

Insurance Guide Fact Sheet AMP Life

SignatureSuper[®] Select



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The information in this document forms part of the product disclosure statement for SignatureSuper Select dated 30 September 2020 (PDS). To understand how SignatureSuper Select works, read the **PDS, fact sheets** and your **member benefit schedule**.

This is a fact sheet for SignatureSuper Select. The fact sheets and member benefit schedule are important documents. You should read them with the product disclosure statement to understand how SignatureSuper Select 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. 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 Select is part of the Super Directions Fund ABN 78 421 957 449. N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFSL No. 234654, RSE Licence No. L0002523 is the trustee and is referred to as **NM Super, trustee, we** or **us** in this document.

No other company in the AMP group of companies or any of the investment managers of the investment options or the insurer named in this document:

- is responsible for any statements or representations made in this document
- guarantees the performance of NM Super's obligations to members, or assumes any liability to members in connection with this product.

Except as expressly disclosed in the PDS or a fact sheet:

- investments in the investment options are not deposits or liabilities of NM Super, AMP Bank Limited ABN 15 081 596 009 (AMP Bank), any other member of the AMP group or any of the investment managers
- no person guarantees the performance of this super product or any of the investment options, any particular rate of return or the repayment of capital.

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 Select is managed and administered in accordance with the PDS, fact sheets and your member benefit schedule. We may change the way SignatureSuper Select is managed and administered at any time with, in the case of an increase in fees, at least 30 days' notice. Otherwise, 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, member benefit schedule and fact sheets within Australia.

Issued by NM Super, the trustee of the Super Directions Fund.

You will receive a member benefit schedule with your welcome letter, which describes the benefits and features specific to your membership of SignatureSuper Select. Some employers may have a tailored MySuper arrangement. Your member benefit schedule 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.

Insurance by AMP Life Limited

Why have insurance with SignatureSuper Select

SignatureSuper Select has insurance cover designed for you as an employee and negotiated by your employer while also offering advantages of cover for your family. It means you can:

- have insurance premiums deducted from your SignatureSuper Select account (if not paid for by your SignatureSuper Select employer)
- apply for additional insurance cover to meet your personal goals
- have Interim Accident cover while you wait for any applications for cover to be assessed, and
- view your insurance cover online at any time by logging into your account at amp.com.au.

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 own 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 Select, however Temporary Salary Continuance cover is not available.

Super laws will also impact whether insurance can be offered and kept in your account. See the **Eligibility for insurance** section for more detail.

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

- Death only cover (including Terminal Illness benefit), or
- Death and Total and Permanent Disablement (TPD) cover, or
- Death and Temporary Salary Continuance (TSC) cover, or
- Death and TPD and TSC cover.

For more detail on the different types of insurance, refer to **section 2: details of your insurance cover**.

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

What impact does insurance have on your super?

Where you have insurance cover through your super account, it is important to be aware that any insurance premiums that are funded from your account will reduce your super balance over time. While insurance is an important benefit to many members, the trustee generally considers that, where premiums for default insurance cover exceed 1% of your salary, this may inappropriately erode your super balance. Nevertheless, you should regularly review your insurance, including whether insurance costs are appropriate for you, and consider discussing your insurance needs with a financial adviser.

You can log in to My AMP at any time to check your current arrangements and visit amp.com.au/whyinsurance to find out more about what insurance is right for you.

Your insurer

Where stated in your member benefit schedule, **AMP Life Limited** ABN 84 079 300 379 (the **insurer**) is the insurer for your SignatureSuper Select Employer plan.

AMP Life is the insurer for your SignatureSuper Select Personal plan if:

- AMP Life was the insurer for your SignatureSuper Select Employer plan (see **leaving the SignatureSuper Select Employer plan**)
- insurance cover was not provided for you in the former employer's plan and you apply for cover in SignatureSuper Select Personal, or
- you apply for a SignatureSuper Select Personal plan as a family member.

Insurer consent

AMP Life Limited:

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

Policy documents

Your insurance cover in SignatureSuper Select 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 or the PDS, the terms and conditions of the insurance policies prevail.

