

DASH

SUPER SIMPLIFIER
INSURANCE GUIDE
14 JULY 2023

Issued by Equity Trustees Superannuation Limited ("Trustee", "we", "us") (ABN 50 055 641 757, AFSL 229757, RSE Licence No. L0001458) as trustee of Super Simplifier ('Super Simplifier' or 'the fund') (ABN 36 526 795 205).

Important information

Super Simplifier (USI 36 526 795 205 001) was established under a Trust Deed dated 24 August 2022.

The information contained in this Insurance Guide is incorporated by reference into the Super Simplifier Super & Pension Product Disclosure Statement (PDS). These documents are available free of charge by contacting your Financial Adviser, the Member Administrator or through the fund website at www.DASH.com.au/supersimplifier.

Any statements given by third parties in this Insurance Guide and PDS have been given with their consent which has not been withdrawn at the time of issuing this document.

Warning:

- The information provided in this Insurance Guide is general information only and does not take into account your personal objectives, financial situation or needs.
- You should consider its appropriateness having regard to, and obtain financial advice tailored to, your personal circumstances before applying for cover.
- Except as outlined in this Insurance Guide and the PDS, the matters which are the subject of representations set out in these documents may change at any time without notice to you.

Updated information

The information in this Insurance Guide may change from time to time, and may (in the case of information that is not materially adverse) be updated via the fund website at www.DASH.com.au/supersimplifier. Alternatively, you can request a paper copy of the updated information free of charge by contacting the Member Administrator.

The insurer

Super Simplifier insurance cover is provided through group insurance policies issued to the Trustee by MetLife Insurance Limited ABN 75 004 274 882 AFSL No. 238096 (referred to as the *insurer* throughout this Guide). The *insurer* has not issued or caused the issue of this Insurance Guide and is not responsible for any statements in it which are not referable to the *insurer*.

No guarantee of insurance benefits

The Trustee and the service providers (including the Promoter, the Investment Administrator and the Member Administrator) associated with this product do not guarantee or underwrite the insurance cover provided in Super Simplifier.

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Welcome to Super Simplifier Insurance

Super Simplifier insurance is offered to all members of the Super Simplifier fund who hold a Personal Super Account. The purpose of Super Simplifier insurance is to provide *you* with the option of obtaining cover to help ensure that *you* and *your* family are financially secure in the event of a serious injury, illness or death. Super Simplifier insurance is optional.

This guide provides an overview of the available insurance cover options under the policies issued by the *insurer*, eligibility for each type of cover, how you can apply for cover, information on premiums and benefits, and what to do when making a claim. It is important to understand the insurance options that are available so that *you* can make informed decisions about the level of cover that *you* need, ensuring that *you* have adequate protection in place to provide financial support for *you* and *your* loved ones.

This guide provides a summary of the key terms of the policies issued by the insurer to the Trustee. You can obtain copies of the insurance policies from the Trustee free upon request. To the extent there are any differences between the summary provided in this guide and the policies, the policies will prevail.

Insurance options

We offer the following cover types:

- Life and *terminal illness*
- Total and Permanent Disablement (TPD)
- Income Protection

In this document, when we say 'Life & TPD', we mean 'Life, *terminal illness* and TPD'. And when we say 'IP', we mean 'Income Protection'.

Definitions

Important terms used in this guide and shown in *italics* are defined in the [9](#) Definitions section near the back of this Guide.

Insurance can be complicated

If there's anything *you* don't understand in this document, please speak with *your* Financial Adviser. It's very important that *you* make an informed decision about the cover *you* need, and are truthful in your dealings with *us* and *the insurer* when applying for cover and making a claim.

1. About Life & TPD cover

What is Life & TPD cover and how is it paid?

Life cover with *terminal illness* benefit

Life cover is designed to protect the financial security of *your* family and loved ones. If *you* die while you hold Life cover, a lump sum (life benefit) is paid into *your* super account. Refer to the Super Simplifier PDS for how you can nominate beneficiaries to receive your super account balance when you die.

Terminal illness cover is automatically included in Life cover and pays a benefit equal to *your* Life cover benefit in the event that *you* have a *terminal illness*. If a *terminal illness* benefit becomes payable, your Life cover will end.

Total and Permanent Disablement (TPD) cover

TPD cover is designed to protect your financial security, should *you* suffer an illness or injury that means *you* meet the definition of *total and permanent disablement* in the Definitions section of this guide.

In the event *you* become *totally and permanently disabled*, a benefit equal to the amount of TPD cover will be paid into *your* super account. TPD cover is linked to Life cover so *your* Life cover amount is automatically reduced by the amount of any TPD benefit that is paid.

The definition of *total and permanent disablement* is very specific and has a number of parts. The part(s) that *you* will be assessed against will depend on *your* age and working status at the time *you* make a claim. The full details are set out in the Definitions section.

How much will you receive?

You can apply for the amount of Life cover and *TPD* cover you need, subject to the minimum and maximum benefit amounts set out in the table below. The amount of Life cover and *TPD* cover that applies to you will be shown on your *Acceptance Letter*.

How much cover can you have?

Cover type	Benefit limits
Life cover	<ul style="list-style-type: none">The minimum benefit amount for Life (including <i>terminal illness</i>) is \$50,000.The maximum benefit amount for Life (including <i>terminal illness</i>) is \$1.5 million.
TPD cover	<ul style="list-style-type: none">The minimum benefit amount for <i>TPD</i> cover is \$50,000.The maximum benefit amount for <i>TPD</i> cover is \$1.5 million. <p>The amount of <i>TPD</i> cover cannot exceed the Life cover amount.</p>

Automatic reduction of TPD cover, starting when you turn 61

Your *TPD* cover will be reduced each year from your 61st to 64th birthday (inclusive) by an amount equal to 20% of the *TPD* cover amount immediately before your 61st birthday, where the remaining 20% is fixed until *you* turn 70, when cover will cease.

The table below shows the percentage of the initial *TPD* cover amount that will remain in place at each age, and the amount of cover you will have at each age using a \$500,000 starting cover example.

Age	Percentage of initial TPD cover amount	Example: \$500,000 TPD sum insured
Up to 60	100%	\$500,000
61	80%	\$400,000
62	60%	\$300,000
63	40%	\$200,000
64-69	20%	\$100,000
70	0%	\$Nil

Important note: Any reduction in TPD cover will never result in the cover falling below the minimum TPD cover amount of \$50,000. In the event the reduction reaches \$50,000, this cover amount remains until cover cessation age. This is shown in the below table using a \$100,000 starting cover amount example.

Age	Percentage of initial TPD cover amount	Example: \$100,000 TPD sum insured
Up to 60	100%	\$100,000
61	80%	\$80,000
62	60%	\$60,000
63-69	40% (adjusted to \$50,000 minimum)	\$50,000
70	0%	\$Nil

When the insurer won't pay a Life & TPD cover claim (exclusions)

Suicide or self-inflicted injury

A Life or TPD benefit is not payable if your death, *terminal illness* or TPD is directly or indirectly caused by or attributed to:

- suicide or attempted suicide, or
- an intentional self-inflicted injury or infection, and

this takes place within the first 13 months of the relevant cover starting, increasing or recommencing.

When this exclusion doesn't apply

If you held Life, *terminal illness* or TPD cover through another superannuation fund and cancel it within 30 days of obtaining Life or TPD cover through Super Simplifier, the insurer will waive this exclusion up to the same amount as the former cover, as long as the former cover was held for at least 13 consecutive months before being cancelled. You will need to provide a recent statement (within six months of the issue date) or certificate of currency (within 60 days of the issue date) as evidence of the cover that you held in the former fund.

This waiver of the above exclusion will only apply if, following confirmation of the insurer having accepted your application for cover, you cancel your cover with the former fund and you do not continue such cover elsewhere. The insurer may request evidence of this cancellation at any time. If you don't cancel the former cover, the insurer will not waive the suicide or self-inflicted injury exclusion up to the amount covered in the former fund.

Sanctions

No benefit will be payable where the payment would expose you, your Financial Adviser, the insurer, or us (or an entity related to the insurer, us, or the broker) to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia or United States of America.

2. About Income Protection (IP)

What is Income Protection cover?

Income Protection cover can provide you with an ongoing *monthly benefit* in the event that you are *totally disabled* or *partially disabled*.

How the amount you will receive is determined

The amount we pay you is a combination of money to replace your income or salary (known as your *total disability benefit*), plus if you choose to include it, money to replace your super contributions (known as *superannuation contribution monthly benefit*).

Important note regarding the definition of *total disability*: There are two alternative *total disability* definitions. The definition that will apply in the event of a claim will depend on whether you are in *gainful employment* or on an approved *leave of absence* for more than 12 consecutive months prior to the *date of disablement*.

Total disability benefit

The *total disability benefit* is equal to your *monthly benefit*, less any amount of *other disability income* you are receiving.

The *monthly benefit* will not exceed 75% of your *pre-disability income*.

If you receive *other disability income*, your *total disability benefit* is reduced so that the combined total of your *monthly benefit* and any *other disability income* does not exceed 75% of your *pre-disability income*. As a result of this, your *total disability benefit* could be reduced to \$0 but will never be a negative number.

Superannuation contribution monthly benefit

If you choose, you can also be covered for a *superannuation contribution monthly benefit*. This can be up to 10% of your *pre-disability income*.

The benefit amount will be the lesser of:

- the actual average monthly compulsory employer superannuation entitlement you benefited from in the 12-month period prior to the *date of disablement*, or
- the superannuation monthly benefit you are covered for.

The amount of this benefit will be reduced by the following:

- a) the amount of any employer superannuation contributions paid to your superannuation account for any period of *disability* (but does not include employer superannuation contributions paid to your superannuation account that relates to *return to employment income* which has been paid), and
- b) the amount of any benefits payable under any other income protection policy where that benefit payable is designed to replace in whole or in part the compulsory employer superannuation entitlements you would have benefited from had you not been *disabled*,

but only to the extent that the sum of the amounts in a) and b) does not exceed the *superannuation contribution monthly benefit*.

As a result of the above, payment could be reduced to \$0 but will never be a negative number.

Partial disability benefit

The *partial disability benefit* is calculated as follows:

$$\frac{(\text{pre-disability income} - \text{return to employment income})}{\text{pre-disability income}} \times \text{monthly benefit}$$

Similar to the *total disability benefit*, if you receive *other disability income*, the *partial disability benefit* will be reduced so that the combined total of the benefit payable and any *other disability income* or *return to employment income* does not exceed 75% of your *pre-disability income*. As a result of this, the *partial disability benefit* could be reduced to \$0 but will never be a negative number.

