

Issued 30 September 2019



# SignatureSuper<sup>®</sup>

Insurance Guide Fact Sheet –  
MetLife



The information in this document forms part of the product disclosure statement for SignatureSuper dated 30 September 2019 (PDS). To understand how SignatureSuper works, read the **PDS, fact sheets** and your **plan summary**.

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This is a fact sheet for SignatureSuper. The fact sheets and plan summary are important documents. You should read them with the product disclosure statement to understand how SignatureSuper works.

Information in this document may change from time to time. We may update information which is not materially adverse to you and make it available at [amp.com.au/pdsupdates](http://amp.com.au/pdsupdates). A paper copy of the update can also be obtained (at no charge) by calling us (details at the end of this document) or from your financial adviser.

The information provided in this document is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

If you would like advice on your insurance cover in this super product, contributions to your account or investment options, you can call us on 1300 769 736. A fee will not be charged for this once-off intrafund advice. If you would like to obtain other financial advice, ongoing financial advice or other information about your account, you should speak to a financial adviser.

SignatureSuper is part of the AMP Superannuation Savings Trust ABN 76 514 770 399. AMP Superannuation Limited ABN 31 008 414 104, AFSL No. 233060, RSE Licence No. L0000550 is the trustee and is referred to as **ASL, trustee, we** or **us** in this document.

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- guarantees the performance of ASL's obligations to members, or assumes any liability to members in connection with this product.

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The trustee may enter into financial or other transactions with related bodies corporate in relation to this product. That related body corporate may be entitled to earn fees, profits, reimbursements or expenses or other benefits in relation to any such appointment or transaction and to retain them for its own account.

SignatureSuper is managed and administered in accordance with the PDS, fact sheets and your plan summary. We may change the way SignatureSuper is managed and administered at any time with, in the case of an increase in fees, at least 30 days' notice. Otherwise, a notice will be provided before or as soon as practicable after the change occurs.

This offer is available only to persons receiving (including electronically) the PDS, plan summary and fact sheets within Australia.

Issued by AMP Superannuation Limited, the trustee of the AMP Superannuation Savings Trust.

**You will receive a plan summary with your welcome letter, which describes the benefits and features specific to your membership of SignatureSuper. Some employers may have a tailored MySuper arrangement. Your plan summary will contain information on these arrangements that are specific to your plan. It may also note that some benefits and features in the fact sheets may not apply to you. You or your family member may also request a copy by contacting the Customer Service centre on 1300 366 019.**

## Section 1:

# Insurance by MetLife Insurance Limited

In this section you will find information about how insurance works in your plan:

- **Types of cover available and eligibility**
- **Employee members' insurance cover**  
Default cover and automatic acceptance limits (AAL), when does cover start and stop, applying for additional cover

Welcome to SignatureSuper, a product from AMP Corporate Super. It's designed to provide you with comprehensive super benefits for your retirement and insurance protection for you and your family's peace of mind.

## Benefits of insurance cover with SignatureSuper

Including insurance cover in your super account can be a tax-effective way of financially protecting you and your family should you die or become disabled.

SignatureSuper has insurance cover designed for you as an employee and negotiated by your employer (or Association where applicable) while also offering advantages of cover for your family. It means you can:

- have insurance premiums deducted from your SignatureSuper account (if not paid for by your SignatureSuper employer)
- apply for additional insurance cover to meet your personal needs
- have Interim Accident cover while you wait for any applications for cover to be assessed (where available for your plan)
- view your current insurance cover online at any time by logging in to your account at [amp.com.au](http://amp.com.au), and
- access your insurance on the move with the AMP mobile app. Download this today from the Apple App Store (Apple)<sup>1</sup> or Google Play<sup>TM</sup> Store (Android<sup>TM</sup>)<sup>2</sup>.

Employee members may also have the advantage of:

- corporate insurance premium rates which are generally cheaper than personal premium rates, and
- not having to provide evidence of health, through automatic acceptance limits (AAL) where eligible.

You should talk to a financial adviser to consider your insurance needs and the best way to meet them.

## What insurance cover is available?

The type and amount of insurance cover we provide will depend on a range of factors including, for employee members, the category of membership you join in your employer's plan and your employment status.

Family members may be able to apply for insurance cover under SignatureSuper, however Temporary Disability cover will not be available to them.

Your SignatureSuper employer selects what cover to offer in the plan and, where it has been agreed to with the Insurer and us, your SignatureSuper plan may offer you:

- Death cover (which may include Terminal Illness Benefit, depending on your employer plan's arrangements),
- Death and Total and Permanent Disablement (TPD) cover,
- Death and Temporary Disability cover,
- Death and TPD and Temporary Disability cover.

Your member statements and the insurer's policy document may refer to Group Salary Continuance (GSC), Salary Continuance Insurance (SCI), Temporary Salary Continuance (TSC) or Group Income Protection (GIP). For the purpose of this fact sheet we will refer to these as Temporary Disability cover.

See the **details of cover** section for further information on each type of cover.

Please refer to your **plan summary** or your latest **member statement** to confirm the insurance cover that applies to you.

1 Apple is a trademark of Apple Inc.

2 Google Play and Android are trademarks of Google Inc.

## Your insurer

Where stated in your plan summary **MetLife Insurance Limited**, ABN 75 004 274 882, AFSL 238096 (the **insurer**) provides insurance cover for your SignatureSuper plan.

### Insurer consent

MetLife Insurance Limited:

- has given and not withdrawn its consent in relation to being named in this document, and
- has not issued or caused the issue of this document.

## Policy documents

The insurance cover in your SignatureSuper plan is provided under policies of insurance issued to the trustee by the Insurer. In all cases, insurance cover for a member is subject to the terms and conditions of the insurance policies issued by the insurer.

In the event of any inconsistency between the terms and conditions of the insurance policies and this document, the **PDS** or your **plan summary**, the terms and conditions of the insurance policies prevail.