Eligibility for insurance

Eligibility terms apply from 1 April 2020

General eligibility

Eligibility criteria for default cover and applications for cover

Death and TPD cover is available to employee members between age 15 and the applicable insurance cessation age (see **when does insurance cover start and stop?**), and family and personal members between ages 16 and 65 (for Death cover) and ages 16 and 55 (for TPD cover) (see **when does cover start for family members in the Employer plan?** and **applying for insurance cover in SignatureSuper Select Personal**).

TSC cover is only available to **permanent employees** in **regular remunerative work** for at least 15 hours per week and who are **employee members** in the SignatureSuper Select Employer plan between ages 15 and 65. TSC cover is not available to family members.

Eligibility criteria for continuation of cover in SignatureSuper Select Personal

For employee members transferring to SignatureSuper Select Personal:

- Death cover will be continued in a SignatureSuper Select Personal plan if they are below the applicable insurance cessation age at the date of transfer, and
- TPD cover will be continued if they are below age 60 at the date of transfer.

For family members transferring to SignatureSuper Select Personal:

- Death cover will be continued in a SignatureSuper Select Personal plan if they are below age 70 at the date of transfer, and
- TPD cover will be continued if they are below age 60 at the date of transfer.

Employee members and family members transferring to a SignatureSuper Select Personal plan must also meet the additional criteria set out in the **member guide** fact sheet (see **leaving the SignatureSuper Select Employer plan**).

Personal members (employee members who have transferred) can only have TSC cover in their SignatureSuper Select Personal plan if:

- they meet the rules for continuation of cover in SignatureSuper Select Personal (see the **member guide** fact sheet)

Super Law eligibility

In addition to meeting the General eligibility criteria above, under super laws, you still may not be eligible for insurance if **any** of the following applies to you:

- you are aged under 25
- since opening the account, your balance hasn't reached \$6,000
- your account hasn't received a contribution or rollover for 16 months

unless you meet any of the following criteria:

- you tell us you'd like default insurance (if you tell us within 120 days of joining your employer, you won't need to complete a full application or provide information about your health. However, after 120 days, you will need to complete a full application and provide information about your health.),
- your employer funds the full cost of insurance and notifies us of this, or
- we've determined that you're employed in a dangerous occupation and have notified you that you'll be provided cover on this basis.

- they were eligible employee members who held TSC cover in their former SignatureSuper Select Employer plan immediately before their transfer to SignatureSuper Select Personal
- they are transferred to SignatureSuper Select Personal as a result of ceasing employment with their SignatureSuper Select employer, and
- they were less than 60 years of age at the time of transfer.

A personal member cannot apply for TSC cover or any increase in TSC cover.

The table below outlines the available cover:

Cover available	In regular remunerative work for at least 15 hours per week	In regular remunerative work for less than 15 hours per week	Completing home duties in a full-time capacity
Death cover	✓	✓	✓
TPD cover	✓	✓	✓
TSC cover	✓	✗	✗

TSC cover is only available to permanent employees in regular remunerative work for at least 15 hours per week.

Please note: For **employee members**, your employer will confirm your hours of work per week upon joining SignatureSuper Select and at the point of claim and AMP Life will use this information to determine if you are eligible for the applicable insurance cover. The SignatureSuper employer should advise us of changes in your working hours. Premiums will be charged based on the last advice to us.

If your SignatureSuper Select plan has family membership, then family members aged 16 and over may apply for insurance cover.

For **family members** your eligibility for insurance will be assessed by AMP Life when you submit your application form. The part of the definition used to assess your illness or injury depends on your hours of work at the time of the event that caused the TPD claim. In the event of a claim, you will also be asked to confirm your hours of work with your employer. Refer to the **what happens if you become totally and permanently disabled?** section.

Otherwise your insurance cover will be automatically provided once you are aged 25 or over and have an account balance of \$6,000 or more (provided that you also meet the other eligibility criteria outlined in this fact sheet).

Other important eligibility terms and conditions

- Generally, your eligibility for Death and TPD cover will not be assessed until you make a claim
- Premiums will be deducted from your account, even if you aren't eligible. However, if we determine that you are not eligible at the time of claim, your premiums will be refunded
- You will not be eligible for automatic insurance cover if:
 - you have previously been paid a TPD or Terminal Illness benefit from any superannuation fund or under any insurance policy, or
 - your employer has previously made superannuation guarantee (SG) contributions for you to another super fund, and
- Limited cover applies where insurance cover has been accepted without needing to complete a full application or providing information about your health. Limited cover will apply until you have been **at work** for 30 consecutive days. From that time, limited cover will stop and full cover will apply.