Superannuation contribution partial monthly benefit

If you are entitled to the *partial monthly benefit*, you will also receive the *superannuation contribution partial benefit*.

The benefit amount is determined by the following formula:

$$(\text{pre-disability income} - \text{return to employment income}) / \text{pre-disability income} \times \text{superannuation contribution monthly benefit}$$

Payment of this benefit will be reduced by the following:

- a) the amount of any *employer* superannuation contributions paid to your superannuation account for any period of *disability* (but does not include *employer* superannuation contributions paid to your superannuation account that relates to *return to employment income* which has been paid), and
- b) the amount of any benefits payable under any other income protection policy where that benefit payable is designed to replace in whole or in part the compulsory *employer* superannuation entitlements you would have benefited from had you not been *disabled*,

but only to the extent that the sum of amounts in a) and b) does not exceed the *superannuation contribution monthly benefit*.

As a result of the above, payment could be reduced to \$0 but will never be a negative number.

Annual increases in payment amount

If you have been receiving a disability benefit for a continuous 12-month period, the insurer may increase your *monthly benefit* and your *pre-disability income* by the lower of:

- 5% and
- the most recently published *consumer price index (CPI)* increase.

This will happen at the end of every continuous 12-month period. The *disability benefit* may be reduced so that it does not exceed 100% of your *pre-disability income*.

Important note: In instances where the CPI is 0 or negative, the insurer will not increase your benefit.

Maximum benefit period per disability

The maximum period for which you may receive a benefit for a *disability* due to the same or related illness or injury is the *benefit period*. This applies regardless of how often you are *disabled* due to the same illness or injury. For example, if you have a 2-year *benefit period* and are paid for 16 months for a back injury, return to work for several years and then suffer the same or a related injury again, the most that you will be paid for the second claim is the remaining 8 months of the 2-year *benefit period*.

Recalculating incorrect monthly payments

If the insurer determines that the disability benefit it paid was incorrect, the insurer may recalculate the disability benefit to determine the disability benefit that should have been paid. This recalculation may result in:

- you being paid any amounts that were underpaid
- the amount of any future disability benefit payable being reduced until any overpaid amounts have been recovered.

In the event your disability benefit has been incorrectly calculated we will notify you of the error and the recommended approach to rectify it.

If you are unable to repay an overpayment we will discuss alternative arrangements with you.

Leave of absence

If you are given a leave of absence, the insurer will continue to cover you for a period up to 12 months. After 12 months, cover will continue, however, the total disability and partial disability definitions will change. See Definitions for more information.

When you will start receiving a benefit

Disability benefits will begin to accrue from the day after the waiting period (see below) has ended. Unless the insurer agrees otherwise, benefits will be paid monthly in arrears, immediately following the month they relate to, until the insurer ceases to be liable. If a disability benefit is payable for less than a whole month, the insurer will pay 1/30th of the monthly benefit for each day the benefit is payable.

Important notes:

1. If you are disabled but the amount of disability benefit payable in a period is reduced or becomes zero under any condition of this policy, the insurer will still consider that it has made a benefit payment for that period and count that period as part of the benefit period.
2. Superannuation contribution monthly benefits and partial superannuation contribution monthly benefits can only be paid into your Super Simplifier Account or another complying super fund.

What happens if you need to claim again?

If you have made a claim and you make a further claim arising from the same or related cause as the first claim, the following applies:

If:	Then:
You make a further claim after you have returned to work for at least 6 months.	Your claim will be treated as a separate claim and a further waiting period will apply.
You make a further claim within six months of payments ceasing from the earlier claim.	Your claim will be deemed to be a continuation of the original claim. No further waiting period will apply.

In both instances above, the maximum benefit period (for a 2-year benefit period) will take into account any prior claim payments.

When you will stop receiving a benefit

Disability benefits will be paid until the earliest of the following:

- end of the *benefit period* that applies (this will be noted on your *Acceptance Letter*)
- date *you* are no longer *disabled*
- your death
- you turn 65 years old.

IP cover choices you can make

When *you* apply for IP cover, *you* will need to make a number of decisions as to what features *you* would like *your* IP cover to have. These features will affect the amount and timing of any benefit payable to *you*, and *your* premium for IP insurance cover. The available choices are described below. If *the insurer* accepts *your* application, these details, plus any restrictions on *your* cover, will be listed on your *Acceptance Letter*.

Benefit period

You can choose the following options for the maximum period for which *disability benefits* may be payable due to the same or related illness or injury:

- 2 years; or
- up to age 65.

This election will be subject to *you* meeting the ongoing eligibility requirements for benefit payment for these periods and will be confirmed and set out in *your Acceptance Letter*.

Waiting period

If *you* make a successful claim, *your* monthly *disability benefit* will begin to accrue from the day after the *waiting period* has ended. *You* can choose from *waiting periods* of:

- 30 days
- 60 days
- 90 days.

The longer the *waiting period* *you* choose, the lower *your* premium payments will be.

The *waiting period* commences from the *date of disablement* and is the continuous period from that date during which *you* have remained *totally disabled* or *partially disabled*. *You* must be *totally disabled* for at least 7 out of the first 12 consecutive days of the *waiting period* in order to qualify for a *disability benefit* as a result of suffering *partial disability*.

Insured cover

You can insure up to 75% of *your income* plus up to 10% of *your income* to be paid into *your* superannuation account subject to the minimum and *maximum monthly benefit*.

The minimum *monthly benefit* is \$2,000 per month and the *maximum monthly benefit* is:

- \$10,000 per month for a 2-year *benefit period* or
- \$5,000 per month for a to-age-65 *benefit period*.

When the insurer won't pay an IP claim (exclusions)

Acts of war

You will not be paid a benefit if *your disability* is caused directly or indirectly by an act of *war*.

Self-inflicted injury or attempted suicide

You will not be paid a benefit if *your* illness, injury or medical condition is directly or indirectly caused by intentional self-inflicted injury or infection or attempt at suicide.

Normal pregnancy

You will not be paid a benefit if *your* illness, injury or medical condition is directly or indirectly caused by normal and uncomplicated pregnancy, participating in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, such as morning sickness, back ache, varicose veins, ankle swelling and bladder problems.

Health legislation

You will not be paid a benefit if the payment would cause *the insurer* to infringe any legislation in connection with health insurance, including the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Prudential Supervision) Act 2015 (Cth), Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth) or any succeeding legislation in connection with health insurance.

Sanctions

No benefit will be payable where the payment would expose *us, you, the insurer* or *your* Financial Adviser (or an entity related to *us, the insurer* or *you*) to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia or United States of America.

Concurrent disabilities

You may only be paid a *disability benefit* for one *disability* at a time.

If, while *disability benefits* are payable for a particular illness or injury, *you* subsequently suffer an unrelated illness or injury which independently and concurrently renders *you disabled*:

- no separate *disability benefit* will be payable for the subsequent illness or injury while a *disability benefit* is payable for the first illness or injury, and
- if the subsequent illness or injury becomes the sole condition causing *disability*, then that illness or injury will be treated as being "related" to the first illness or injury such that both periods of *disability* will be added together for the purposes of determining when the *benefit period* ends.

3. How much you will pay – premiums and fees

Calculation of premiums

Premiums are calculated and deducted monthly in arrears as follows. *Your* premiums will be shown on *your* *Acceptance Letter*. The premiums do not include Insurance Administration fees.

Cover type	Annual Premium ¹	Monthly Premium
Life	Sum Insured/1000 x Occupation Rating x (1 - Large Sum Insured Discount) x <i>Premium Rate</i>	Annual Premium/12
TPD ²	Sum Insured/1000 x Occupation Rating x <i>Premium Rate</i>	Annual Premium/12
IP	Monthly benefit/1000 x Occupation Rating x <i>Premium Rate</i>	Annual Premium/12

For example, if you take out Life cover of \$1,000,000, your Occupational Rating is white collar, you are a non-smoker female aged 42, then your monthly premium would be:

$$1,000,000/1000 \times 100\% \times (1-15\%) \times 0.629237 / 12 = \$44.57 \text{ per month}$$

To find your Occupation Rating and Large Sum Insured Discount, see the sections below. To find your *Premium Rate*, see pages 32 to 39.

Notes:

¹The total premium payable by *you* will also include any government levies, taxes or charges not included in the above calculations.

²TPD cannot be held without Life cover

What happens when you have a birthday mid-month?

If *you* have a birthday mid-month your premium will be pro-rated using the number of days in the month.

For example, if *your* birthday is 13 April and *you* turned 56 then premium charged is:

$$12 \text{ days}/30 \text{ days in April} * \text{monthly premium for age 55} + 18/30 * \text{monthly premium for age 56.}$$

The pro-rata method also applies if *your* cover starts, changes, or ceases mid-month.

Your age at the time that your premium is deducted (which will be on or around the last day of each month, in respect of that month) will be used to determine the applicable *premium rate*.

Large Sum Insured Discount

The *insurer* offers a discount on Life cover for large sums insured. There is no Large Sum Insured Discount available on TPD or IP cover.

Sum Insured (\$)	Discount on Life cover
0 – 249,999	0.0%
250,000 – 599,999	2.0%
600,000 and above	15.0%

Occupation ratings

Occupational ratings refer to the classification of various *occupations* based on the level of risk they pose to an individual's health and the likelihood of injury or death while performing job-related duties. Occupational ratings affect your premiums, as higher-risk occupations typically require higher premiums. The table below sets out the Occupation Factors for each occupation rating.

Occupation Rating	Description	Life	TPD	IP
Professional	<i>You</i> satisfy the eligibility conditions for White collar and have a salary of at least \$150,000, and <i>you</i> either hold tertiary qualifications relevant to <i>your</i> Occupation or a senior management role within <i>your</i> organisation.	95%	85%	90%
White collar	<i>Your</i> occupation requires you spend no more than 10% of your working time outside of an office or similar environment, and <i>you</i> are employed in an occupation that is recognised as low risk, (eg: law, marketing, clerical, accounting).	100%	100%	100%
Light blue collar	<i>Your</i> occupation includes up to 10% manual duties and/or working at heights up to 10 metres, and <i>you</i> have not been accepted as either a Professional or Management/Clerical (White Collar) member and are not employed in an occupation that is classified as Dark Blue Collar.	115%	175%	150%
Blue collar	<i>You</i> are a qualified tradesperson with minimum two years' experience, and <i>you</i> have not been accepted as either a Professional or Management/Clerical (White Collar) member and are not employed in an occupation that is classified as Dark Blue Collar.	130%	210%	220%
Dark Blue Collar	<i>You</i> are a manual worker without qualifications or a skilled or qualified manual worker working in a higher risk occupation, and <i>your</i> occupation does not expose you to high-risk accidents or health hazards.	150%	250%	320%

Premium changes

Premium rates are subject to change. *The insurer* will let *us* know at least three months before any change in *premium rates* and we will take steps to let you know about such a change at least 30 days before it takes effect.