## Eligibility for insurance

Where agreed to among the insurer, trustee and your employer, insurance cover is generally available to an employee member aged 15 and over who is:

- an Australian resident or holder of a temporary work visa approved by the insurer and issued by the Australian Department of Home Affairs,
- a member of the plan who satisfies any further criteria under the terms set out in the insurance policy, and
- a member of the plan who satisfies the eligibility conditions as determined by your employer.

Where Temporary Disability cover is available to members of your SignatureSuper plan, you will be required to satisfy the eligibility conditions which apply to your employer plan.

Where offered in your plan, Death and TPD cover may be available to eligible family members under a group insurance policy issued by AMP Life. Refer to the **SignatureSuper Insurance Guide fact sheet - AMP Life - Association and personal** for further information.

Please refer to your **plan summary** for your eligibility criteria.

## Employee members' insurance cover

### Standard insurance cover

Standard cover refers to the way Death and TPD cover amounts are calculated and usually consists of a formula. Your SignatureSuper employer has decided on the standard cover formula that applies to your membership category and this is shown in your **plan summary**.

The value of your standard cover is calculated:

- when you join your employer plan,
- at your most recent annual review,
- when you change your multiple of the standard cover,
- on your death, or
- on the last day of work if you are making a TPD claim.

## Default insurance cover

Where the insurer has agreed to provide default insurance cover to members of your SignatureSuper employer plan, you will be automatically provided with default insurance cover upon joining the plan, subject to you meeting the necessary eligibility criteria. This automatic cover will be provided up to the amount of the automatic acceptance limit (AAL). For more information, please see the **automatic acceptance limit (AAL)** section. Where the amount of cover exceeds the AAL, acceptance by the insurer will be required.

Default insurance cover amount is generally equal to, or a multiple of, the standard cover formula for Death and TPD and is selected by your SignatureSuper employer. Your employer may also offer default Temporary Disability cover. The amount of default insurance cover that applies to you in your membership category is shown in your **plan summary**.

**Please note:** If cover in your SignatureSuper employer plan has transferred from another insurer, then you should read the **takeover terms for insurance** section.

## How is standard cover and default cover calculated?

### Example

John is an employee member of the XYZ plan. John has a salary of \$50,000. The standard cover formula selected by the SignatureSuper employer for the XYZ Plan is three times salary. The default cover multiple selected by the SignatureSuper employer for the XYZ plan is two times the standard cover.

Standard cover = \$150,000 (ie 3 x \$50,000).

Default cover = \$300,000 (ie 2 x \$150,000).

**John's insurance cover will be equal to the default cover of \$300,000.**

**Please note:** The above example is an illustration only and is based on the factors given. The example should not be taken as the actual amount of standard and default cover you will receive.

## What happens if your salary changes?

If your insurance cover is based on your salary, your **plan summary** will advise whether or not your cover will change between annual reviews due to changes in salary. If your cover is only recalculated at annual review time, it will not change (even if your salary changes) until the next annual review.

If your cover does increase when your salary changes and still remains below your plan's AAL, no underwriting will be required. For some plans however, if the increase results in the amount of cover changing, in total, by the greater of either 25% or \$75,000 (for Death and TPD cover) and \$1,000 monthly benefit (for Temporary Disability cover) since the last annual review date, the amount of your cover increase may be limited to these amounts. To access cover increases above these amounts, you will need to apply for underwritten cover. We will contact you if this is the case.

Where your salary increase exceeds your plan's AAL then you will be required to be underwritten by providing information about your health.

## Can you change the default cover?

Yes, you can opt out of cover altogether, or if you wish, you may decrease your units of cover or cancel any default TPD cover simply by writing to the trustee. TPD cover cannot be greater than your Death cover nor can you have TPD only cover.

If you need to change your insurance cover please contact us. Contact details are provided on the back page of this fact sheet.

## Minimum insurance cover

Where your SignatureSuper employer has nominated SignatureSuper as the default fund for employer contributions, there are minimum requirements for Death and TPD cover set by the government.

If the insurer has agreed to provide insurance for your SignatureSuper employer plan and provided you meet the insurance eligibility requirements, you will have Death and TPD cover according to the default arrangements for your SignatureSuper employer plan except where these default arrangements do not meet the minimum requirements set out in the table below.

We will continue to check each year at your SignatureSuper employer plan's annual review date to ensure your Death and TPD cover at least equals the minimum cover described below.

Any change to the amount of your insured cover may also affect your insurance premiums.

Age range	Minimum (\$)
20–34	50,000
35–39	35,000
40–44	20,000
45–49	14,000
50–55	7,000
56 and over	Nil

## Will you need to provide details of health?

You will not need to provide information about your health if you meet the eligibility criteria for cover under Automatic Acceptance. The eligibility criteria are specific to your employer's SignatureSuper plan, but include the conditions that:

- you are actively employed; and
- an AAL applies to your SignatureSuper plan (or membership category), and
- the default cover provided does not exceed the AAL for your plan (or membership category), and
- you are nominated for insurance through your employer's SignatureSuper plan within the required period of first commencing employment.

If you do not meet all of these conditions, you will not be eligible for cover under Automatic Acceptance, and you will need to apply for the cover. To enable the insurer to consider your insurability, a personal statement and declaration of health must be completed and any other information which the insurer may reasonably require must be provided.

Depending on the evidence supplied, insurance cover may be accepted or refused, or special limits, conditions or premium rates may be imposed.

## Commencing cover

### When does default insurance cover start in SignatureSuper?

Cover (if applicable) starts from when you join SignatureSuper, subject to eligibility conditions, and in most cases even if contributions are not made to your plan. Your **plan summary** will provide details of specific eligibility and contribution requirements if there are any.

When we receive a contribution we will deduct the costs of your cover calculated from the date it started. If we don't receive a contribution within 60 days of your membership starting, we may cancel your cover (but only after we have advised you).

### If you need to provide evidence of health, when will your cover commence?

If your application is accepted, we will write to you to confirm the cover and the premium rate that will apply. The cover will commence from the date the insurer accepts your application.

## Automatic Acceptance Limit (AAL)

See your **plan summary** for details of any AAL that applies to you.

