> <p>either:</p> <p>i. the duties referred to in paragraph (a); or</p> <p>ii. the full and normal duties of your usual occupation; and</p> <p>c) are 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> <p>where</p> <p>> usual occupation means:</p> <p>i. if you are employed by an employer, the identifiable and standard duties required for the occupation for which you are employed to perform.</p> <p>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 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 illness or injury occurred;</p> <p>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</p> <p>iv. If you are neither employed with an employer nor self-employed but are performing domestic duties on a fulltime basis, your normal domestic duties.</p> <p>> full time basis means at least 35 hours per week.</p>	<p>means that you:</p> <p>a) are employed to carry out identifiable duties of your Usual Occupation and are actually performing those duties; and</p> <p>b) are not, in the Insurer's opinion, restricted by Sickness or Injury 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:</p> <p>i. the duties referred to in paragraph (a); or</p> <p>ii. the full and normal duties of your Usual Occupation; and</p> <p>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.</p>								
Benefit Expiry Age (for Death & TPD)									
<p>means the age as shown in the following table:</p> <table><tr><th rowspan="2">Type of Member</th><th colspan="2">Benefit Expiry Age</th></tr><tr><th>Death</th><th>Total and Permanent Disablement</th></tr><tr><td>Accumulation Members</td><td>70</td><td>70</td></tr></table>	Type of Member	Benefit Expiry Age		Death	Total and Permanent Disablement	Accumulation Members	70	70	<p>means age 70.</p>
Type of Member		Benefit Expiry Age							
	Death	Total and Permanent Disablement							
Accumulation Members	70	70							

Definition prior to 1 October 2022		Definition from 1 October 2022	
Benefit Expiry Age (for Income Protection)		Cover Expiry Age (for Income Protection)	
means age 65.		means age 65.	
Benefit Period		Benefit Payment Period	
means the maximum period for which the Insured Benefit is payable. It is shown in the following table:		means the maximum period for which Disability benefits are payable in relation to you. For Prime Super – Education Division Member this means two years or five years as applicable.	
Membership Division	Benefit Period		
Accumulation Members	a) 2 years; or b) 5 years		
Defined Benefit Members	24 months		
Date of Certification			
means the date or, if two different dates, the later of the dates on which two registered Medical Practitioners certify in writing, jointly or separately, that the Insured Person suffers from the Terminal Illness, where at least one of the registered Medical Practitioners is a specialist practising in an area related to the Illness or Injury suffered by the Insured Person.		means in respect of a Terminal Illness claim, the date of the latest certification by a Medical Practitioner required in accordance with the Terminal Illness definition.	
Date of disablement (for TPD)			
means the later of the date:		means the later of the following:	
a) a Medical Practitioner examines you and certifies in writing that you suffer from an Illness or Injury that is the subject of the Total and Permanent Disability claim made by you and the principle cause of your inability to work; and b) you, due to the Illness or Injury that is the subject of the Total and Permanent Disability claim: <ol style="list-style-type: none"> being employed or self-employed, cease all work; or being unemployed, cease to be able to perform your usual occupation; or being engaged exclusively in unpaid domestic duties, cease to be able to perform your unpaid domestic duties. 		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.	
Election			
means the instruction provided to us by you to continue your Insured Benefit if your account becomes Inactive.		means a written election provided to us that is made by you in accordance with the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth) to take out or maintain insurance.	