What happens if there isn't enough cash in your Cash Account when a premium is due?

If there isn't enough cash in *your* Cash Account to meet your premium payments, we will contact *your* Financial Adviser to request that you top up *your* Cash Account.

In the event we are unable to restore your Cash Account to a sufficient level to meet your premium payments, we may take steps to cancel your cover.

If a benefit is payable to *you* for a claim that occurs during a period where premiums are overdue, *you* will not be paid the benefit until the overdue premium has been paid.

Request to reinstate cover

If *your* insurance cover has ceased due to non-payment of premiums, *you* can request a reinstatement of your cover. This must be submitted within 90 days from the date *your* cover ceased. Reinstatement is at the discretion of the insurer and is subject to underwriting. In order to reinstate cover, any outstanding premiums from the date the cover ceased must be paid in full.

If your request for reinstatement is approved by Insurer the reinstatement will take effect from the date the cover ceased. The cover that is reinstated will be the same type and amount of cover, with the same restrictions (if any) that applied immediately before the cover ceased.

It is important to note that for a claim to be paid, an event giving rise to a claim must occur while the policy and cover amount is in force. If a claim is payable after the premium is due, but before the cover ends, the Insurer will pay the claim in line with the respective policy conditions. When this occurs, any outstanding premiums will be deducted from the claim amount.

Waiver of premiums while *disabled* (IP cover only)

Whilst *you* are receiving any IP benefit payment and a premium falls due during that period, *you* will not be required to pay the IP premium at that time. Once the IP benefit payment ceases, *your* IP premium will be payable from that time onwards.

Insurance administration fees

DASH Administration Services Pty Ltd charges 8.8% of *your* total annual premium (including taxes and other government charges) for insurance administration fees. For instance, if *your* total annual premium is \$2,000, then *you* will also pay \$176. This will be prorated and deducted monthly from *your* Cash Account.

Adviser remuneration

You may agree with *your* Financial Adviser to pay an Insurance advice fee for advice and related services provided in relation to your insurance cover. We limit this to a maximum of 22% of *your* total annual premium. This will be prorated and deducted each month from *your* Cash Account. The Statement of Advice provided by *your* Financial Adviser will set out the advice fees *you* will pay.

Note: For full details of all fees and costs associated with Super Simplifier, please read the PDS Part I, Section 6.

4. Applying for cover

Eligibility

To be eligible for Life & TPD cover, *you* must meet all the following *eligibility conditions*:

- be at least 15 years of age
- be aged 60 years old or less
- be a member of Super Simplifier
- be an *Australian Resident* or holder of a temporary visa approved by *the insurer* and issued by the Department of Home Affairs (or any department that replaces it).

For IP cover, *you* must meet all of the above-mentioned eligibility criteria for Life & TPD cover and must also be employed for at least 15 hours per week.

Once *you* receive Life, TPD or IP cover, *you* will continue to hold that cover subject to the terms and conditions of the relevant policy held by the Trustee, including any specific restrictions or exclusions imposed on *your* cover by *the insurer* (which will be listed on *your Acceptance Letter*).

Worldwide cover

Your cover applies worldwide.

Where *you*, as an *Australian Resident*, are temporarily *gainfully employed* overseas, cover will continue provided premiums continue to be paid.

When cover starts

Your cover will start on the date that *the insurer* notifies *us*. On or around that date, *you* will receive *your Acceptance Letter* from *us*. We will email this to *you* and *your* Financial Adviser on acceptance.

If *the insurer* declines *your* insurance application, we will write to *your* Financial Adviser detailing the decision.

Amount of cover

The amount of each type of cover will be the amount of cover that has been accepted by *the insurer*. This will be shown on *your Acceptance Letter*, together with any specific restrictions that apply to *your* cover.

Underwriting

When *you* apply for Life, TPD or IP insurance, *the insurer* will ask *you* a number of questions. This is referred to as *underwriting*.

The questions asked will be about things such as *your* health and medical history, *occupation*, *income*, lifestyle, pastimes, and other insurance you hold.

The answers given in response to these questions are very important as the *insurer* will use them to decide if they can provide cover to *you* and, if they can, the terms of the cover and the premium they will charge.

The insurer will only ask for personal information that *the insurer* is permitted to ask for by law and the industry Code of Practice that *the insurer* reasonably needs for *underwriting* purposes.

You are required to answer all questions completely, honestly and accurately.

The insurer requires all evidence to be legible and in English.

After considering an application for cover, *the insurer* may:

Accept cover	Accept <i>you</i> for cover.
Accept with conditions	Accept <i>you</i> for cover on the conditions <i>the insurer</i> considers appropriate. For example, placing an exclusion or loading on the cover.
Refuse cover	Refuse to provide cover.

In the event that *your* application for new or increased cover is accepted with conditions or refused, this will not affect any existing cover *you* may have, unless *you* have made a misrepresentation under the duty to take reasonable care to not make a misrepresentation that impacts *your* existing cover.

If there is a misrepresentation under the duty to take reasonable care to not make a misrepresentation, then your existing cover may be affected. See the following section for details.

Your duty to take reasonable care not to make a misrepresentation

When applying for cover, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer *you* give is false, only partially true, or does not fairly reflect the truth. This means when answering these questions, *you* should respond fully, honestly, and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time *you* answer *the insurer's* questions as part of an initial application for cover, an application to extend or make changes to existing cover, or an application to reinstate or restart cover.

You are responsible for all answers given, even if *your* Financial Adviser or someone else assists *you* with *your* application.

Any answers submitted in the application may be investigated by *the insurer*, including at the time of a claim.

Consequences of not complying with this duty

If *you* do not comply with this duty, it can have serious consequences for *your* cover, such as:

Potential consequence	Impact when you claim
<i>Your</i> cover could be avoided, ie treated as if it never existed	Any claim that has been made will not be payable
<i>Your</i> amount of cover being changed, ie <i>your</i> cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of cover could be changed by adding an exclusion, premium loading or other amended terms. For example, <i>the insurer</i> could add an exclusion to <i>your</i> cover meaning claims for certain events will not be payable.	If a claim has been made for an event that is now excluded, it will not be payable. If other terms are amended, the impact will be determined during the assessment of the claim.

If *the insurer* believes there has been a breach of this duty, they will let *you* know their reasons and the information they rely on in making that determination. *The insurer* will also give *you* an opportunity to provide an explanation.

In determining if there has been a breach, *the insurer* will consider all relevant circumstances.

The rights *the insurer* has if there has been a failure to comply will depend on factors such as what *the insurer* would have done had a misrepresentation not been made during the application process and whether or not the misrepresentation was made fraudulently.

If *the insurer* decides to take some action on *your* cover, they will advise *you* of their decision and the process to have this reviewed or make a complaint if *you* disagree with *the insurer's* decision.

5. Making changes to your cover

Life & TPD

increase in cover to provide satisfactory evidence of the Life Event to *the insurer*.

Increases in Life & TPD cover

You can apply to increase your existing cover or take out new cover (subject to Eligibility, explained in the previous section titled [Applying for cover](#)) at any time by completing a new application.

Any alterations will be subject to the *maximum benefit* amount and usual *underwriting* requirements.

Life Events cover

You may be eligible for the amount of *your* cover to be increased automatically without needing to provide health evidence, if *you* apply for an increase in cover upon the occurrence of one of the following events (a 'Life Event'):

- Getting married or registering a relationship (including a same sex relationship) as evidenced by a copy of either *your* marriage certificate under the Marriage Act 1961 or certificate of registration of relationship issued by the State's Register of Births, Death and Marriages (or equivalent)
- Adopting or becoming the natural parent of a child as evidenced by a copy of the birth certificate or adoption papers
- Obtaining a mortgage to purchase a home which will be the principal place of residence (this may include a parcel of land upon which *you* will be building *your* home and immediately residing in), as evidenced by a copy of both:
 - written confirmation of the new mortgage by the mortgage provider
 - statutory declaration confirming the purchased property will be the primary place of residence.

To gain this additional cover, *you* must submit an application for a Life Event increase to *the insurer*, including the applicable supporting documentation, within 90 days of the Life Event occurring. *You* have 60 days from the date that *you* apply for a Life Event

The additional cover that may be obtained from an application for a Life Event is limited to the lesser of:

- \$200,000
- 25% of the cover held by *you*, or
- the amount of *your* mortgage.

Please note the following conditions:

- An increase can only be completed once for each type of Life Event.
- Only one Life Event increase is allowed in any 12-month period.
- Only three Life Event increases are allowed during the term of your cover.

Reducing or cancelling Life & TPD cover

You can apply to reduce or cancel your cover at any time. Any reduction must result in the remaining cover being at or above the minimum benefit amount.

The reduction or cancellation will take effect from either:

- the date we receive written notice from *you* to reduce or cancel your cover
- the date specified by *us* to *you* (provided it is in the future), or
- an alternative date we specify and that *the insurer* agrees to.

Important note: If you have previously reduced or cancelled cover, you may apply for this cover to be restarted. You will need to go through *underwriting* again and your cover will not be restarted until *the insurer* confirms in writing that cover has started.

Income Protection

Increases in cover

You can apply at any time to:

- Increase *your monthly benefit*;
- Reduce *your waiting period*; or
- Increase *your benefit period*,

by completing a new application.

Any increase must result in the new cover not exceeding the *maximum monthly benefit*. Your application will be subject to the usual *underwriting* requirements.

Your cover will start on the date that *the insurer* notifies *us*. On or around that date, *you* will receive *your Acceptance Letter* from *us*. We will email this to *you* and *your* Financial Adviser on acceptance.

If *the insurer* declines *your* application for an increase in cover, we will write to *your* Financial Adviser detailing the decision.

Reducing, cancelling or altering IP cover

You can apply at any time to:

- Reduce *your monthly benefit*
- Cancel your cover
- Increase *your waiting period*, or
- Reduce *your benefit period*,

Any reduction must result in the remaining cover being at or above the *minimum amount*.

The reduction, cancellation or alteration will take effect from either:

- the date we receive written notice from *you* to reduce or cancel the cover;
- the date specified by *you* (provided it is in the future); or
- any alternative date we specify and *the insurer* agrees to.