The insurer will generally provide automatic acceptance cover, without evidence of health, up to the AAL, if:

- You are eligible for insurance cover and you meet the eligibility criteria for Automatic Acceptance cover under your Plan,
- at least 75% of all eligible employee members remain insured under the policy at all times (where required by the insurance policy),
- you belong to a category for which guidelines about the level of insurance cover and the conditions under which a person may join the plan have been established and your cover is consistent with these established limits,
- the plan must be the default fund for the SignatureSuper employer for the purpose of superannuation legislation, and
- you joined the SignatureSuper employer plan within the required time of you initially meeting the eligibility criteria.

Generally the insurer requires the you must be in **active employment** (see **insurance definitions**) on the date you first meet the eligibility criteria in order to be provided with Automatic Acceptance cover, however where agreed by the insurer, **new events/limited cover** (see **insurance definitions**) may apply until you are in **active employment** for 30 consecutive days, at which point full cover will be provided. This requirement applies to all types of cover including Death, TPD, Terminal Illness cover and/or Temporary Disability.

Your SignatureSuper employer must certify these things when they tell us you are joining the plan (or category). If this certification is incorrect, the insurer may have the right to avoid the insurance cover and refuse to pay any insured amount.

### What if an AAL doesn't apply?

If your plan doesn't have an AAL, or you do not qualify for the AAL, you will need to apply for cover and provide evidence of insurability including details of your health and circumstances.

Depending on the evidence supplied, insurance cover may be refused or accepted subject to conditions, or accepted with special limits, or premium rate loadings imposed.

While you are waiting for your application to be assessed you may have Interim Accident cover (see **Interim Accident cover** section).

### Additional Insurance cover

You may be able to apply for cover or apply for an increase to your cover if:

- the cover required by you exceeds either the default cover amounts, or the AAL for your plan (or membership category); or
- you do not meet all the eligibility conditions for obtaining AAL cover or your plan (or membership category) does not offer an AAL.

Where an AAL applies, any cover automatically provided to you on joining your SignatureSuper employer plan will be limited to the AAL. In order to obtain cover above or outside the AAL, you will need to apply to the insurer and provide the information and evidence that they require, such as evidence about your health. Any cover above the AAL will commence once your application is accepted by the insurer.

To see what cover is available to you, including options to apply for additional cover, check your **plan summary**, your **member statement** or call AMP Corporate Super Customer Service (contact details on back page).

### How much insurance cover do you need?

The level of insurance cover you need will depend on your personal circumstances and your need to provide for your family and/or other beneficiaries. We recommend you seek financial advice regarding insurance cover appropriate to your circumstances.

## How do you apply for additional cover?

Where additional cover is available, simply complete the applicable **additional insurance cover** form available by calling us (see contact details on the back cover). You can apply at any time. To enable the insurer to consider your application for cover, a personal statement and declaration of health must be completed and any other information which the insurer would reasonably require must be provided.

Depending on the evidence supplied, the additional insurance cover may be refused or accepted subject to conditions, or accepted with special limits, or premium rate loadings imposed.

## When will your additional cover commence?

If your application is accepted, we will write to you to confirm the increase in cover and the premium that will apply. Additional cover will commence from the date the insurer accepts your application. Until then your current level of cover will apply.

While your completed application is being assessed you will have **Interim Accident cover**.

## Life Events option

If a life events option is offered, employee members can apply to increase their existing Death or Death and TPD (depending on what you currently have) without providing medical evidence where one of the following events has occurred:

- your marriage
- your divorce
- you or your partner gives birth to or adopts a child/children
- you purchase a home as your primary place of residence with a mortgage on that residence

The maximum amount of the increase in cover available is limited to the lesser of:

- \$200,000,
- 25% of the cover you held at the date of the event which was received under automatic acceptance, or
- 25% of the amount of the mortgage.

Where your cover has a units based calculation, the amount of the increase is 1 extra unit of cover.

Under the life events option you can only increase your cover once while a member of this plan.

You are eligible to apply for an increase provided all of the following are met:

- you are an employee member with cover in force on the date the event occurred
- the application to request increase cover together with the relevant documentary proof of the event (e.g marriage certificate, birth/adoption certificate, mortgage documentation) must be provided for consideration to the insurer within 60 days of the life event occurring, and
- your total amount of cover, with the increase, doesn't exceed the maximums.

You must be in **active employment** (see **insurance definitions**) on the day the application to increase cover is received by the insurer, otherwise **new events/limited** cover (see **insurance definitions**) will apply to any increase in cover until the person returns to **active employment** for 30 consecutive days.

Your **plan summary** will tell you if this option applies to you.

## When cover stops

Your Death, TPD, and Temporary Disability cover generally ceases on the earlier of:

- You cease to be an employee with the SignatureSuper employer or otherwise cease to be a member of the employer sponsored division of the fund, unless you transfer to a retained division of the fund where it has been agreed that insurance will continue.
- When a Death (including Terminal Illness) or TPD Benefit has been paid to the trustee in relation to a claim by you or on your behalf.
- The insurance policy being cancelled or terminated for any reason.
- You reaching age 65 (or such other age the insurer may decide as disclosed in your **plan summary**).
- On the day before you commence duty with the armed forces of any country (Where agreed by the insurer, cover may not cease where the member has joined the Australian Armed Forces Reserve and is not on active duty outside Australia).
- Your insurance premium remains unpaid for 30 days or more from the due date.
- Where agreed with the insurer for your plan, if you are employed on a **casual basis** and 60 consecutive days has passed since you were last **at work** actively performing all the duties of your **occupation** with the employer (see **insurance definitions**).
- Where applicable, the date you are no longer an Australian resident, no longer permanently in Australia or not eligible to work in Australia; or for a holder of a temporary work visa approved by the Australian Department of Home Affairs and us - the date the visa expires.
- Your membership in SignatureSuper is for insurance purposes only, your account balance is nil, your SignatureSuper employer is paying your premiums and member fees (subject to **when can contributions be made?**) and your SignatureSuper employer ceases paying the premiums or member fees and they remain unpaid for 30 days or more from the due date. We will write to you giving 60 days' notice before your cover ceases to give you the opportunity to contribute to your account (so we can commence deducting premiums or member fees from your account) or arrange alternate insurance cover elsewhere.
- You write to us and tell us you want to cancel your cover (upon receipt of that request by us).
- The date you are accepted or decline your application for a Continuation Option.
- If no contributions or rollovers have been received into your account for a continuous period of 16 months, unless you have told us in writing that you want to keep your insurance. You can make an election to keep your insurance online at [amp.com.au/pys](http://amp.com.au/pys).