The table below describes whether you have insurance based on some of the eligibility criteria discussed above or how you can get it. It also summarises the terms that may apply to your cover.

Will you have insurance automatically applied?	What you need to do if you'd like insurance	How you will get your insurance?	When your cover will commence	What you need to know
Insurance won't be automatically applied if: <ul style="list-style-type: none"> – you are under age 25, – you have a balance under \$6,000, or – your account hasn't received a contribution or rollover in 16 months. 	Elect to have insurance within 120 days of joining your employer, or date first eligible to receive SG contributions – whichever is later.	You will have your default insurance cover applied automatically ⁽ⁱ⁾ .	Date election made (subject to enough funds being available to pay your premiums).	Limited cover will apply until you are at work for 30 consecutive days.
Insurance will be automatically applied if: <ul style="list-style-type: none"> – you are aged 25 or older, – you have a balance of \$6,000 or more, and – your account has received a contribution or rollover in the last 16 months. 	Nothing, your insurance will be automatically applied.	Your insurance will be automatically applied ⁽ⁱ⁾ .	Date you become eligible (subject to enough funds being available to pay your premiums).	Limited cover will apply until you are at work for 30 consecutive days.

(i) subject to other eligibility criteria and you having not previously told us you don't want insurance. If you're a Choice of Fund member electing cover (either as an insurance only member or electing choice into the default fund), you will need to submit an application for insurance.

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. The SignatureSuper Select employer has decided on the standard cover formula that applies to your membership category and this is shown in your **member benefit schedule**.

The value of your standard cover is calculated:

- when you join your Employer plan
- at the most recent annual review date
- 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

Default insurance cover is the cover amount normally provided to employee members automatically when you join your SignatureSuper Select Employer plan (subject to you qualifying

for automatic cover and acceptance by the insurer where your cover exceeds the AAL – see the **Eligibility for insurance** and **details of insurance cover** sections for further information).

Even though you may not be eligible for cover from the date you joined your employer, once you do become eligible, the default insurance will be applied automatically. For example, if you are aged 25 or over and start with a nil opening super balance and 8 months later, you reach a balance of at least \$6,000, the default cover will be applied automatically to your account at that 8-month mark, assuming all other eligibility criteria are met.

If you are not eligible to have default cover under super law but you tell us within 120 days of your employer start date that you'd like insurance, we can provide cover on your account without you needing to provide information about your health.

The default insurance cover amount is generally equal to, or a multiple of, the standard cover formula and is selected by your SignatureSuper Select employer. The amount of default insurance cover that applies to you in your membership category is shown on your **member benefit schedule**.

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

How standard cover and default cover are calculated

Example

John is an employee member of the XYZ SignatureSuper Select Employer plan. John has a salary of \$50,000.

The **standard cover formula** selected by the employer for the plan is three times salary.

The **default cover multiple** selected by the employer 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. 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 then updates to your salary could change your cover amounts. Your **member benefit schedule** will state when these updates will take effect. They will occur either on your plan's next annual review date or at intervals between annual reviews. If your cover is not recalculated at intervals between annual reviews then your cover will not change (even if your salary changes) until the next annual review.

If your cover increases when it's recalculated because of a salary increase and still remains below your plan's AAL, no underwriting will be required. Where your salary increase results in your cover exceeding your plan's AAL then you will be required to be underwritten.

Can I 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 Death cover for employee members

If AMP Life has agreed to provide insurance for your plan and providing you meet the insurance eligibility requirements, you'll have Death cover according to the default arrangements for your plan, except where these default arrangements do not meet the minimum government requirements set out in the table below. If this is the case, your Death cover will be equal to the corresponding amount in the below table depending on your age. AMP will continue to monitor your Death insurance to ensure your cover does not fall below the minimum.

This minimum will only apply if you are an employee member and will not apply if you have opted to cancel or reduce your cover. Any change to the amount of your insurance cover may also affect your insurance premiums.

The amount of your insurance cover is shown on your **insurance confirmation letter** or your latest **member statement**.

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

Additional insurance cover

You may be able to apply to increase your Death and TPD cover. You can apply to increase your cover by nominating a multiple of the standard cover available in your SignatureSuper Select Employer plan (or category) or by nominating an amount (if applicable).