Definition prior to 1 October 2022	Definition from 1 October 2022
Eligible Person means a person who: <ul style="list-style-type: none"> a) is aged less than the Benefit Expiry Age; and b) is an Accumulation Member of the Fund who: <ul style="list-style-type: none"> i. has made a PMIF Election and is aged at least 15 years; or ii. is aged at least 25 years and had an account balance in the Fund of \$6,000 or more at least once on or from November 2019; or c) is a Defined Benefit Member of the Fund; or d) is a PMIF Exempt Member; and e) satisfies such other requirements agreed to between You and Us from time to time. 	Eligible Member means a person who: <ul style="list-style-type: none"> a) is, or becomes a Member of the Fund on or after the Policy Commencement Date; b) is either: <ul style="list-style-type: none"> i. aged at least 14 years and 9 months and has made an Election; or ii. aged at least 25 years and had an account balance in the Fund of \$6,000 or more at least once on or from 1 November 2019; c) is aged less than the Cover Expiry Age; d) either: <ul style="list-style-type: none"> i. for an Employer Sponsored Member, is an employee of a Participating Employer, and has a sufficient account balance in the Fund to cover the first premium for Default Cover; or ii. for a Personal Member, receives a contribution or rollover into their account with the Fund; and e) satisfies such other requirements agreed to between us and the Insurer from time to time. <p>However, for the purposes of Death & TPD insurance, an Eligible Member does not include a Member to whom any of the following applies:</p> <ul style="list-style-type: none"> 1. if, before the date they join the Fund, they have received, are eligible to receive, or can claim, a benefit for Terminal Illness, TPD, or a similar benefit (Claimable Event) under any insurance policy in respect of the Member, whether that policy is owned by the Member or another person (including the Fund or another superannuation scheme). However, this paragraph will not apply to a Member by reason only of the fact that they have cover in force under another insurance policy if they have not suffered a Claimable Event under that policy; 2. the Member has received, or is eligible to receive, a benefit or has claimed for a benefit from: <ul style="list-style-type: none"> 1. the Fund; or 2. another superannuation scheme; on the basis the Fund or scheme has found the Member to suffer from a 'terminal medical condition' or 'permanent incapacity' as defined under the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth) or any legislation which replaces it; or 3. the Member has previously elected in writing to cancel their insurance cover through the Fund.
Gainful employment means employed or self-employed for gain or reward.	means employed or Self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment including if you have ceased temporarily to receive any gain or reward under a continuing arrangement for you to be gainfully employed.
Illness means a sickness or disease that occurs during a period of cover under the Policy.	Sickness means an illness or disease suffered by you, as confirmed by a Medical Practitioner.

Definition prior to 1 October 2022	Definition from 1 October 2022
Injury	
means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.	means a bodily injury suffered by you.
Insured Person	
means any member for whom it is agreed that insured benefits are to be provided under the insurance Policy.	Insured Member means a person who has cover in force under the Policy.
Life Event	
means any of the following: a) the birth of your child; b) your adoption of a child; c) your marriage; d) a dependent child of yours starts secondary school; e) your divorce; f) effecting a mortgage on the purchase of your primary place of residence (either alone or jointly with another person), or increasing an existing mortgage for the purposes of building or renovation on your primary place of residence.	Life Events means: a) the birth of your child; b) your adoption of a child; c) your marriage or commencement of a de facto relationship; d) your divorce or the termination of a de facto relationship by you, or 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. f) your child commencing their first day at primary or secondary school; g) death of your spouse or de facto spouse, or h) you first becoming eligible for a carer allowance from Centrelink.
Limited Cover Conditions	
means cover is restricted to claims arising from an Illness that first becomes apparent, or an Injury which first occurred, on or after the date that the cover started or, if the cover recommenced or was reinstated, on or after the date that the cover recommenced or was reinstated.	Limited Cover means cover is restricted to claims arising from: a) Sickness that first becomes apparent; or 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.
Maximum Insured Benefit	
means \$25,000 per month.	Maximum Monthly Benefit means \$30,000 per month.
Medical Practitioner	
means any registered medical practitioner other than the Insured Person or any relative or business partner of the Insured Person.	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. The Medical Practitioner cannot be: a) you; b) your spouse or partner in a de facto relationship, parent, child, sibling or close family relative; c) your business partner, associate, employer or employee; or d) your fellow shareholder or unit holder in a company or trust that is not a publicly listed company or trust.

Definition prior to 1 October 2022	Definition from 1 October 2022
Member	
means a person who is or becomes a member of Prime Super.	means a Prime Super Division Member, Prime Super – Health Division Member or Prime Super – Education Division member of the Fund.
Partially Disabled/ Partial Disability	
shall be deemed to exist where, following a period of Total Disability for which at least one (1) day's Insured Benefit has been paid, you have returned to your own or any other occupation and is under the care of a Medical Practitioner, but as a result of the disability your Post-Disability Income is less than eighty per cent (80%) of your Pre-Disability Income.	<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.
Participating Employer	
means an employer that participates in the Fund and pays employer contributions on behalf of its employees in accordance with the trust deed.	means an entity which qualifies as a participating employer of the Fund under the governing rules of the Fund and which is contributing to the Fund in respect of its employees who are Members of the Fund.