Your **plan summary** will tell you when your cover will stop

## Section 2:

# Details of insurance cover

In this section we discuss the following types of insurance cover in detail including maximum amounts of cover, when is a benefit paid and what happens and any exclusions applied by the insurer:

- > **Death cover**  
Including Terminal Illness cover
- > **Total and Permanent Disability (TPD) cover**
- > **Temporary Disability cover**  
Information about how total or partial disability works, waiting and benefit periods, what offsets may be applied and when payments would stop.
- > **Interim Accident cover**

## Death (including Terminal Illness) cover

Death cover is a lump-sum amount, paid in addition to your super account balance if you die, while an insured member of the plan, and may include Terminal Illness benefit depending on your employer plan's arrangement.

### Maximum amount of Death cover

The total amount of insured Death cover that a member can have is generally unlimited, although for some plans, specific limits may apply. If your employer plan has a maximum benefit amount this will be shown in your **plan summary**.

### What is the Terminal Illness benefit and when is it paid?

Terminal Illness benefit is an early payment of Death cover if you suffer a **terminal illness** (see **insurance definitions**).

Please note that under superannuation law the terminal illness test for release of funds is broader and operates on a 24 month timeframe. This is different to the operation of your insurance policy, please refer to the section below for important information and your **plan summary**.

#### Differences between the insurance policy and superannuation law

Under superannuation law, a member who is certified by two doctors (one who is a specialist in the field of the Insured Member's illness) as having a life expectancy of 24 months or less from the date of certification will be considered to have met a Terminal Illness condition of release. If you have met a condition of release and choose to withdraw your full account balance, your superannuation account will be closed and any insurance cover that the you held through your account will be cancelled from the date of closure. If you close your account between the 24 and 12 month period and subsequently die, your beneficiaries will not be able to claim against any insurance cover (due to it being cancelled).

Before closing their account, Terminally Ill members should seek financial advice to ensure that you fully understand the impact that this will have on your ability to claim against any insurance cover that you hold through your superannuation account. If you leave your superannuation account open with sufficient funds to pay your ongoing insurance premiums, your insurance cover will continue. If you subsequently meet the definition of Terminally Ill (your life expectancy is 12 months or less) under the insurance policy, you will be able to claim against your insurance policy.

If the policy has terminated, you will no longer be eligible for a Terminal Illness benefit from that date unless the terminal illness **date of certification** is made whilst you were covered before the termination of the policy.

The insurer reserves the right to ask for any additional information.

### What happens if you die or are certified as being terminally ill?

If you die, or are certified as having a terminal illness condition while you are an insured member of the SignatureSuper plan, your Death benefit will be paid (in addition to your super account balance), in accordance with the applicable insurance policy.

If you are a defined benefit member, your benefit may be partly or wholly determined by a formula and your insurance is included in this amount (see your **plan summary** for details).

Information on how you can nominate a beneficiary and how death benefits are paid, is available in the section **nominating your beneficiaries** in the **member guide** fact sheet.

If your Death cover commenced prior to 1 July 2014 and you have continuously held Death cover since, you should note that the trustee can only pay the Terminal Illness benefit in accordance with the super rules. These rules mean there may be some instances where the trustee will not be able to pay a Terminal Illness benefit directly to you. The insurer will pay it to your super account if you do not satisfy a terminal medical condition of release (see **accessing your super** in the **member guide** fact sheet).

## Total and Permanent Disablement (TPD) cover

TPD cover is a lump sum amount paid if you become **totally and permanently disabled** (see **insurance definitions**) while you are insured for TPD with your SignatureSuper plan.

In most cases for employee members, the TPD insurance arrangement for your plan will automatically make your TPD cover reduce as you get older. But if this is not the case (eg if your TPD cover is defined as a fixed dollar amount or a fixed multiple of salary), your TPD cover is generally reduced from the age of 61 to be zero on your SignatureSuper plan's normal retirement age. In most cases the normal retirement age will be your 65th birthday unless otherwise stated in your **plan summary**.

TPD cover is only available with Death cover.

## Maximum amount of TPD cover

The total amount of insured TPD cover that a member can have will be limited to an overall maximum amount. This amount is stated in your **plan summary**.

## What happens if you become totally and permanently disabled?

If you have TPD cover and you become **totally and permanently disabled**, the insurer will pay a lump sum amount. We will pay this in addition to your SignatureSuper account balance.

If the insurer pays a TPD amount, your Death cover will usually cease. For some plans, however, Death cover will not cease but will be reduced by the TPD claim (if lower). Please refer to your **plan summary** to confirm if this is the case.

If you are a defined benefit member, your TPD cover may form part of an overall formula benefit and your insurance is included in this amount.

## Temporary Disability cover

If Temporary Disability<sup>1</sup> cover is available, it is an income replacement amount paid to you as a monthly benefit in the event that you meet the definition of **disability** (see **insurance definitions** section) while insured.

It is only available to employee members who meet eligibility conditions. Your SignatureSuper employer has selected whether Temporary Disability cover applies to your membership category. See your **plan summary** for details.

## How we help you return to work

Where you have subsequently returned to work after being **disabled**, but are now earning less because of your injury or illness, you could be considered for a **partial disability** benefit (see **insurance definitions** section) which provides you with a portion of your insured monthly amount to help bridge the gap in your income.

## What happens if you become temporarily disabled?

If you have Temporary Disability cover and you become **disabled** or partially disabled due to **illness** or **injury** (see **insurance definitions**) and are unable to continue to work for a period of time after the end of the waiting period, the insurer will pay a monthly benefit amount to you.

The payments are made monthly in arrears and where the payment is for part of the month it will accrue pro-rata on a daily basis.