If you are an employee member and join outside of the eligibility criteria you may be able to subsequently apply for TSC cover. If you are an eligible employee member, your TSC cover will initially be limited to the AAL when your salary is provided by your SignatureSuper Select employer. If your monthly benefit exceeds the AAL making you eligible for higher TSC cover, your TSC cover will be limited to the AAL until you provide information about your health and your application for additional cover is accepted by us.

When applying for additional insurance cover, you may need to provide evidence of your health (see **will you need to provide details of health?** section).

How much additional cover can you have?

If your SignatureSuper Select Employer plan allows additional cover, you can apply to increase your cover. However, your total cover cannot exceed the maximum cover limits which can be located in the 'Details of insurance cover section'.

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. You need to be either:

- **at work** (see **insurance definitions**), for a consecutive 30 day period actively performing your normal duties and work hours, or
- on leave for reasons other than illness or injury.

We will advise you in writing if you are required to provide evidence of health and circumstances.

Will you need to provide details of health?

You won't need to provide information about your health and circumstances if:

- the total cover required, that is your default cover plus the additional cover, doesn't exceed the AAL for your plan, and
- when you apply, you are **at work** (see **insurance definitions**) for a consecutive 30 day period performing your normal duties and work hours or on leave for reasons other than illness or injury and you apply within:
 - three months of first being eligible for additional cover in the plan, or
 - 30 days from the date of your welcome letter (if this is later).

If you don't meet these conditions, you'll need to complete our personal statement and provide details of your health. AMP Life will consider your medical history, likely future good health, occupation, lifestyle and family history before deciding whether to accept your application for additional cover.

Depending on the evidence supplied, your application for insurance cover may be rejected or accepted subject to conditions, or accepted with special limits or higher premium rates 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 may have **Interim Accident cover** if it has been agreed for your plan.

If you decline your additional cover, once assessed

If you decide not to go ahead with the additional insurance cover once AMP has confirmed the increase and premium that will apply, contact AMP Corporate Super Customer Service.

Example

Jane, Brad and Matthew are employee members of the XYZ plan. The AAL for the XYZ Plan is \$200,000. The default cover for employee members is equal to the standard cover.

Jane's standard cover = \$50,000

Brad's standard cover = \$100,000

Matthew's standard cover = \$250,000

Employee member	Standard cover	Applying for additional cover: total cover applied for is 3 x standard cover (within 3 months of first being eligible and the employee member is at work)
Jane	Total cover = \$50,000 - no evidence of health required	Total cover = \$150,000 (\$50,000 standard + \$100,000 additional) - no evidence of health required
Brad	Total cover = \$100,000 - no evidence of health required	Total cover = \$300,000 (\$100,000 standard + \$200,000 additional) - first \$200,000 – no evidence of health required - next \$100,000 (the additional cover in excess of the AAL) needs evidence of health
Matthew	Total cover = \$250,000 - first \$200,000 – no evidence of health required - next \$50,000 (the default cover in excess of the AAL) – needs evidence of health	Total cover = \$750,000 (\$250,000 standard + \$500,000 additional) - first \$200,000 – no evidence of health required - next \$50,000 (the default cover in excess of the AAL) needs evidence of health - next \$500,000 (the additional cover in excess of the AAL) needs evidence of health

Employee member	Standard cover	Applying for additional cover: total cover applied for is 3 x standard cover (after 3 months of first being eligible and the employee member is at work)
Brad	Total cover = \$100,000 - no evidence of health required	Total cover = \$300,000 (\$100,000 standard + \$200,000 additional) - first \$100,000 – no evidence of health required - next \$200,000 – the total additional cover needs evidence of health

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 cover you will receive or the AAL applicable to you.

Commencing cover – Automatic Acceptance Limit (AAL)

AMP Life can generally provide an AAL for employee members up to certain limits. Please see your **member benefit schedule** for any AAL that applies.

This means that even if you can't get cover under a personal insurance policy because of your health or your leisure activities, you may still be able to get cover under SignatureSuper Select without having to provide information about your health.

Cover up to the AAL could be provided, without you having to provide any health information, if all of the following criteria is met:

- an AAL must apply to your plan (or relevant membership category)
- you must be an employee of the SignatureSuper Select employer, and
- you must meet the eligibility requirements (see **Eligibility for insurance** section).