Important note: If *you* have previously reduced or cancelled cover, *you* may apply for this cover to be restarted. *You* will need to go through *underwriting* again and *your* cover will not be restarted until *the insurer* confirms in writing that cover has started.

6. Ending, reinstating and restarting cover

When cover will end

Your cover will end on the earlier of the following:

When you...	Cover ends on...
are paid a <i>terminal illness</i> benefit or a TPD benefit (Life & TPD cover only)	the date the <i>terminal illness</i> benefit becomes payable or the date the TPD benefit becomes payable (unless <i>your</i> cover for Life exceeds <i>your</i> cover for TPD, in which case the balance of <i>your</i> cover for Life will continue until it ends for another reason described in 6. Ending, reinstating and restarting cover). Any IP cover <i>you</i> hold will not be affected.
are paid a Life cover benefit (Life cover only)	the date of death.
reach the <i>cover cessation age</i> (both Life & TPD and IP)	Life cover, <i>terminal illness</i> and TPD cover: the date you turn 70 IP cover: the date you turn 65
leave the fund (both Life & TPD and IP)	the date you close your Super Simplifier Super & Pension account.
die (both Life & TPD and IP)	the date of death.
tell <i>us</i> in writing that <i>you</i> intend to cancel cover (both Life & TPD and IP)	the date determined as set out in Reducing or cancelling Life & TPD cover or Reducing, cancelling or altering IP cover (as applicable), in 5. Making changes to your cover.
commence active service with the armed forces of any country, except as a member of the Australian Defence Force Reserves whilst performing duties within Australia (both Life & TPD and IP)	the date <i>you</i> commence active service.
have not paid premiums within 30 days of the <i>premium due date</i> (both Life & TPD and IP)	the last date of the relevant period for which premiums have been paid in respect of <i>your</i> cover.

Your cover will also end on the date that the group insurance policy under which the relevant cover is provided ends.

If we cancel and do not replace both the Life & TPD and IP group policies under which cover is provided, you will have the option to replicate *your* existing insurance cover at the time under an individual insurance contract with *the insurer* without the need for additional *underwriting*, subject to the eligibility criteria for the new insurance product.

Please note the following:

- Where possible, the *insurer* would provide equivalent insurance.
- *Your* premium rates would be the standard rates for the comparable MetLife individual insurance product at that time.
- This option is available for up to 30 days from the date of insurance ceasing.
- Indexation will be turned off on individual insurance.
- Any loadings, restrictions, or exclusions on the existing cover will be applied to the new cover.

Reinstating cover

If *your* cover ceases because premiums have not been paid when due (as described in Premium changes

Premium *rates* are subject to change. *The insurer* will let *us* know at least three months before any change in *premium rates* and we will take steps to let you know about such a change at least 30 days before it takes effect.

What happens if there isn't enough cash *in* your Cash Account when a premium is due?), reinstatement of the cover can be requested. Reinstatement of the cover is subject to the discretion of *the insurer* and is subject to *underwriting*.

The insurer will also require a *valid election* where this is required as part of the application. The application and election must be received by *the insurer* within 90 days of your cover ceasing.

Any outstanding premiums to continue the cover from the date the cover ceased must be paid. Reinstatement will be effective from the date the cover stopped.

For a claim to be paid, an event giving rise to a claim must occur while the policy and cover amount is in force.

The cover that is reinstated will be the same type and amount of cover, with the same restrictions (if any) that applied immediately before *your* cover ceased.

If a claim is payable after the premium is due, but before the cover ends, *the insurer* will pay the claim in line with the respective policy conditions. When this occurs, any outstanding premiums will be deducted from the claim amount.

Restarting cover

If cover is reduced or cancelled, it can't be restarted unless *you* go through *underwriting* and *the insurer* confirms in writing that the cover has started.

7. Making a claim

When to tell us or the insurer about a claim

If you need to make a claim, you must either notify the insurer directly or notify us in writing or by calling us as soon as possible after the insured event occurs. If you delay in telling us or the insurer and that delay prejudices the insurer's interests (which include the ability to obtain the evidence that the insurer requires or would have obtained for the period of the illness or injury), the insurer may reduce the benefit or not pay the claim.

Reduction of IP benefits due to other disability income

You should consider other sources of income that you receive before you make an IP claim, as they may reduce the IP benefit that you are entitled to receive.

Any IP benefit paid will be reduced by any amount of other disability income (for example, relevant Centrelink payments) that you receive in the month in question or which, though not actually received by you, are apportioned to you for the month in question. Any amount which is in the form of a lump sum or is exchanged for a lump sum has a monthly income equivalent of $1/60^{\text{th}}$ of the lump sum over a period of 60 months.

The reduction in IP benefits will be made to the extent that the benefit, combined with other disability income, does not exceed 75% of your pre-disability income.

If the insurer approves a claim but the amount of disability benefit for a period is reduced (including if it is reduced to \$0) as a result of other disability income, the insurer will still consider that it has made a payment and count that period as part of the benefit period.

For example, let's say you have chosen the 2-year benefit period, and you make a claim because you are disabled for 6 months (after the applicable waiting period) but during this period you receive \$0 from the insurer due to your other disability income exceeding 75% of your pre-disability income. If you claim again in future in respect of the same or a related illness or injury, you will only be able to receive a disability benefit for up to 18 months, because you have used up 6 months of your 2-year benefit period.

Claiming IP and TPD together

If you hold both IP and TPD cover, you are able to make claims under both concurrently if your condition meets the requirements of being disabled as defined in the IP policy and being totally and permanently disabled as defined in the Life & TPD policy (see 9. Definitions).

Claiming under TPD will not affect your IP cover, as a lump sum amount payable under a TPD policy is not other disability income.

Evidence and required information

In order for a claim to be accepted, you will need to complete the relevant forms and provide any evidence the insurer believes is necessary to make a decision about the claim. The evidence required by the insurer is at the discretion of the insurer to allow for the claim to be properly assessed, and may include medical and financial evidence (for example, for an IP claim the insurer may require regular monthly reports from your treating medical practitioner in the insurer's chosen form and documentary evidence of your income).

You will be responsible for any costs associated with providing the requested evidence, except for medical examinations, *return to work programs* or non-invasive tests that *the insurer* has arranged for you to undergo. If *the insurer* has arranged for you to undergo a medical examination, *return to work program* or non-invasive test, *the insurer* has full discretion in appointing the *medical practitioner*, program provider or other health professional and will pay the associated fees and costs, other than your personal costs for attending these investigations.

The insurer, or someone else on its behalf, may investigate your financial affairs where they are relevant to a claim. You and we must cooperate fully in such an investigation and provide access to all evidence *the insurer* considers reasonably necessary to the investigation. This means that we may be required to give *the insurer* information that we hold about your financial affairs.

With any request for personal information, you must comply with your duty to take reasonable care not to make a misrepresentation. All information sought must be provided fully, accurately and honestly. Failure to comply could result in your claim being rejected and you not being paid a benefit.

Illegible and foreign language evidence

The *insurer* requires all evidence to be legible and in English. Therefore, *the insurer* may require you to have evidence:

- transcribed into a form in which can be comprehended in English, and
- appropriately certified to be a true copy of the original.

If you are overseas when your claim is being assessed

If you are overseas at the time *the insurer* is assessing your claim, *the insurer* may require you to return to Australia (at your own expense) for the assessment to be completed.

If you have recently stopped paying your premiums but want to make a claim

You may be able to reinstate your cover and make a claim. See Reinstating your cover in [3. How much you will pay – premiums and fees.](#)

8. General information applying to your cover

Privacy and your personal information

We are committed to protecting the privacy of your personal information. Read more on how we handle your personal information and privacy in Part II of the PDS.

Governing law

Your insurance cover is subject to and governed by the laws of the Commonwealth of Australia and the laws of the State of New South Wales.

Complaints

Complaints will be dealt with promptly through DASH's internal dispute resolution process. If you have a complaint, please contact the Member Administrator's Complaints Officer:

Phone: 1300 726 008

Email: supercomplaints@DASH.com.au

Mail: Complaints Officer
PO Box 3528
Tingalpa DC
QLD 4173

If you are not satisfied with the outcome of this process, you may contact the Australian Financial Complaints Authority (AFCA) for help.

Australian Financial Complaints Authority

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

You may also be able to make a complaint to *the insurer* and, if *the insurer's* internal dispute resolution process does not resolve the dispute to your satisfaction, you may make a complaint about the insurer to AFCA.

When the terms of your cover may change without your consent

Changes in the law and its interpretation

If there is a change to a law or the way a law is interpreted, *the insurer* may also vary any of the terms and conditions of the policy under which insurance cover is provided to you (including the *premium rates*), with immediate effect.

The *insurer* can do this when a change to a law or its interpretation means:

- it becomes impossible or impractical for *the insurer* to carry out its obligations under the policy,
- how *the insurer* or the policy is taxed changes,
- government charges, taxes or levies are imposed or changed, or
- the terms of the policy would become inconsistent with the law.

For this purpose, a "law" includes an industry code of practice and directions from regulators such as APRA with which *the insurer* is under a legal or contractual obligation to comply.

Changes that we agree with the insurer

The group policies under which insurance cover is provided to you may be varied by written agreement between *us* and *the insurer*. Our ability to agree to vary the policies is subject to our obligation to perform our duties and exercise our powers in the best financial interests of members.