The monthly payment is calculated in accordance with your SignatureSuper employer's chosen benefit design. This is usually up to 75% of your income plus the superannuation contribution cover where applicable. The amount payable is based on your sum insured at the date you are determined by a doctor to be disabled.

While you are on claim and receiving benefit payments your premiums for Temporary Disability cover will be waived however, you will need to commence paying premiums again from the date you return to work where your benefit period has not expired.

## Maximum amount of Temporary Disability

The total amount of insured Temporary Disability cover that a member can have will be limited to an overall maximum amount. Unless otherwise stated in your **plan summary** the maximum monthly benefit amount will be \$30,000 per month inclusive of the Superannuation Contribution benefit cover (if applicable).

## The waiting period and returning to work

The waiting period is continuous period of days from the date you are certified as disabled and for which you have to be disabled or partially disabled before a benefit starts to accrue. Generally you must be disabled for at least 7 out of the first 12 working days of the waiting period to qualify for a benefit.

Refer to your **plan summary** for more details on the waiting period.

1 Your member statements and the insurers policy documents may refer to group salary continuance (GSC), salary continuance insurance (SCI), temporary salary continuance (TSC) or group income protection (GIP). For the purpose of this fact sheet we will refer to these as Temporary Disability cover.

**Partial Disability benefit**

If, after being unable to work, you return to work but earn less because of your illness or injury, you may be eligible for a Partial Disability benefit. This pays you a portion of your monthly benefit if you suffered a **disability** and you have met the requirements of the waiting period.

The amount is calculated in accordance with the following formula, less any other disability income you receive during the month:

$$\frac{(A - B) \times C}{A}$$

Where:

- A. is your pre-disability monthly income
- B. is your actual monthly income earned during the month of partial disability
- C. is the monthly benefit that would otherwise be payable if you had suffered total disability.

No Partial Disability benefit is accrued or payable until the expiry of the waiting period.

**Superannuation Contribution cover**

Superannuation Contribution cover is an optional feature that the SignatureSuper employer may select for your SignatureSuper plan. This option provides you with additional assurance that during a period of either **disability** or **partial disability**, superannuation contributions continue to be paid into your SignatureSuper account.

The SignatureSuper employer can choose the Superannuation Contribution cover provided to members in your SignatureSuper plan. The amount of Superannuation Contribution cover is expressed as a percentage of salary and is subject to a maximum agreed by the insurer.

It's only payable while you are a member of the SignatureSuper plan. Where you are receiving a partial disability benefit the amount of Superannuation Contribution cover payable will correspond to the monthly benefit paid to you.

Your **plan summary** will have further details if applicable.

**Recurrent disability**

If you have a period of **disability or partial disability** and then return to work and you suffer a recurrence of the same disability which was the cause of the previous claim, within six months of the claim ending, then the further claim will be regarded as a continuation of the earlier claim. The monthly benefit will recommence straight away without a further waiting period applying.

If however your disability or partial disability recurs six months or more after the previous claim ended for the same or related illness or injury, a new waiting period will apply. The payments will be treated as a continuation of the previous claim including for the purposes of determining the remaining portion of the benefit period.

This is subject to the policy remaining in force with the insurer and the payment of benefits will not exceed the benefit period.

## Offsets – if you receive income from other sources

A Disability or Partial Disability benefit (including a benefit under Interim Accident cover) is reduced by any **other disability income** (other than income under this policy) and the commutation of income paid or payable that you may receive during the month in which your applicable benefit amount is being assessed, whether that income was actually received or not, and may include:

- any income received as a result of incapacity under any other insurance policy (excluding lump sum TPD),
- any benefit under any workers compensation, any statutory accident compensation scheme or any other similar legislation or settlement under common law,
- paid sick leave,
- any other income received in respect of loss of income (whether legislated or otherwise), and
- any income you could reasonably be expected to earn in your occupation.

See your **plan summary** for the specific offsets which apply to your employer plan

If you receive any of this income as a lump sum, or it is exchanged for a lump sum, then the monthly income amount used to determine the offset will generally be 1/60<sup>th</sup> of the lump sum so the lump sum is amortised over a period of 60 months.

Superannuation Contribution benefits will generally be reduced by the amount of any by the amount of any employer superannuation contributions paid to a **covered person's** superannuation account and by the amount of any benefits payable under any other income protection policy but only to the extent it is designed to replace the compulsory employer superannuation entitlements you would have had you not been disabled.

## When will payments stop?

Payments for Temporary Disability cover (including the Superannuation Contribution benefit) will stop on the earliest of the following:

- you are no longer **disabled** or **partially disabled**
- you die (however a Death benefit whilst on claim may be payable where it has been agreed to by the insurer)
- your benefit period ends
- you reach age 65 (unless otherwise stated in your **plan summary**)
- you are no longer an Australian resident, no longer residing in Australia or not eligible to work in Australia (unless otherwise stated in your **plan summary**),

whichever occurs first.

## Death benefit whilst on claim

If agreed as part of your plan, a death benefit whilst on claim may be payable in the event you die while receiving benefits from your Temporary Disability cover. The amount payable is a lump sum equal to three times the monthly benefit you were receiving at the time. Where your cover expiry age is above age 65, and you die after your 65th birthday, the Death benefit cannot exceed \$30,000. Refer to your **plan summary** to determine if this benefit is available for you.

## Exclusions

No benefit will be payable where the payment of such benefit would expose us, the insurer, or you to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia or United States of America.

No Temporary Disability benefit claim will be payable for an insured member if the injury or illness resulting in their disability or partial disability is directly or indirectly caused by:

- any intentional self-inflicted injury or any attempt to commit suicide,
- war,
- normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, such as morning sickness, back ache, varicose veins, ankle swelling and bladder problems.

No Temporary Disability benefit will be paid for if the payment would contravene any provision of the *Private Health Insurance Act 2007 (Cth)*, *Health Insurance Act 1973 (Cth)* or the *National Health Act 1953 (Cth)* or any other related Australian legislation as amended or replaced or any preceding health insurance legislation.