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

Limited cover will apply until you have been **at work** for 30 consecutive days, at which time full cover will be provided.

Please note: If you don't meet the above criteria, an AAL will not be available. You will need to provide evidence of your health. See **what if an AAL doesn't apply?**

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).**

When does insurance cover start and stop?

Cover (if applicable) commences when you meet eligibility conditions. When we receive a contribution we will deduct the costs of your cover from the date it started. If we don't receive a contribution within 60 days of your membership of the plan starting we will cancel your cover (but only after we have advised you). A claim for benefits will not be considered if your cover is cancelled as a consequence of not receiving an employer contribution. See the **Eligibility for insurance** section for further information.

Your cover as an employee member will stop in SignatureSuper Select when:

- you cease to be an employee or non-executive director with the SignatureSuper Select employer. However, you will be transferred to a SignatureSuper Select Personal plan and insurance cover may be continued, subject to certain eligibility conditions (see **leaving the SignatureSuper Select Employer plan**),
- you cease to be a member of SignatureSuper Select
- for permanent employees with TSC cover, your TSC cover will stop when your **regular remunerative work** hours have reduced below the minimum 15 hours per week
- you die
- you have been paid a Terminal Illness benefit, then your cover will cease unless your Death cover is more than \$2 million, in which case the remaining Death cover is paid on death
- you have been paid a TPD benefit, unless your SignatureSuper Select employer has requested that the TSC benefit provided for your SignatureSuper Select Employer plan continues after a TPD benefit is paid (see your **member benefit schedule**)
- for TSC cover, the TSC benefit payment period expires
- your SignatureSuper Select employer is not paying your premiums and there isn't enough money in your account to pay them. We will write to you giving 60 days' notice before your cover stops to give you time to make additional contributions to your account
- your SignatureSuper Select employer writes to us and tells us they want to cancel the cover that applies to your plan (or membership category) we will let you know if this happens
- you write to tell us you want to cancel your cover or close your account
- for TSC insurance, when you are on unpaid leave (including parental leave)¹
- for death and TPD cover, you are on unpaid leave (including parental leave) for more than two years and AMP Life has not agreed to provide insurance cover beyond two years¹
- your overseas secondment continues beyond five years and AMP Life has not agreed to provide insurance cover beyond five years²
- you reach the insurance cessation age for your plan, which is:
 - age 70³ for Death cover, and
 - age 65 for TPD and TSC insurance
- if no contributions or rollovers have been received into your account for a period of 16 months, we are required to cancel your insurance, unless you have told us in writing that you want to keep your insurance. (You can make an insurance election online at amp.com.au/insurancecancellation)
- If you had insurance because your employer funded the full cost of insurance and notified us of this, but then the employer ceases to fully fund your insurance - if you don't meet **Super law eligibility** (e.g. you are under age 25, or have a balance below \$6,000 and you have not elected to keep your insurance), then we are required to cancel your insurance. You can make an election online at amp.com.au/whyinsurance

1 See **insurance cover during unpaid leave** in the **other insurance information** section below.

2 See **insurance cover while working overseas** in the **other insurance information** section below.

3 If your employer has chosen Years of Future Service formula or the Age Based scale then the insurance will cease at age 65.

- If you had insurance because your employer funded the full cost of insurance and notified us of this, and you then left your employer - if you don't meet Super law eligibility (e.g. you are under age 25, or have a balance below \$6,000 and you have not elected to keep your insurance), then we are required to cancel your insurance from the date you ceased employment with that employer. You can make an election to keep your insurance, which will then transfer to your personal division, online at amp.com.au/whyinsurance, or
- If we've determined that you're employed in a dangerous occupation and have notified you that you'll be provided cover on this basis and you change occupation (to one which is not classed as dangerous) - if you are under age 25, or have a balance below \$6,000 and you have not elected to have insurance, then we are required to cancel your insurance. You can make an election online at amp.com.au/whyinsurance, whichever occurs first.

See also **reinstating cover** section in this fact sheet.

Family members' insurance cover in the Employer plan

If offered, family members aged 16 or over can apply for insurance cover in a SignatureSuper Select Employer plan at any time, subject to underwriting and acceptance by AMP Life, as long as you are:

- aged 65 or under for Death cover, and
- aged 55 or under for TPD cover.