Definition prior to 1 October 2022	Definition from 1 October 2022
Pre-Disability Income	
<p>means:</p> <p>a) if you are employed on a Permanent Basis: The monthly value of the regular income (which applied immediately before becoming Totally Disabled) received by you for personal exertion from the employer with whom they are employed on a Permanent Basis, as confirmed by the employer or otherwise as established to the Insurer's satisfaction. For persons who become Disabled when they are on leave without pay, the Insurer will refer to the monthly value of regular income which applied immediately prior to leave without pay commencing.</p> <p>Such income includes salary sacrifice amounts but excludes overtime, bonuses, commissions, profit distributions, compulsory employer superannuation entitlements, directors' fees, investment income and any other non-regular payments.</p> <p>b) If you are not employed on a Permanent Basis:</p> <p>The total monthly value of regular income received by you from all regular occupations averaged over the most recent 12 months immediately prior to becoming Totally Disabled or the actual period if less, subject to a minimum averaging period of 3 months.</p> <p>Such income excludes overtime, bonuses, commissions, profit distributions, compulsory employer superannuation entitlements, directors' fees and investment income.</p> <p>c) if you are directly or indirectly owns part or all of a business or practice from which you earn a regular income: The total monthly amount earned your share of the business over:</p> <ol style="list-style-type: none"> the financial year immediately prior to becoming Disabled (if the business or practice is not a farming business or professional practice); or the previous three financial years immediately prior to becoming Disabled (if the business or practice is a farming business or professional practice), <p>as a direct result of your personal exertion or activities through your usual occupation (i.e. business earnings that would stop if you could not work due to illness or injury), less your share of business expenses and mandated superannuation contributions (but before the deduction of income tax) for that business (or the relevant proportion for part of a financial year).</p> <p>Pre-Disability Income does not include producing income through investments or other forms of passive income generation.</p>	<p>means:</p> <p>a) if you are employed on a Permanent Basis: The monthly value of the regular income (which applied immediately before becoming Totally Disabled) received by you for personal exertion from the employer with whom you are employed on a Permanent Basis, as confirmed by the employer or otherwise as established to the Insurer's satisfaction. For persons who become Disabled when they are on leave without pay, the Insurer will refer to the monthly value of regular income which applied immediately prior to leave without pay commencing.</p> <p>Such income includes salary sacrifice amounts but excludes overtime, bonuses, commissions, profit distributions, compulsory employer superannuation entitlements, directors' fees, investment income and any other non-regular payments.</p> <p>b) if you are not employed on a Permanent Basis: The total monthly value of regular income received by you from all regular occupations averaged over the most recent 12 months immediately prior to becoming Totally Disabled or the actual period if less, subject to a minimum averaging period of 3three months.</p> <p>Such income excludes overtime, bonuses, commissions, profit distributions, compulsory employer superannuation entitlements, directors' fees and investment income.</p> <p>c) if you directly or indirectly own part or all of a business or practice from which you earn a regular income:</p> <p>The total monthly amount earned by your share of the business over:</p> <ol style="list-style-type: none"> the financial year immediately prior to becoming Disabled (if the business or practice is not a farming business or professional practice); or the previous three financial years immediately prior to becoming Disabled (if the business or practice is a farming business or professional practice), as a direct result of your personal exertion or activities through your Usual Occupation (i.e. business earnings that would stop if you could not work due to Sickness or Injury), less your share of business expenses and mandated superannuation contributions (but before the deduction of income tax) for that business (or the relevant proportion for part of a financial year). <p>Pre-disability income does not include producing income through investments or other forms of passive income generation.</p>