Please refer to your **plan summary** for the specific exclusions which apply to your employer plan.

## Interim Accident cover

The insurer will provide Interim Accident cover for you while your application for Death, TPD or Temporary Disability cover is being considered. Interim Accident cover applies to the additional amount of cover and type of cover requested.

### When will this cover be paid and how much?

You will be entitled to be paid a benefit if you suffer an **accidental injury** during the period your application form is being assessed by the insurer that results in death, TPD or total or partial disability (depending on the type of cover applied for) where you have satisfied the eligibility conditions prior to the insurer accepting you as an insured member. An accidental injury is a bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause. Death, TPD or total or partial disability must occur within the number of days specified in your **plan summary** of the injury.

Please refer to your **plan summary** for the Death, TPD and TSC (where applicable) benefit payable under Interim Accident cover.

### When does this cover start and stop?

Interim Accident cover for the agreed benefit level will be provided for a maximum period of 90 days from the date the insurer receives a fully completed application.

Generally Interim Accident cover will cease on the earliest of:

- the insurer accepts or rejects your cover on any terms,
- you withdraw your application,
- 90 days after the insurer received your fully completed application, or
- cover would otherwise cease for you in your Plan.

## Section 3:

# Other insurance information

This section outlines some general information for all members to help you further understand insurance in your plan:

- **Takeover terms**  
Where the insurer has agreed to takeover cover previously provided by another insurer
- **How to make a claim**
- **Duty of disclosure**

## Insurance and Choice of Fund

If Choice of Fund applies to you, you should consider your insurance arrangements carefully before choosing to direct Superannuation Guarantee (SG) contributions away from SignatureSuper to another fund. SignatureSuper, with group insurance arrangements, may provide more advantages for you than you could obtain through a personal insurance policy. These include the possibility of lower premium rates and the possibility to obtain insurance cover without having to provide medical evidence.

It is important to note that your insurance cover could be affected if you make a choice. If the amount of your insurance cover is affected by your account balance and you decide to direct your future SG contributions away from SignatureSuper to another fund the terms and conditions of your insurance arrangements under SignatureSuper may change. If this is the case, we will write to you to inform you of any changes to your insurance arrangements.

You should talk to your financial adviser before making any decisions that could affect your insurance cover.

## Takeover terms for insurance cover

Takeover terms for insurance may apply when your plan commences in SignatureSuper and the insurer agrees to take over the cover previously provided to your former superannuation arrangement by another insurer. If takeover terms apply to you, you will be advised of them at the time that your takeover cover commences.

## Insurance cover during unpaid leave

If you take a **leave of absence** without pay, you may be able to retain your Death and TPD and in some cases, Temporary Disability cover for up to two years (or other alternative time agreed by the insurer, which may be less) from the commencement of your leave, provided:

- your SignatureSuper employer approves the period of leave in writing before you go on leave
- if the leave exceeds 12 months, the insurer provides written approval for the cover to continue prior to the expiry of the initial 12 months (unless otherwise agreed to with your insurer, refer to your **plan summary**)
- the premiums in respect of your cover continue to be paid, and
- your insurance cover would not have otherwise ceased under the policy.

If you wish to extend your leave of absence beyond 24 months, and retain your cover, the insurer's written approval must be obtained prior to the expiry of the 24 months.

If you do not satisfy the above criteria your cover will cease on the commencement of your **leave of absence**.

Your cover will also cease if you do not return to work or your **leave of absence** extends beyond two years without written agreement from the insurer.

Where you are on a **leave of absence** and submit a claim for TPD or Temporary Disability, the definition applicable at the time of claim will apply. For some plans, for Temporary Disability, if you suffer an illness or injury while on **leave of absence** a benefit will not be paid until the later of, the date your **leave of absence** is to cease in accordance with your employer's written notification or the expiry of the waiting period. If no written advice is received by us on cessation of **leave of absence** it will be deemed to be a period of 24 months.

Please refer to your **plan summary** for the cover period and specific terms which apply to your employer plan.

## Insurance while working overseas

For member of certain plans, if you are an Australian resident and seconded overseas, premiums may continue to be paid to the insurer on your behalf and you may keep your Death and TPD and Temporary Disability cover.

If you are not an Australian resident and you are temporarily employed overseas, cover whilst overseas may be limited to 90 days from the date you leave Australia and premiums continue to be paid. Please refer to your **plan summary** for further details.

## Reducing or cancelling cover?

For employee members, having insurance cover as part of your super plan is generally cheaper than having the same cover under a personal insurance policy.

If you don't want to take advantage of this and you prefer to reduce or cancel any of the cover provided by your SignatureSuper plan, you can simply write to us and tell us what cover you want to reduce or cancel.

However, the SignatureSuper employer may require a minimum level of insurance cover to be provided.

We suggest that you consult with your financial adviser before deciding to cancel or reduce your insurance cover.

## What happens to your insurance cover when you leave the SignatureSuper employer plan?

### Extended cover

If your cover ceases because you are no longer employed by a SignatureSuper employer, the insurer's liability will generally cease on the day that you cease employment with the employer. However for some plans, the insurer's liability may continue for up to 60 days provided and will cease on the earlier of the following:

- 60 consecutive days have elapsed since your cover ceased,
- the date that an application for continuation option has been accepted or declined by the insurer (if continuation option is available)
- the date you obtain insurance for the same or similar benefit provided under their Signature Super insurance plan with any other insurer as determined by the insurer, or
- the date that cover would otherwise cease in accordance with any other condition.

Please refer to your **plan summary** for details of extended cover that may apply to you.

## Continuation option

Continuation option is an optional feature that your insurer may provide under your plan and where this is the case it will be stated in your **plan summary**.

You may, within 60 days of leaving employment with the SignatureSuper employer, apply for an individual personal insurance policy to continue your Death and TPD, Death Only or Temporary Disability cover only with the insurer. Please refer to your **plan summary** for the criteria which must be met in order to access a Continuation Option.

**Please note:** the policy will be issued by the insurer on the terms and rates current for the offering at the time the individual cover is issued.