Your parent or guardian will need to co-sign your application if you are under age 18.

If offered, insurance cover available is either:

- Death only cover, or
- Death and TPD cover.

When you apply, you nominate the dollar amount of cover you want. The minimum amount of cover you can apply for is \$30,000, and TPD cover is only available with Death cover.

You will need to provide evidence of your health and circumstances so AMP Life can assess your application. While your completed application is being assessed you will have Interim Accident cover (see **Interim Accident cover** section). If your application for cover is accepted, we will write to you to confirm your cover and the premium rate that will apply. Your cover will commence from the date that AMP Life accepts your application.

Depending on the evidence supplied, your application for insurance cover or application for additional insurance cover may be rejected, or may be accepted subject to conditions, or accepted with special limits or premium rates imposed.

The amount of your cover will be indexed - unless you have chosen to opt out of this feature, in which case your cover will remain fixed (see **indexation of Death cover** and **indexation of TPD cover** in the **details of cover** section). There is no reduction from age 60 to age 65 on TPD cover.

How to apply for family insurance

If offered, you can apply for insurance at the time you apply to become a family member of the plan or later (see your **member guide fact sheet**).

If you are already a family member within an existing plan, you can apply to add insurance to your family member account. Contact AMP Corporate Super Customer Service and we will send you the relevant application form.

When does cover start for family members in the Employer plan?

Cover starts from when written acceptance of the application is provided by AMP Life, even if you haven't transferred funds or contributed to your SignatureSuper Select Employer Plan. As part of your application, you'll be asked to elect to have and keep insurance in your super account, even if you may otherwise be ineligible for insurance under super laws. You can find out more information at amp.com.au/whyinsurance. When we receive a payment we will deduct the costs of your cover from the date it started. If we don't receive a payment within 60 days of your account starting we will cancel your cover (but only after we have advised you). A claim for benefits will not be considered if your cover is cancelled as a consequence of not receiving a payment.

When does cover stop for family members in the Employer plan?

Insurance cover for a family member will end in the employer plan when:

- you reach the insurance cessation age, which is 85 for Death cover and 65 for TPD cover
- a TPD benefit is paid
- you die
- you have been paid a Terminal Illness benefit, unless your Death cover is more than \$2 million, in which case the remaining Death cover is paid on death
- you write to AMP to cancel cover
- you cease to be a member of SignatureSuper Select
- premiums have not been paid for 60 days, and AMP has written to advise cover is cancelled
- the employee member you have a relationship with ceases to be employed by the SignatureSuper Select employer or leaves the SignatureSuper Select Employer plan—you will be transferred to a SignatureSuper Select Personal plan and insurance cover may be continued, subject to certain eligibility conditions (see **leaving the SignatureSuper Select Employer plan**)
- when you cease to be in a family relationship with the employee member—you will be transferred to a SignatureSuper Select Personal plan and insurance cover may be continued, subject to certain eligibility conditions (see **leaving the SignatureSuper Select Employer plan**)
- the SignatureSuper Select Employer plan terminates, or
- 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/insurancecancellation),

whichever occurs first.

Please note: The employee member or the family member must inform us if the family member is no longer in a family member relationship with the employee member.

Leaving the SignatureSuper Select Employer plan

This section outlines the changes that occur to insurance cover when employee members and family members become members of SignatureSuper Select Personal.

An employee and family member will become a member of SignatureSuper Select Personal:

- if the member is an employee member and they retire or we are advised by the SignatureSuper Select employer that they have ceased employment
- if the member is a family member and the employee member with whom the family member has a family relationship leaves the plan, or
- if the member is a family member and they are no longer in a family relationship with the employee member.

Employee members are transferred to SignatureSuper Select Personal as personal members, while family members are transferred to SignatureSuper Select Personal as family members. If we are advised that family members are no longer in an eligible family relationship with an employee member, they will be transferred to SignatureSuper Select Personal as personal members. We will write to you to confirm the details of your personal plan that has continued in SignatureSuper Select Personal.