9. Definitions

Acceptance Letter	<p>A document containing details of <i>your</i> cover including:</p> <ul style="list-style-type: none">• <i>Your</i> premiums• <i>Your</i> chosen waiting periods• any conditions on <i>your</i> cover <p>The <i>acceptance letter</i> is issued to <i>you</i> by the <i>trustee</i> upon acceptance of cover.</p>
active contribution	<p>An amount received by <i>us</i> that <i>we</i> determine prevents <i>your</i> superannuation account from being “inactive” under the Superannuation Industry (Supervision) Act 1993 (Cth) for the purposes of providing insurance.</p>
Australian Resident	<p>A person who resides in Australia and</p> <ul style="list-style-type: none">• Is either an Australian citizen or the holder of a permanent visa as identified by the Australian Department of Home Affairs (or its predecessor or successor), or• Is a citizen of New Zealand and the holder of a <i>Special Category Visa</i> while residing in Australia indefinitely.
Basic Work Activities (TPD)	<p>Means any of the following six activities:</p> <ol style="list-style-type: none">1. Mobility (walking or bending):<ol style="list-style-type: none">a. Walk, with or without a walking aid*, more than 200m on a level surface without stopping; orb. Bend, kneel or squat to pick something up from the floor from standing position and straighten up again.<p>*Such as a walking stick, crutches or walking frames.</p>2. Vision (reading):<ol style="list-style-type: none">a. Read, with visual aids, to the extent that an Ophthalmologist can certify that:b. visual acuity is equal to, or better than, 6/48 in both eyes; orc. constriction is, within or greater than, 20 degrees of fixation in the eye with the better vision.3. Lifting:<ol style="list-style-type: none">a. Using one or both hands to hold an object weighing at least 5kg above <i>your</i> own waist height continuously for 60 seconds.4. Manual dexterity:<ol style="list-style-type: none">a. With at least one hand, without the use of aids:b. type words using a computer keyboard; orc. pick up a small object such as a coin or pen.5. Hearing:<ol style="list-style-type: none">a. Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate <i>medical specialist</i>.6. Communicating (verbal or written):<ol style="list-style-type: none">a. Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate

	<i>medical specialist</i> . Examples of dysfunction include dysarthria, aphasia, and dysphasia.
benefit period	The maximum period for which <i>disability benefits</i> may be payable due to the same or related illness or injury.
consumer price index (CPI)	The consumer price index (weighted average of 8 capital cities combined) as published by the Australian Bureau of Statistics or its successor. If the Index is not published, the increase shall be calculated by reference to such other retail price index which, in <i>the insurer's</i> opinion, most closely replaces it.
cover cessation age	The age at which <i>your</i> cover ceases. The cover cessation age is 70 for Life & TPD cover, and 65 for IP cover.
date of certification	The most recent date that two <i>medical practitioners</i> , one of whom specialises in <i>your</i> illness, certify that the illness will lead to <i>your</i> death within 12 months.
date of disablement (IP)	The later of: <ul style="list-style-type: none"> • The first date on which <i>you</i> are unable to work due to illness or injury, and • The date on which a <i>medical practitioner</i> certifies that <i>you</i> are <i>totally disabled</i>.
date of disablement (TPD)	The later of: <ul style="list-style-type: none"> • The date on which a <i>medical practitioner</i> examines and certifies in writing that <i>you</i> are <i>disabled</i>, and • The date on which <i>you</i> cease all work.
disabled/disability (IP)	Either <i>partially disabled</i> or <i>totally disabled</i> as the context requires.
disability benefit (IP)	A benefit payable under <i>your</i> income protection cover as a result of <i>you</i> suffering <i>total disability</i> or <i>partial disability</i> (as applicable).
eligibility conditions	The criteria that must be met in order for <i>you</i> to be eligible to apply for cover (set out in Eligibility).
employer	The entity who engages <i>you</i> in <i>your</i> principal <i>occupation</i> and can include <i>you</i> if <i>you</i> are self-employed.
essential income-producing duties /essential income-producing duty	The essential duties required to be performed by <i>you</i> in an <i>occupation</i> , profession, or business that generates <i>your pre-disability income</i> . The essential duties that <i>you</i> had performed prior to <i>your total disability</i> or <i>partial disability</i> cannot be reasonably omitted, altered, or replaced by <i>you</i> or <i>your employer</i> .
gainful employment /gainfully employed	Employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, <i>occupation</i> or employment.
income	The applicable definition of <i>income</i> depends on <i>your</i> employment status as follows: <p>Employee</p> <p>If <i>you</i> are an employee, income means <i>your</i> total remuneration from salary or wages. It does not include passive income such as rent, interest or dividends, ongoing trailing commission, family trust distributions or income splitting between spouse or partner.</p>

	<p>Self-employed</p> <p>If <i>you</i> are self-employed and have an ownership interest in the business or if the business is operating as a sole trader or under a partnership, company, and/or trust structure (including if <i>you</i> are an employee of your own company or trust), the income prior to application refers to your share of the total income generated from income-producing activities, less expenses incurred in generating that income. Income from sources like shareholder dividends, trailing commissions, licence fees, letting fees, or royalties may not be included as a part of <i>your</i> income.</p> <p>Where <i>you</i> are on a <i>leave of absence</i> and <i>the insurer</i> continues to provide cover to <i>you</i>, income is the amount defined as above, immediately before the start of the <i>leave of absence</i>.</p>
insured cover	The amount that <i>the insurer</i> has agreed to insure <i>you</i> .
insurer	MetLife Insurance Limited ABN 75 004 274 882 AFSL No. 238096
leave of absence	Any period of absence by <i>you</i> , unpaid, that has been approved by the <i>employer</i> in writing prior to such absence.
loss of intellectual capacity (TPD)	Means, having regard to the proof provided to the insurer's satisfaction, the permanent deterioration or loss of intellectual capacity that has required <i>you</i> to be under continuous care and supervision by another adult person for at least the <i>TPD waiting period</i> and this care is likely to be ongoing on a permanent daily basis.
maximum benefit (Life & TPD)	The maximum amount that will be paid to <i>you</i> under this policy.
maximum monthly benefit	<p>The maximum amount payable each month inclusive of any superannuation contribution and any indexation. It is dependent on the <i>benefit period</i> chosen:</p> <ul style="list-style-type: none"> • For a 2-year <i>benefit period</i>, the <i>maximum monthly benefit</i> is \$10,000 per month. • For a to-age-65 <i>benefit period</i>, the <i>maximum monthly benefit</i> is \$5,000 per month.
medical practitioner	<p>A person accepted by <i>the insurer</i>, who is a general practitioner or <i>medical specialist</i> who is not <i>you</i> or <i>your</i> spouse, parent, child, sibling or business partner.</p> <p>The person must be currently registered with the Medical Board of Australia (or a medical registration body in another country recognised as equivalent to the Australian Health Practitioner Regulation Agency).</p>
medical specialist	A person who is a fellow of the relevant college that specialises in <i>your</i> illness or injury, registered in Australia (or a medical registration body in another country recognised as equivalent to the Australian Health Practitioner Regulation Agency).
monthly benefit	<p>The lesser of:</p> <ul style="list-style-type: none"> • the <i>insured cover</i> • 75% multiplied by <i>your pre-disability income</i> • the <i>maximum monthly benefit</i>.
monthly income	The <i>income</i> earned by <i>you</i> in one calendar month.

occupation

Your regular *occupation*, profession, or business that could be performed at any place of work to generate your *pre-disability income*.

other disability income

In respect of a month, any of the following benefits or entitlements which were received by an *you* during the month or which, though not actually received, *the insurer* reasonably apportions to *you* for the month in question, being any of the following:

- the amount of any *income* (other than benefits received under your IP cover under our group policy with *the insurer*) and the commutation of *income* paid or payable in respect of a *total disability* or *partial disability*,
- any amounts payable:
 - through workers compensation, Motor Accident Compensation, Social Security or any similar legislation or any settlement under common law,
 - paid sick leave, personal leave or other employer paid leave (not including annual leave),
 - in respect of loss of *income* or loss of earning capacity (including an award of damages or a settlement of a claim for damages for personal injury under common law),
 - under any statutory accident compensation scheme,
 - under any *disability*, injury or illness policy (other than lump sum TPD).

Any amount which is in the form of a lump sum or is exchanged for a lump sum has a *monthly income* equivalent of 1/60th of the lump sum over a period of 60 months.

partially disabled or partial disability

Immediately following a period of *total disability* for at least 7 of 12 consecutive days and solely because of injury or sickness which directly caused your *total disability*:

For the first 24 months of being paid a *disability benefit*, *you*:

- are able to perform one or more *essential income-producing duties* of your usual *occupation* but are unable to perform all of the *essential income-producing duties* of your usual *occupation*;
- are working in another occupation in any capacity;
- remain under the regular care and attendance of, and are following the advice of a registered *medical practitioner* in relation to the illness or injury; and
- solely due to that illness or injury, are earning a *return to employment income* at a monthly rate of less than your *pre-disability income*.

After the first 24 months of being paid a *disability benefit*, *you*:

- are able to perform one or more *essential income-producing duties* of any *occupation* you are reasonably suited to perform by education, training or experience but are unable to perform all of the *essential income-producing duties* of any occupation you are reasonably suited to perform by education, training or experience;
 - remain under the regular care and attendance of, and are following the advice of a registered *medical practitioner* in relation to the illness or injury; and
 - solely due to that illness or injury, are earning a *return to employment income* at a monthly rate of less than your *pre-disability income*.
-

partial disability benefit	A benefit payable in the case of <i>partial disability</i> (see Partial disability benefit)
permanent loss (TPD)	Means the permanent loss of the: <ul style="list-style-type: none"> • Use of 2 limbs; • Sight of both eyes; or • Use of one limb and the sight of one eye, Where 'limb' is defined as the whole hand or whole foot.
Pre-disability income	Means average <i>monthly income</i> earned by <i>you</i> over the 12 consecutive months immediately prior to becoming <i>disabled</i> . Where <i>you</i> have been <i>gainfully employed</i> for less than 12 months, your income is averaged over the period of employment. If you become <i>totally disabled</i> or <i>partially disabled</i> while on parental, sabbatical or long service leave, then <i>the insurer</i> will calculate <i>your monthly income</i> using your average gross <i>monthly income</i> in the 12-month period before they went on leave.
premium due date	Premiums are deducted from your account on or around the last day of each month.
premium rates	The premium rates set out in the Rate tables.
psychiatric disorder (TPD)	Means: <ol style="list-style-type: none"> 1. The diagnosis of a psychiatric disorder: <ol style="list-style-type: none"> a. Which has been diagnosed by a consultant psychiatrist and Fellow of RANZCP under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association; and b. For which psychiatric treatment has been received for at least 12 months prior to the treating psychiatric assessing the psychiatric disorder as chronic and unlikely to improve in the foreseeable future with or without further treatment; and 2. As determined by <i>the insurer</i> and solely because of the psychiatric disorder, <i>you</i> have suffered from the following incapacity for at least 12 consecutive months, and due to the following incapacity, are likely to continue to be so incapacitated for the rest of <i>your</i> life: <ol style="list-style-type: none"> a. Have received an established diagnosis of Schizophrenia or Schizophreniform Disorder from <i>your</i> treating psychiatrist; or b. Are unable to care for <i>your</i> dependent children in any capacity due to the unacceptable risk that the dependent(s) will be exposed to physical, emotional or psychological harm, requiring the dependent(s) to be removed from <i>your</i> care by Court order; or c. are unable to manage day-to-day financial affairs, including: <ol style="list-style-type: none"> i. Manage bank balance, or ii. Pay bills on time without assistance requiring the appointment of a guardian to manage <i>your</i> financial affairs, where the appointment of a guardian must be managed by Court or Tribunal order and the Court or Tribunal must be satisfied through its own independent medical review that <i>you</i> are not capable of managing your day-to-day financial affairs as a result of <i>your</i> psychiatric disorder; or