## What happens to your cover if you choose to close your account?

If you choose to withdraw your full account balance and close your SignatureSuper account but do not leave the employment of the SignatureSuper employer, all your insurance cover will cease. No cover will be provided after the date you leave the SignatureSuper plan.

## How to make a claim

As soon as you (or your representative) become aware of a potential claim, you (or your representative) should tell us in writing.

We will contact you (or your representative) to request information to allow us to forward it to the insurer to assess your claim. You are required to submit all relevant documents and medical examinations that the insurer may reasonably require.

Any claim for benefits will be subject to acceptance by the insurer. The insurer may not pay a benefit where they are not provided with evidence that they may reasonably require to substantiate a claim. If you are not an Australian resident or are temporarily employed overseas, the insurer may require that you to return to Australia at your own expense for the assessment of your claim and the payment of any benefit will be conditional upon you returning to Australia for such assessment.

## Calculating the amount of the insurance benefit payable

If the insurer agrees that you are total and permanently disabled while you are insured through SignatureSuper and an insurance benefit is payable, the amount of the insurance benefit payable will be the sum insured applied on your **date of disablement**.

If you die, or you are certified as having **terminal illness** condition while you are insured through your SignatureSuper plan, the amount of the insurance benefit payable will be the sum insured applying on the date you die or the date the insurer agrees you were certified as having a terminal illness (as applicable).

Temporary Disability cover will be calculated based on the following factors:

- your pre-disability income
- the insured benefit percentage of your salary provided to you under the plan
- the actual amount of cover that you were insured for at the last annual review.

Temporary Disability benefits will be the lesser of the insured percentage of your pre-disability income and the actual amount of total disability cover you were insured for, up to the policy maximum limits.

## What happens if you are claiming a TPD benefit and you die before the claim has been accepted by the insurer?

We will pay a Death benefit which includes any insured Death cover approved by the insurer.

Your TPD claim will be cancelled and your beneficiary(ies) will not be paid a TPD benefit. **You will not receive both the insured TPD benefit and the insured Death benefit from your SignatureSuper insurance cover.**

## Worldwide cover

You are provided with insurance cover 24 hours a day anywhere in the world subject to any terms and conditions set out by the insurer.

If you are not an Australian Resident and are temporarily Employed overseas, the insurer may provide cover whilst overseas for a period of up to 90 days from any date you leave Australia, whilst premiums continue to be paid in respect of your policy.

## Insurance Contracts Act

The *Insurance Contracts Act 1984* requires an insurer to clearly advise an insured of their duty of disclosure before entering into an insurance contract and the consequences of any non-disclosure.

## Duty of Disclosure

Before you obtain cover under the trustee's life insurance contract with the insurer, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before your insurance cover is extended, varied or reinstated.

You do not need to tell the insurer anything that:

- reduces the risk the insurer insures you for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell it about.

If you do not tell the insurer something that you know, or could reasonably be expected to know, that may affect the insurer's decision to provide the insurance and on what terms, and this may be treated as a failure by you entering into the contract to tell the insurer something that you must tell the insurer.

### If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told the insurer, the insurer may avoid the cover within three years of providing it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, for death cover, the insurer may only exercise this right within three years of providing the cover.

If the insurer chooses not to avoid the cover or reduce the amount you have been insured for, the insurer may, at any time vary the cover in a way that places it in the same position it would have been in if you had told the insurer everything you should have. However, this right does not apply for death cover.

If your failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

## Disclosure and representations by employers and members

The trustee relies on the information provided by you and the SignatureSuper employer. If the insurer refuses to pay an insured benefit to the trustee as a result of non-disclosure or misrepresentation, the trustee will not pay the insured benefit to the member.

### Automatic Cover

The employer should tell us if they are aware of anything affecting their employees as a group (other than the information about their ages, occupations and claims experience that you have already given us) that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

The employer does not need to tell us about the health of individual employees. If employees do not qualify for automatic acceptance or their cover exceeds the AAL, we will advise employees of their duty of disclosure when we collect information about their health from them.

## Section 4:

# Insurance – premiums

This section outlines some general information for all members to help you further understand the cost of insurance in your plan:

- **How premiums are paid**
- **When premiums might change**
- **Government duties and taxes**

## Low cost premiums

The insurer's group premiums provide cover for employees at a cost that is generally lower than if they arranged the same cover under a personal insurance policy.

Your insurance premium may be calculated annually at your plan's annual review or at the end of each month. It may also be recalculated when the amount of your insurance cover changes (eg following a salary increase). Your **plan summary** has further details.

The cost of your cover depends on the amount and type of cover, your age and the premium rates applying to your category of the plan.

Where you have to provide details of your health to obtain cover, eg if you apply for additional cover, the premiums deducted from your account may also depend on your health at the time you applied and were accepted for cover.

Your **plan summary** or latest member statement sets out your premium and stamp duty (if applicable) for the next year.

## How are premiums calculated?

Your insurance premium may be calculated annually at your SignatureSuper employer plan's annual review or at any time there is a substantial change in membership of your SignatureSuper employer plan, to reflect the profile of insured members in your plan. It may also be recalculated when the amount of your insurance cover changes (eg following a salary increase).

The premium rates for your plan may depend on many factors including:

- your plan's or category's occupation mix
- your plan's or category's gender mix
- your plan's or category's age profile
- the number of insured members in your plan
- your plan's past claims experience
- stamp duty (see **government duties**), and
- whether you have selected additional insurance.

Your individual premium rates may depend on factors including salary, age, gender and occupation. Where you have to provide evidence of insurability such as details of your health to obtain cover (eg if you apply for additional cover) the premiums deducted from your account may also depend on this evidence that you provided at the time you applied and were accepted for cover.

## How are your premiums paid?

We deduct premiums from your account at the end of every month (unless you are an Employee member and the SignatureSuper employer has agreed to pay your premiums). Premiums are payable from when your cover starts until it stops. To pay for your cover we will deduct your insurance premium in the following order:

- First, from any monies held in Choice investment option(s), excluding any amount held in term deposits.
- If there is insufficient money in Choice investment option(s), or if your only investment is in the MySuper investment option, we will then deduct from the MySuper investment option.