Becoming a member in the SignatureSuper Select Personal plan

When the employee member leaves their employer

When we are advised that the Employee member has left the SignatureSuper Select Employer's employment, we will automatically transfer the Employee member and their Family members' accounts into:

- SignatureSuper Select Personal plan with continuation of insurance effective the date the employee member ceases employment if:
 - your account balance is \$1,000 (at the date your exit is processed) or more
 - we have your current postal address
 - you do not have a **terminal illness** and are not **totally and permanently disabled**
 - for the continuation of TPD cover and TSC cover, you are under age 60, and
 - for the continuation of Death cover (for family members only), you are under age 70.

unless you advise otherwise,

or

- SignatureSuper Select Personal Plan with no continuation of insurance effective the date the employee member ceases employment if:
 - we don't have your current postal address
 - your account balance is less than \$1,000 (at the date your exit is processed)
 - you have a **terminal illness** or are **totally and permanently disabled**
 - for the continuation of TPD cover and TSC cover, you are aged 60 or over, or
 - for the continuation of Death cover (for family members only), you are aged 70 or over.

unless you advise otherwise.

When the family relationship ceases

When we are advised that you are no longer in a family relationship with an employee member, we will automatically transfer your family member account into:

- SignatureSuper Select Personal plan, with continuation of insurance effective the date your membership in the SignatureSuper Select plan commences (generally when we are notified that the relationship ceased) if:
 - your account balance is \$1,000 (at the date your exit is processed) or more
 - we have your current postal address
 - you do not have a **terminal illness** and are not **totally and permanently disabled**
 - for the continuation of TPD cover, you are under age 60, and
 - for the continuation of Death cover, you are under age 70.

unless you advise otherwise,

or

- SignatureSuper Select Personal plan, with no continuation of insurance effective the date your membership in the SignatureSuper Select plan commences (generally when we are notified that the relationship ceased) if:
 - we don't have your current postal address
 - your account balance is less than \$1,000 (at the date your exit is processed)
 - you have a **terminal illness** or are **totally and permanently disabled**
 - for the continuation of TPD cover, you are aged 60 or over, or
 - for the continuation of Death cover, you are aged 70 or over.

unless you advise otherwise.

If your cover doesn't continue, you should consider taking out cover suitable to your circumstances. You may apply for insurance cover in the SignatureSuper Select Personal plan if you weren't provided with insurance cover before being transferred to SignatureSuper Select Personal.

Insurance cover in the SignatureSuper Select Personal plan

Death cover

If you were an employee member and you meet the eligibility criteria (see **eligibility for insurance**), your Death cover (if any) will convert to a dollar amount equal to the amount of cover you had with SignatureSuper Select on the day AMP was advised that you were leaving the employer. This will be confirmed in your **welcome letter** on joining the SignatureSuper Select Personal plan.

If you are a family member and you meet the eligibility criteria (see **eligibility for insurance**), your Death cover (if any) will continue at the same amount you had in the SignatureSuper Select Employer plan. This amount will be confirmed in your **welcome letter** on joining the SignatureSuper Select Personal plan.

TPD and TSC cover

If you were an employee member and you meet the eligibility criteria (see **eligibility for insurance**), your TPD and TSC cover (if any) will convert to a dollar amount equal to the amount of cover you had in the SignatureSuper Select Employer plan on the day AMP was advised that you were leaving your employer. This amount will be confirmed in your **welcome letter** on joining the SignatureSuper Select Personal plan.

If you stop working or go on unpaid leave for reasons other than injury or illness, then we will not pay any TSC benefits. If you leave employment then you should tell us to stop your cover – otherwise we will continue charging you the full premium. Accordingly, you should immediately notify us if you have ceased employment or if your salary has changed to avoid overcharging of premiums.

If you are a family member and you meet the eligibility criteria (see **eligibility for insurance**), your TPD cover (if any) will continue in the SignatureSuper Select Personal plan at the same amount you had in the SignatureSuper Select Employer plan. This amount will be confirmed in your **welcome letter** on joining the SignatureSuper Select Personal plan.

TSC cover is not available to family members.

Default cover for MySuper members who leave their employer

If you do not have insurance in your employer plan because you don't meet Super law eligibility - for example, you are:

- under age 25 and/or have a balance below \$6,000, and
- did not elect to have insurance,

you may still be eligible for insurance after leaving your SignatureSuper Select employer.

When you leave your employer and transfer to SignatureSuper Select Personal, and then you become eligible for insurance (e.g. you reach 25 years, have a balance of at least \$6,000, and you meet all other eligibility criteria), and if you are a **MySuper member** (see **insurance definitions**), you will have the following insurance automatically applied to your account:

- Death cover of \$50,000 if you are not yet age 65. Cover ceases when you turn age 70, and
- TPD cover of \$25,000. Cover ceases when you turn age 60.