	<ul style="list-style-type: none"> d. are unable to live independently, requiring a care provider to provide daily care and supervision or e. Require ongoing psychiatric treatment and full-time residential care in a mental health facility to protect <i>you</i> and/or others from serious physical harm. The mental health facility must be authorised by the relevant Australian government (state or federal) to provide treatment and care to persons who have a mental illness.
return to employment income	The amount of <i>income you</i> have earned during the month from <i>your</i> personal exertion while you are receiving a <i>partial disability benefit</i> .
return to work program	<p>Any program or service which that <i>the insurer</i> reasonably considers would assist <i>you</i> to carry out the duties of <i>your occupation</i> or any other <i>occupation</i> which may include (but not be limited to):</p> <ul style="list-style-type: none"> • training and education, • work or other experience or • employment assistance. <p>The cost of any <i>return-to-work program</i> <i>the insurer</i> requires you to undertake will be met by <i>the insurer</i>.</p>
Special Category Visa	Has the meaning given to it in section 32 of the Migration Act 1958 (Cth).
superannuation contribution monthly benefit	<p>The lesser of:</p> <ul style="list-style-type: none"> • the actual average monthly <i>employer</i> superannuation entitlement <i>you</i> benefited from in the 12-month period prior to the <i>date of disablement</i>, and • the superannuation monthly benefit you are covered for.
superannuation contribution partial monthly benefit	<p>A benefit payable in accordance with the following formula:</p> $\frac{((\text{pre-disability income} - \text{return to employment income}) / \text{pre-disability income}) \times \text{superannuation contribution monthly benefit}}$
terminal illness / terminally ill	<p>You are suffering from an illness that despite reasonable medical treatment will lead to <i>your</i> death within 12 months of the <i>date of certification</i> and the <i>insurer</i> is satisfied on medical or other evidence the illness will lead to <i>your</i> death within 12 months of the <i>date of certification</i>.</p> <p>The <i>date of certification</i> must occur while <i>you</i> are covered under our group Life & TPD policy.</p>
totally disabled / total disability	<p><i>Total disability</i> for the first 24 months while the <i>insurer</i> is paying a <i>total disability benefit</i> for <i>you</i> means that solely due to illness or injury <i>you</i>:</p> <ul style="list-style-type: none"> • are continuously unable to perform at least one <i>essential income-producing duty</i> of <i>your</i> usual <i>occupation</i>; and • Remain under the regular care and attendance of, and are following the advice of, a registered <i>medical practitioner</i> in relation to that illness or injury; and • Cease <i>gainful employment</i>. <p>However, if <i>you</i> are on parental, sabbatical or long service leave for more than 12 consecutive months at the <i>date of disablement</i> or after <i>you</i> have been paid a <i>total disability benefit</i> for 24 months:</p> <p><i>Total disability</i> means that solely due to illness or injury <i>you</i>:</p>

	<ul style="list-style-type: none"> • are continuously unable to perform at least one <i>essential income-producing duty</i> of any <i>occupation</i> you are reasonably suited to perform by education, training or experience; and • remain under the regular care and attendance of, and are following the advice of a registered <i>medical practitioner</i> in relation to that illness or injury; and • cease <i>gainful employment</i>.
total disability benefit	The benefit payable if you are <i>totally disabled</i> (see Total disability benefit).
total and permanent disablement / TPD / totally and permanently disabled	<p>Has the meaning set out below, unless an alternative definition is agreed to by <i>the insurer</i>.</p> <p>If you are aged 64 or less and in <i>gainful employment</i> at the date of <i>disablement</i>:</p> <p>Total & Permanent Disablement means that solely due to the same illness or injury <i>you</i> have:</p> <ul style="list-style-type: none"> • been continuously unable to work (whether or not for reward) for the <i>TPD waiting period</i> until the assessment date; and • provided proof to <i>the insurer's</i> satisfaction that <i>you</i> have become incapacitated to such an extent as to render <i>you</i> unlikely ever to engage in or work for reward in any occupation or work for which <i>you</i> are reasonably qualified by reason of education, training or experience. <i>The insurer</i> will consider the possible effect that any reasonable retraining could have on <i>you</i> when it makes the determination according to this paragraph. <p>If you are aged 65 or more, or not in <i>gainful employment</i> at the date of <i>disablement</i>:</p> <p>Total & Permanent Disablement means that solely due to the same illness or injury <i>you</i> have:</p> <ul style="list-style-type: none"> • a <i>permanent loss, a loss of intellectual capacity or a psychiatric disorder</i>; or • provided proof to <i>the insurer's</i> satisfaction that <i>you</i>: <ul style="list-style-type: none"> ○ Have been unable to perform at least two <i>basic work activities</i> for at least the <i>TPD waiting period</i>; and ○ Are unable to perform at least two <i>basic work activities</i> for the rest of <i>your</i> life, without the help of another person (even if using aids or adaptations); and • provided proof to MetLife's satisfaction that <i>you</i> have become incapacitated to such an extent as to render <i>you</i> unlikely ever to engage in or work for reward in any occupation or work for which <i>you</i> are reasonably qualified by reason of education, training or experience. <i>The insurer</i> will consider the possible effect that any reasonable retraining could have on <i>you</i> when it makes the determination according to this paragraph.
TPD waiting period	Three (3) calendar months.
Trustee	Equity Trustees Superannuation Limited (ETSL), trustee of Super Simplifier fund
underwriting	<i>The insurer's</i> underwriters consider <i>your</i> application and any information that <i>the insurer</i> may reasonably require, including information about <i>your</i>

	personal and family medical history to decide what cover <i>the insurer</i> can provide.
valid election	<p>An election made by <i>you</i>, in writing, in which <i>you</i> have elected that cover will be provided or will continue to be provided even if <i>you</i>:</p> <ol style="list-style-type: none"> 1. are under the age of 25, or 2. have not had an account balance in the Super Simplifier Super & Pension of at least \$6,000 at any time since 1 November 2019, or 3. have not had an <i>active contribution</i> received in the Super Simplifier Super & Pension Product on <i>your</i> behalf for a continuous period of 16 months. <p>An election will continue to operate indefinitely, unless and until it is withdrawn by <i>you</i> in writing or <i>you</i> cancel your insurance cover.</p>
waiting period (IP)	<p>The <i>waiting period</i> is the continuous period of days starting from the <i>date of disablement</i> and during which <i>you</i> have remained <i>totally disabled</i> or <i>partially disabled</i> in order to be entitled to a <i>disability benefit</i>. <i>You</i> must be <i>totally disabled</i> for at least 7 out of the first 12 consecutive days of the <i>waiting period</i> to qualify for a <i>disability benefit</i>.</p>
war	Any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.
we/our/us	Equity Trustees Superannuation Limited, as Trustee of Super Simplifier.
you/your	The Super Simplifier member who has, or is applying for, insurance cover.

10. Rate tables

Premium rates – Life & TPD

Age rates are per \$1,000 of annual cover. Rates are exclusive of stamp duty. See [Calculation of premiums](#) for more information. Insurance Administration Fees are charged in addition to these premiums.

Age = Age last birthday

Female				
Age	Non-smoker		Smoker	
	Life	TPD	Life	TPD
15	0.310969	0.301489	0.436319	0.435162
16	0.310969	0.301489	0.436319	0.435162
17	0.310969	0.301489	0.436319	0.435162
18	0.310969	0.303523	0.436319	0.435833
19	0.310969	0.306474	0.436319	0.439729
20	0.301792	0.273687	0.434025	0.419559
21	0.288473	0.238890	0.420706	0.375958
22	0.270790	0.218991	0.402799	0.350874
23	0.262172	0.203528	0.391999	0.329068
24	0.262172	0.184727	0.378680	0.329614
25	0.262172	0.179481	0.398229	0.309377
26	0.262172	0.177596	0.411973	0.308857
27	0.270790	0.174198	0.425884	0.321540
28	0.279296	0.166799	0.443272	0.305121
29	0.294908	0.171541	0.463639	0.318074
30	0.303414	0.185709	0.495715	0.335276
31	0.321684	0.188654	0.530769	0.363450
32	0.342587	0.190069	0.565250	0.381045
33	0.368965	0.192371	0.608776	0.404944
34	0.392698	0.223126	0.647974	0.488843
35	0.421981	0.229813	0.696291	0.527658
36	0.432200	0.227621	0.699410	0.585338
37	0.458969	0.258828	0.742725	0.623036
38	0.487120	0.275169	0.793756	0.669988

Female				
Age	Non-smoker		Smoker	
	Life	TPD	Life	TPD
39	0.530758	0.403263	0.872387	0.862607
40	0.570737	0.474757	0.916006	0.872607
41	0.599274	0.537056	0.961807	0.896294
42	0.629237	0.626582	1.009897	1.020465
43	0.660699	0.734126	1.023220	1.178311
44	0.675971	0.774214	1.107652	1.339328
45	0.739155	0.884850	1.200570	1.537553
46	0.813252	1.024160	1.324567	1.778776
47	0.885539	1.192270	1.448806	2.028871
48	0.970765	1.349668	1.571599	2.321655
49	1.055898	1.505432	1.718661	2.378036
50	1.161243	1.733548	1.874791	2.700945
51	1.237474	1.998202	2.176081	3.109585
52	1.358563	2.345791	2.354347	3.603382
53	1.497194	2.882343	2.554861	4.187801
54	1.658991	3.487486	2.786212	5.113050
55	1.784118	4.204159	2.958511	6.106808
56	1.819140	5.095297	2.999064	7.275943
57	2.060517	6.207104	3.497705	8.592417
58	2.327471	7.533820	3.887412	10.189831
59	2.640091	8.907107	4.324067	12.080921
60	2.995484	10.359200	4.825201	14.296864
61	3.408381	12.007381	5.415374	16.929957
62	3.868992	13.948265	6.098101	19.908346
63	4.382089	16.215859	6.868849	22.986720
64	4.963407	18.760701	7.810156	26.231035
65	5.552141	21.572805	8.736857	30.170630
66	6.319564	24.806796	9.787606	34.701478
67	7.191471	28.526024	10.959760	39.912280
68	8.196861	32.803344	12.288905	45.905025
69	9.358337	37.722586	13.797820	52.797010