Definition prior to 1 October 2022	Definition from 1 October 2022
Terminal Illness	
means any condition that, in the opinion of two Medical Practitioners (of which at least one is a specialist in the relevant field) approved by the Insurer and having regard to the current treatment or such other treatment as the Insured Person may reasonably be expected to receive, is likely to lead to the Insured Person's death within 24 months from the date of certification.	<p>means two Medical Practitioners have separately or jointly certified in writing, that you suffer from a Sickness, 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>
Total and Permanent Disablement / Totally and Permanently Disabled/ TPD	
<p>means you:</p> <ul style="list-style-type: none"> a) have suffered the permanent loss of: <ul style="list-style-type: none"> i. the use of two limbs; ii. the sight in both eyes; or iii. the use of one limb and the sight in one eye; <p>where 'limb' means the whole hand below the wrist of whole foot below the ankle;</p> <p>or</p> <ul style="list-style-type: none"> b) solely because of Illness or Injury, you: <ul style="list-style-type: none"> i. have suffered at least 25% impairment of whole person function; ii. are not engaged in any occupation; and iii. are disabled to such an extent as to render you unlikely to ever be engaged in any occupation for which you are reasonably suited by education, training or experience; <p>where 'whole person function' means you suffer 25% whole person impairment as defined in the American Medical Association publication <i>Guides to the Evaluation of Permanent Impairment</i>, 4th edition, or an equivalent guide to impairment as approved by the Insurer;</p> <p>or</p> <ul style="list-style-type: none"> c) you are unable to perform at least two of the following activities of daily living: <ul style="list-style-type: none"> i. Dressing – the ability to put on and take off clothing without assistance; ii. Bathing – the ability to wash or shower without assistance; iii. Toileting – the ability to use the toilet, including getting on and off, without assistance; iv. Mobility – the ability to get in and out of bed and a chair without assistance; 	<p>means, in respect of you solely because of sickness or injury:</p> <ul style="list-style-type: none"> a) your Date of Disablement occurs while you had 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: <p>(A) Total and Permanent Disability - unable to do a suited occupation ever again</p> <p>You are Permanently Incapacitated and:</p> <ul 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, 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 us, 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:

Definition prior to 1 October 2022	Definition from 1 October 2022
<p>v. Feeding – the ability to get food from a plate into the mouth without assistance; Where ‘assistance’ means the assistance of another person;</p> <p>or</p> <p>d)</p> <p>i. Where at the Date of Disablement, you were employed 15 or more hours per week (averaged over the 13 week period prior to the Date of Disablement, or such shorter period if employed for less than 13 weeks immediately prior to the Date of Disablement):</p> <ul style="list-style-type: none"> > has been absent as a result of Illness or Injury from employment for six consecutive months; and > in the Insurer’s opinion, after consideration of all relevant evidence, the Insured Person is disabled to such an extent as to render them unlikely to ever be engaged in any occupation for which they are reasonably suited by their education, training or experience; <p>or</p> <p>ii. Where at the Date of Disablement, you were not employed and was engaged in unpaid domestic duties at home:</p> <ul style="list-style-type: none"> > are as a result of Illness or Injury under the care of a Medical Practitioner; > are unable to perform those domestic duties; > are unable to leave their home unaided; > have not engaged in any Gainful Employment for a period of six consecutive months after the occurrence of the Illness or Injury; and > at the end of the six months, in the Insurer’s opinion, after consideration of all relevant evidence, you are disabled to such an extent as to render you unlikely to perform those domestic duties or engage in any gainful occupation. 	<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 their 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 months due to:</p> <ul style="list-style-type: none"> i. a mental disorder or mental illness that: <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 > have 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 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>Please note:</p> <p>Any claim must be supported by evidence to the Insurer’s satisfaction that you are undergoing appropriate treatment, or have 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) and 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
Totally Disabled/ Disability means that as a result of an Injury or Illness you are: <ul style="list-style-type: none"> a) unable to perform at least one of the duties of your occupation necessary to produce income b) not working in any occupation and c) under the care of a Medical Practitioner. 	Totally Disabled/ Total Disability means, because of Sickness or Injury, you: <ul style="list-style-type: none"> a) cease Gainful Employment; b) are unable to perform at least one Income Producing Duty of your Usual Occupation after considering any rehabilitation or vocational retraining program that is being undertaken or could be undertaken; c) are not working in any occupation, whether or not for reward; and d) 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.
Waiting Period means the continuous period of Total Disability that must occur before a Total Disability benefit becomes payable. The Waiting Period must commence while the insurance Policy is in force and end prior to the age of 65.	means the continuous period of 30, 60 or 90 days, as elected by you and accepted by the Insurer, for which you have to be Disabled before a Disability benefit starts to accrue subject to the following requirements: <ul style="list-style-type: none"> a) the Waiting Period starts on the date a Medical Practitioner examines you and certifies that you are Totally Disabled. b) you must be Totally Disabled for at least seven out of the first 12 working days of the waiting period to qualify for a Disability benefit. c) if the person returns to work at full capacity during the waiting period, the waiting period starts again unless the return to work happens once and it is for no more than five consecutive days. If this happens, the Insurer will add the number of days of work to the waiting period.