If the SignatureSuper employer has agreed to pay your insurance premiums and the SignatureSuper employer stops paying them, we may change your category of membership and deduct any unpaid premiums and all future premiums from your account. We will confirm this change to you in writing.

If there isn't enough money in your account to pay for your premiums, your cover will cease. We will write to you giving 60 days' notice before this happens.

## Will your premiums change?

Your premiums will change when we complete your SignatureSuper plan's annual review and may also change when your salary changes.

Premium rates are based on your age and generally increase as you get older.

The premium rates are not guaranteed, except to the extent specified in the SignatureSuper plan's policy. When we increase your premiums, at least 30 days' notice will be given to you. When we decrease premiums we will notify you no more than 90 days after the change. Generally new premium rates will apply from the next annual review date.

If the insurer changes the premium rates, we will advise of any premium rate change by providing one month's prior notice.

## Change in the event of war

If there is an invasion or war (whether declared or not) in which Australia is involved, the insurer may change the premium rates. We will tell you if this happens.

Unless the increased premium is paid, the insurer may not pay any claims that are directly or indirectly caused by the war or invasion in Australia.

## Government duties

In addition to the premiums for any insurance cover, government stamp duty or a similar tax may also be payable. Stamp duty is either incorporated into the base premium rates or is an additional charge.

Any additional stamp duty on insurance premiums will be:

- deducted from your account when your insurance premium is deducted, or
- paid by your employer if your employer is paying your insurance premium.

Your **member statement** will show the amount of any additional stamp duty (if applicable) or tax deducted.

If a state or territory government stamp duty or tax applies to you, it will be based on the state or territory we record as your address.

As stamp duty and tax differ between states/territories, it's important that you inform us of any changes to your address.

Additional stamp duty charges currently vary between 1% and 11% of the cost of premiums, depending on the insurance benefits and the state or territory we record as your address. Additional stamp duty charges can change without notice (up and down), as governments introduce a new stamp duty or revise an existing one or as we change our address records.

AMP may also change the way we recover stamp duty, from incorporating it into the base premium rates to making it an additional charge.

Section 5:

# Understanding superannuation terms

In this section we provide definitions for terms used in this fact sheet:

- > **General definitions**
- > **Insurance definitions**

## General definitions

Defined term	Meaning
Account or SignatureSuper account	A record of your individual super holding in your SignatureSuper plan.
Accumulation member	A member whose super benefits are based on his or her account balance including, where applicable, the amount of any insurance benefit paid to their account.
Employee	Employed by the SignatureSuper employer under a contract of employment.
Employee member	An employee who has been nominated by a SignatureSuper employer for membership in its plan and has been admitted by the trustee to membership of the fund.
Employer	Includes both a SignatureSuper employer and a non-SignatureSuper employer.
Family member	A person who is at least 16 years of age and has an existing family relationship with an employee member.
Family relationship	A family member is a person who is in a family relationship with a member if that person is: <ul style="list-style-type: none"> <li>– their spouse, child, parent, sibling, grandparent, grandchild, spouse’s parent, spouse’s sibling, spouse of a child</li> <li>– a person in an interdependency relationship with them.</li> </ul>
Fund or SST	AMP Superannuation Savings Trust.
Interdependency relationship	Two persons (whether or not related by family) have an interdependency relationship if: <ul style="list-style-type: none"> <li>– they have a close personal relationship, and</li> <li>– they live together, and</li> <li>– one or each of them provides the other with financial support, and</li> <li>– one or each of them provides the other with domestic support and personal care.</li> </ul> An interdependency relationship also includes two persons (whether or not related by family): <ul style="list-style-type: none"> <li>– who have a close personal relationship, and</li> <li>– who do not meet the other three criteria listed in the paragraph above because either or both of them have a physical, intellectual or psychiatric disability.</li> </ul>
Member	Includes both an employee member and a family member.
Plan	<ul style="list-style-type: none"> <li>– As a SignatureSuper employer, this means the particular SignatureSuper employer’s plan in the fund which comprises all the SignatureSuper accounts relating to all Employee members attached to that SignatureSuper employer and the plan account.</li> <li>– If you are an Employee member, this means your SignatureSuper employer’s plan in the fund.</li> </ul>
Plan account	A record of money not allocated to accounts within a plan.
SignatureSuper	The SignatureSuper superannuation product forming part of the Fund.
SignatureSuper employer	The employer who has agreed with the trustee to participate in SignatureSuper and any associated employers who make contributions to SignatureSuper.
Spouse	Spouse of a person includes: <ul style="list-style-type: none"> <li>– the person’s husband or wife</li> <li>– another person (whether of the same sex or a different sex) registered on the relationship registers of a state or territory</li> <li>– another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.</li> </ul>
We, us, our, ASL, issuer or trustee	AMP Superannuation Limited ABN 31 008 414 104, AFSL No. 233060, RSE Licence No. L00005500.
You or your	<ul style="list-style-type: none"> <li>– If you’re an Employee member this means you as a member of the fund.</li> <li>– As an employer, this means a member.</li> </ul>

## Insurance definitions

References to the Insurer throughout this Insurance Guide Fact Sheet are to MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096

The table below sets out the insurance definitions that are referenced in this Insurance Guide. The definition for each term is set out in the **Insurance Definitions** section contained within your **plan summary**. Definitions described below are generally the insurer's usual definition. The terms, conditions and full definitions in the policy document held by the trustee for your SignatureSuper plan will always apply.

Defined term	Meaning
At work	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Active employment	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Australian resident	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Casual basis	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Casual employee	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan. .
Covered person	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Date of disablement	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Disabled or Disability	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Employed or employment	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Illness	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Injury	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Income or salary	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Income producing duty	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Leave of absence	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Long term casual basis	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
New events/limited cover	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Occupation	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Other disability income	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Permanent employment	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Special Category Visa	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Terminal illness	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Temporary Disability cover	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
Totally and Permanently Disabled (TPD)	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.
War	Please refer to your <b>plan summary</b> for the definition applicable to your employer plan.

## Contact us

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