Male				
	Non-smoker		Smoker	
Age	Life	TPD	Life	TPD
15	0.674351	0.334634	1.010062	0.390549
16	0.674351	0.334634	1.010062	0.390549
17	0.674351	0.334634	1.010062	0.390549
18	0.674351	0.332735	1.010062	0.384696
19	0.674351	0.332199	1.010062	0.379585
20	0.692134	0.328189	1.034152	0.403405
21	0.697154	0.321021	1.055187	0.356432
22	0.690796	0.296595	1.053761	0.327157
23	0.671674	0.306435	1.051061	0.267627
24	0.658240	0.265621	1.060516	0.271422
25	0.635771	0.251673	1.125198	0.297892
26	0.619087	0.260760	1.133601	0.301655
27	0.592985	0.267156	1.133040	0.304855
28	0.578356	0.268560	1.117555	0.312252
29	0.561576	0.269892	1.104381	0.321874
30	0.546852	0.270469	1.073938	0.422510
31	0.535952	0.299040	1.034333	0.450482
32	0.530550	0.320130	1.025800	0.482866
33	0.532510	0.327926	1.041894	0.511205
34	0.536430	0.372740	1.078564	0.749452
35	0.549673	0.375956	1.108868	0.703601
36	0.549673	0.407569	1.108868	0.748826
37	0.551876	0.438556	1.164311	0.792034
38	0.570949	0.476957	1.222527	0.829524
39	0.598870	0.486957	1.283653	0.839524
40	0.637372	0.496957	1.287701	0.849524
41	0.696383	0.506957	1.581883	0.859524
42	0.743945	0.552779	1.692103	0.882000
43	0.800418	0.614884	1.828543	1.002522
44	0.862110	0.697049	1.987433	1.210146
45	0.894489	0.807371	2.176209	1.364259

Male				
	Non-smoker		Smoker	
Age	Life	TPD	Life	TPD
46	0.978617	0.938929	2.291079	1.568163
47	1.074893	1.084586	2.513220	1.798563
48	1.182790	1.268273	2.769582	2.090890
49	1.314891	1.259322	3.051095	2.400088
50	1.454173	1.461977	3.359867	2.459311
51	1.587896	1.702887	3.527860	2.849732
52	1.777077	2.020021	3.660023	3.294348
53	2.012804	2.423308	4.047729	3.816948
54	2.282951	3.213667	4.481720	4.616933
55	2.510683	3.902979	4.766696	5.435305
56	2.579529	4.723257	5.156018	6.390099
57	2.971346	5.733456	5.773251	7.548730
58	3.414244	6.886492	6.483538	8.921106
59	3.941124	8.076192	7.317983	10.570183
60	4.553304	9.299045	8.291456	12.476329
61	5.272495	10.659852	9.376983	14.742518
62	6.100577	12.206615	10.580075	17.286825
63	7.065971	13.995426	11.932265	19.856123
64	8.086794	15.954521	13.444761	22.489895
65	9.278313	18.341289	15.425775	25.863380
66	10.641593	21.080425	17.357215	29.742887
67	12.151210	24.223251	19.437026	34.204320
68	13.810969	27.828576	21.656449	39.334968
69	15.622670	31.963843	24.005498	45.235213

Income Protection premium rates

Age rates are per \$1,000 of monthly cover. See [Calculation of premiums](#) for more information.

Age = Age last birthday.

Waiting Period: 30 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	40.135975	61.118623	61.387950	83.949321
16	40.135975	61.118623	61.387950	83.949321
17	40.135975	61.118623	61.387950	83.949321
18	40.135975	61.118623	61.387950	83.949321
19	40.135975	61.118623	61.387950	83.949321
20	40.135975	61.118623	61.387950	83.949321
21	40.344169	61.118238	62.191302	84.477250
22	40.220455	60.939312	62.228954	84.528687
23	40.031561	60.952808	62.228954	84.528687
24	40.318541	61.268243	62.258696	84.970423
25	40.318541	61.268243	62.320712	85.053835
26	40.762773	61.783040	62.460563	85.179301
27	40.741574	61.592931	62.680781	85.260280
28	40.578625	61.638434	62.711788	85.539015
29	40.925405	62.384601	62.680781	85.809757
30	43.349231	66.089042	66.388339	90.886916
31	45.914058	70.012165	70.314695	96.271921
32	48.641495	74.184141	74.481197	101.978241
33	51.536994	78.603435	78.903424	108.040122
34	54.602633	83.284422	83.597213	114.472613
35	57.852209	88.239829	88.572945	121.292278
36	61.301142	93.505302	93.857182	128.528634
37	64.959501	99.087092	99.463562	136.211476
38	67.553201	103.043010	103.440028	141.656189
39	70.254826	107.166073	107.579416	147.326019
40	73.072166	111.457348	111.895427	153.233019
41	75.999124	115.928028	116.379063	159.379904
42	79.046552	120.583846	121.049345	165.774422

Waiting Period: 30 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
43	82.225448	125.438558	125.914448	172.434725
44	86.364750	132.252293	133.538085	182.848898
45	92.453251	141.355615	142.432188	196.194804
46	98.669045	150.808103	152.705641	212.760157
47	105.867109	161.663757	165.841638	230.902854
48	115.640058	176.402255	180.606286	251.295927
49	125.952031	191.884106	196.390838	273.097509
50	137.079592	208.751114	214.018028	297.447357
51	149.580424	228.167833	234.855016	326.724902
52	162.326823	247.604436	251.133623	349.354270
53	176.168038	268.703576	268.554070	373.574150
54	191.189280	291.593717	287.190806	399.483086
55	207.484851	316.440768	307.136179	427.208226
56	225.189344	343.416856	328.473988	456.866755
57	248.460730	380.100523	362.505213	504.034658
58	274.034182	418.764550	399.608941	555.469722
59	303.587427	462.474390	433.265098	601.555385
60	337.216983	513.572252	477.301765	660.817324
61	370.757939	564.514970	538.264094	745.277745
62	397.010399	609.677683	603.456111	853.302656
63	446.184535	679.349338	652.032525	904.024649
64	451.110795	607.867695	577.983828	852.981706

Waiting Period: 60 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	31.167986	42.783036	47.671416	65.200834
16	31.167986	42.783036	47.671416	65.200834
17	31.167986	42.783036	47.671416	65.200834
18	31.167986	42.783036	47.671416	65.200834
19	31.167986	42.783036	47.671416	65.200834
20	31.167986	42.783036	47.671416	65.200834
21	31.329661	42.782766	48.295267	65.610859
22	31.233590	42.657518	48.324506	65.650809
23	31.086902	42.666966	48.324506	65.650809
24	31.309759	42.887770	48.347603	65.993892
25	31.309759	42.887770	48.395761	66.058675
26	31.654732	43.248128	48.504364	66.156120
27	31.638270	43.115052	48.675377	66.219014
28	31.511731	43.146904	48.699456	66.435499
29	31.781026	43.669221	48.675377	66.645776
30	33.665699	46.262330	51.558597	70.594524
31	35.660352	49.008515	54.612252	74.782448
32	37.780788	51.928899	57.852322	79.220399
33	40.031542	55.022404	61.290810	83.933853
34	42.414828	58.299095	64.939966	88.934944
35	44.941110	61.767880	68.808293	94.236956
36	47.622037	65.453711	72.915693	99.862346
37	50.465563	69.360965	77.273099	105.833874
38	52.480910	72.130107	80.362570	110.064607
39	54.579794	75.016251	83.578324	114.469699
40	56.767988	78.020144	86.930441	119.058258
41	59.041558	81.149620	90.413132	123.832884
42	61.408444	84.408692	94.040241	128.799724
43	63.876705	87.806990	97.818040	133.972241
44	67.092315	92.576605	103.740547	142.063478
45	71.822157	98.948930	110.650030	152.432508

Waiting Period: 60 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
46	76.650887	105.565672	118.631077	165.302871
47	82.242692	113.164630	128.835922	179.398743
48	89.834791	123.481578	140.306003	195.243033
49	97.845631	134.318874	152.568408	212.181655
50	106.490058	146.125780	166.262287	231.100140
51	116.201309	159.717483	182.449733	253.847173
52	126.100864	173.323105	195.090293	271.422372
53	136.849843	188.092503	208.616082	290.230621
54	148.514950	204.115602	223.085145	310.349157
55	161.169858	221.508538	238.568465	331.875814
56	174.917093	240.391799	255.131478	354.902058
57	192.993273	266.070366	281.564124	391.542908
58	212.857596	293.135185	310.383237	431.498562
59	235.813246	323.732073	336.524561	467.298709
60	261.935193	359.500576	370.728609	513.334416
61	287.988320	395.160479	418.079114	578.944743
62	308.380066	426.774378	468.714891	662.860376
63	346.576354	475.544537	506.445040	702.262104
64	350.863952	425.507386	449.542978	663.430216

Waiting Period: 90 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	24.318627	37.616968	38.335808	52.834188
16	24.318627	37.616968	38.335808	52.834188
17	24.318627	37.616968	38.335808	52.834188
18	24.318627	37.616968	38.335808	52.834188
19	24.318627	37.616968	38.335808	52.834188
20	24.318627	37.616968	38.335808	52.834188
21	24.318355	37.815169	38.846317	53.184310
22	24.245471	37.867151	38.897917	53.220529
23	24.137234	37.765200	38.897917	53.220529
24	24.083387	37.747761	38.937610	53.247023
25	24.145664	37.780962	38.932725	53.372785
26	24.503827	38.308492	38.968448	53.703456
27	24.700177	38.257852	39.004477	54.267206
28	24.410275	37.930870	39.001118	54.956718
29	25.314846	40.054895	39.689667	56.111475
30	25.789967	42.010042	40.511148	57.272607
31	25.902510	42.648464	41.664131	58.887832
32	26.460142	43.549552	42.600592	60.184108
33	27.463479	45.171438	43.706879	61.714366
34	28.192448	46.349587	44.962369	63.449932
35	30.416022	50.018731	48.528059	68.462770
36	28.733961	45.437132	42.735820	60.276920
37	27.173854	42.946331	36.820113	51.919011
38	33.722934	53.330335	53.786650	75.887526
39	36.409227	57.583607	58.077970	81.943485
40	39.292746	62.166972	62.688872	88.454357
41	38.940166	61.596828	62.113358	87.632891
42	42.027669	66.489208	67.073059	94.629247
43	45.379786	71.795589	72.416445	102.170573
44	48.989314	77.512839	78.216649	110.361331
45	54.838215	86.776550	87.548846	123.530446

Waiting Period: 90 Days, Benefit Period: 2 years				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
46	50.363393	79.666165	73.230028	103.286061
47	56.368668	89.176863	81.964900	115.609544
48	63.110518	99.848930	91.757874	129.425317
49	70.671566	111.814683	102.747499	144.933197
50	72.057490	113.970444	104.748674	147.741401
51	67.456412	106.628107	85.298980	120.223222
52	75.532205	119.393830	95.506721	134.623556
53	84.579891	133.679319	106.936908	150.719232
54	94.721872	149.720611	119.750654	168.794571
55	106.058751	167.632278	134.067993	188.969076
56	118.748421	187.702688	150.126580	211.610015
57	132.946814	210.158265	168.091502	236.943013
58	148.842099	235.305735	188.099179	265.168606
59	166.593594	263.461502	210.565474	296.855558
60	186.546622	295.022561	235.736828	332.358487
61	208.871644	330.301603	263.888559	372.150617
62	233.828079	369.802760	295.426071	416.569097
63	261.693397	413.939270	330.616240	466.200590
64	288.494606	457.817750	363.201275	513.259270

Waiting Period: 30 Days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	112.746660	187.101638	177.488304	274.348755
16	112.746660	187.101638	177.488304	274.348755
17	112.746660	187.101638	177.488304	274.348755
18	112.746660	187.101638	177.488304	274.348755
19	112.746660	191.790913	177.488304	274.348755
20	113.091119	192.493082	177.893999	275.746010
21	113.562229	193.756046	178.667551	275.746010
22	114.234967	194.923251	178.667551	275.746010
23	114.739036	195.798656	178.681122	275.746010
24	115.646844	197.374125	179.266617	276.374484
25	116.454324	197.374125	180.451178	278.185795
26	118.569473	199.867054	184.174501	283.908470
27	119.025074	200.630526	186.794205	289.874826
28	120.437920	203.059401	189.074631	296.077750
29	123.084766	208.359706	194.155547	303.962140
30	131.975008	223.953163	208.143523	326.300881
31	141.606146	240.684037	223.414258	350.639735
32	152.099220	258.900635	240.010531	377.060324
33	163.830203	279.119611	258.446764	406.087698
34	176.167179	300.452371	277.619079	436.658740
35	189.405576	323.234997	298.716251	470.164154
36	203.730759	348.082072	321.464620	506.320352
37	219.469379	375.269173	346.314122	545.705035
38	236.778203	405.023369	373.654000	588.912754
39	256.050174	437.715206	404.433545	637.192368
40	275.972533	472.011067	435.657562	686.735358
41	296.780634	508.179369	468.270773	738.822895
42	319.284012	547.157974	503.778913	795.419759
43	343.779963	589.570683	542.601530	857.187594
44	335.420988	574.699674	529.569094	835.934712
45	342.317496	586.409617	540.279002	852.781054

Waiting Period: 30 Days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
46	368.362223	631.638795	581.081176	917.921257
47	396.142736	680.032346	625.184161	988.331753
48	426.661764	732.932850	654.446104	1,034.883126
49	448.730462	771.845253	654.762792	1,031.233767
50	460.990380	794.197997	673.748116	1,056.850738
51	483.420159	835.648300	683.383996	1,067.677573
52	506.919352	878.815434	691.507089	1,076.407471
53	541.561510	936.916304	723.463183	1,117.817309
54	567.450698	984.523498	759.988711	1,171.266897
55	584.202835	1,014.783243	795.407819	1,227.646214
56	628.602444	1,071.607401	825.299841	1,275.525677
57	651.468773	1,111.914965	854.242652	1,321.172297
58	672.486345	1,148.760156	876.649555	1,357.434460
59	692.269336	1,183.018551	893.827028	1,384.104151
60	716.573927	1,225.133484	921.487390	1,429.223082
61	731.180131	1,256.383016	982.217661	1,527.295489
62	705.111028	1,214.611082	961.207619	1,504.836320
63	672.797181	1,161.999875	932.638693	1,464.807660
64	451.110795	607.867695	577.983828	852.981706

Waiting Period: 60 days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	93.020049	141.924271	146.434233	227.096918
16	93.020049	141.924271	146.434233	227.096918
17	93.020049	141.924271	146.434233	227.096918
18	93.020049	141.924271	146.434233	227.096918
19	93.020049	145.481278	146.434233	227.096918
20	93.304240	146.013903	146.768946	228.253520
21	93.692923	146.971912	147.407154	228.253520
22	94.247956	147.857286	147.407154	228.253520
23	94.663830	148.521316	147.418350	228.253520
24	95.412805	149.716374	147.901405	228.773751
25	96.079004	149.716374	148.878711	230.273095
26	97.824079	151.607363	151.950586	235.010137
27	98.199966	152.186488	154.111936	239.948892
28	99.365615	154.028889	155.993369	245.083470
29	101.549358	158.049388	160.185307	251.609909
30	109.003729	169.940616	171.919005	270.353941
31	117.075223	182.706099	184.706003	290.746604
32	125.856449	196.595900	198.588675	312.864920
33	135.619096	211.978419	213.940543	337.097897
34	145.930016	228.238927	230.003388	362.724547
35	157.005933	245.620546	247.625011	390.743412
36	168.987324	264.561983	266.630760	420.983031
37	182.114422	285.265316	287.353854	453.877011
38	196.509467	307.899405	310.086485	489.873093
39	212.461024	332.734335	335.514462	529.879557
40	229.064748	358.848133	361.564152	571.267242
41	246.501136	386.441175	388.921708	614.972717
42	265.353876	416.183448	418.667980	662.414257
43	285.849447	448.526173	451.125631	714.101375
44	278.732468	437.113320	440.006399	696.030396
45	284.438779	446.006751	448.889495	710.040358

Waiting Period: 60 days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
46	306.255410	480.508777	483.106552	764.685989
47	329.573918	517.453192	520.086619	823.744625
48	355.119158	557.797989	544.547352	862.693419
49	373.502954	587.452901	544.630737	859.394696
50	383.703144	604.476929	560.416432	880.768379
51	402.576503	636.113211	568.432686	889.823668
52	422.363422	669.092813	575.253904	897.183468
53	450.123967	712.675210	599.978708	929.323505
54	471.940006	749.069271	630.785628	974.374489
55	486.208555	772.291228	660.978049	1,022.282633
56	523.705128	815.852287	686.643025	1,063.195541
57	543.037463	846.702923	711.150246	1,101.782630
58	560.930455	874.975829	730.367357	1,132.734209
59	577.551291	901.138452	744.806211	1,155.150124
60	598.411126	933.554639	768.776714	1,193.967201
61	611.507902	957.885804	821.127247	1,278.016443
62	590.570348	926.536214	804.848014	1,260.843924
63	564.328720	886.875941	782.172038	1,228.875715
64	350.863952	425.507386	449.542978	663.430216

Waiting Period: 90 Days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	78.616579	120.148626	122.454829	184.851398
16	78.616579	120.148626	122.454829	184.851398
17	78.616579	120.148626	122.454829	184.851398
18	78.616579	120.148626	122.454829	184.851398
19	78.616579	120.148626	122.454829	184.851398
20	78.627608	120.256532	122.463686	184.851240
21	76.031224	116.199962	118.373235	178.529288
22	73.782834	112.679838	114.772156	172.998009
23	71.837675	109.639258	111.683328	168.262910
24	70.227691	107.120042	109.086253	164.273742
25	68.938604	105.098426	107.064313	161.136357
26	68.719063	104.718412	106.736075	160.557968
27	69.005066	105.157833	107.335823	161.504130
28	69.876559	106.513003	108.909421	163.851147
29	71.378144	124.042843	114.417304	175.453942
30	73.541262	133.466627	120.917610	188.759218
31	76.916956	144.390875	129.085495	204.370325
32	81.281943	152.758310	136.534642	216.295816
33	86.140663	161.954446	144.599081	229.143206
34	91.993513	173.214197	154.266798	244.672405
35	98.272313	185.219568	165.130642	261.982467
36	104.925999	191.522583	173.216232	271.207209
37	112.221428	196.282950	180.738249	278.002756
38	122.402255	202.444407	190.003747	287.046914
39	133.943976	205.186000	199.588857	301.047340
40	146.094792	223.946455	221.388136	334.134127

Waiting Period: 90 Days, Benefit Period: To Age 65				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
41	159.069091	244.074405	244.869676	370.168288
42	173.174641	265.942605	271.353063	410.612608
43	188.883231	290.339779	300.472933	455.019010
44	195.521039	300.570031	311.196008	471.243230
45	203.673570	313.026550	324.340219	490.826937
46	222.985181	342.924676	354.947925	537.716830
47	244.082098	375.642326	388.733183	589.327856
48	268.314091	413.135967	427.169486	648.006609
49	297.664835	458.702685	473.558315	718.828977
50	322.414263	497.160605	482.394810	732.547345
51	348.979858	538.556841	533.626272	810.948210
52	377.659648	583.537708	590.617698	898.277286
53	415.333292	640.508727	664.448952	1,008.679838
54	433.662482	669.315922	727.532309	1,105.502338
55	464.779267	692.869063	789.383850	1,132.881882
56	492.782539	707.658610	829.818774	1,191.298592
57	518.609614	725.416993	880.623873	1,262.350148
58	544.503348	786.765057	931.100679	1,335.367967
59	574.099015	851.420290	975.500038	1,399.576987
60	603.156924	919.042916	1,013.898229	1,438.058017
61	630.269705	967.893569	1,051.573762	1,492.514882
62	635.796212	981.241609	1,028.379623	1,499.726855
63	648.625251	991.503968	954.046265	1,372.479666
64	349.690432	554.930607	558.771192	789.629646

Contacts

Trustee and Issuer

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DASH

Promoter: DASH Promoter Services Pty Ltd (ABN 66 659 477 497) a Corporate Authorised Representative (Authorised Representative No. 001299056 of DASH Investment Services Pty Ltd (ABN 20 610 852 456) (AFSL 500032)

Investment Administration: DASH Administration Services Pty Ltd (ABN 43 609 025 130) a Corporate Authorised Representative (Authorised Representative No. 001237411) of DASH Investment Services Pty Ltd (ABN 20 610 852 456) (AFSL 500032)

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Member Administration

DDH Graham Limited ('Member Administrator') (ABN 28 010 639 219; AFSL 226319)

If you have any questions or would like any more information about Super Simplifier, please contact the Member Administrator:

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