If you have previously told us you don't want your insurance, then this cover will not be applied.

Limited cover will apply until you have been **at work** for 30 consecutive days.

Cover will not apply if you have opted to reduce or cancel your insurance. Any change to the amount of your insured cover may also affect your insurance premiums.

If insurance is applied to your account you will be notified, including the amount and cost, in your insurance confirmation letter. And you will also be able to see the amount of insurance in your **member statements** going forward from that point.

How can you make changes to your insurance cover?

If you don't want your death, TPD or TSC cover to continue in your personal plan, you may opt out of your insurance in writing within 60 days from the date of your confirmation letter, and any insurance premiums deducted from your personal plan will be refunded back into your account.

Subsequently you can opt out at any time or reduce your cover by simply writing to us.

Applying for insurance cover in the Personal plan

As a member of a SignatureSuper personal plan or family member of SignatureSuper Select Personal, you may be able to apply to have insurance cover added to your super account by nominating the type and amount of cover you require. The minimum amount of cover you can apply for is \$30,000, and TPD cover is only available with Death cover.

Insurance cover is available to personal members and family members aged 16 and over and you can apply for Death only cover or Death and TPD cover as long as you are:

- aged 65 or under for Death cover, or
- aged 55 or under for TPD cover.

When you apply, you nominate the dollar amount of cover you want.

Your parent or guardian will need to co-sign your application if you are under age 18.

All applications for cover will be subject to you providing satisfactory evidence of your health and circumstances and your application being accepted by AMP Life. To apply for insurance cover contact our customer service area.

You may apply for additional Death or Death and TPD cover at any time, however this is also subject to you providing satisfactory evidence of health and the insurer accepting your application.

The insurer will consider your medical history, likely future good health, your occupation, lifestyle and family history before deciding whether to accept your application for cover. Depending on the evidence supplied, your application for insurance or additional insurance cover may be rejected, or may be accepted subject to conditions, or accepted with special limits or premium rates imposed.

While your completed application is being assessed you may have Interim Accident cover (see **Interim Accident cover** section).

You are unable to apply for additional TSC cover, however personal members can reduce their existing TSC cover.

If your application for cover is accepted, the insurer will write to you to confirm your cover and the premium rate that will apply.

There is no reduction from age 60 to age 65 of TPD cover for members of SignatureSuper Select Personal.

When does cover start for personal members and family members?

If you have applied for cover or additional cover, such cover commences on the date AMP Life accepts your application for insurance and we advise you in writing that cover has been accepted.

Premiums

The cost of any insurance cover in a SignatureSuper Select Personal plan may be higher than that which applied to your cover in a SignatureSuper Select Employer plan.

If the SignatureSuper Select employer paid your insurance premiums, this will stop effective from the date you cease employment.

All premiums payable once you are a member of SignatureSuper Select Personal will be deducted from your personal plan effective from the plan's start date, which is the next day after you cease employment.

Your annual statement will set out the insurance premiums deducted from your super account. Premiums are deducted from your super account at the end of every month and are payable from the date cover commences. To pay for your cover we will deduct your insurance premium in the following order:

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

For more details and the relevant premiums rates that apply to personal and family members please refer to the **insurance premium** section.

When does cover stop in the personal plan?

Insurance cover ceases on the earliest of the following:

- You cease to be a member of SignatureSuper Select Personal
- You reach the maximum insurable age:
 - which for family members is 85 for Death cover and 65 for TPD cover
 - which for personal members is 85 for Death cover and 60 for TPD and TSC cover
- You die
- You have been paid a TPD benefit
- You have been paid a Terminal Illness benefit unless your Death cover is more than \$2 million, in which case the remaining Death cover is paid on death
- For permanent employees with TSC cover, your TSC cover will stop when your **regular remunerative work** hours have reduced below the minimum 15 hours per week
- For TSC cover, when you are on unpaid leave (including parental leave)⁴
- For TSC cover, the TSC benefit payment period expires
- For TPD and TSC cover, when your Death cover ceases
- You write to us to cancel your cover (upon receipt of your request)
- There isn't enough money in your account to pay the premiums. If this occurs, we will give you 60 days' notice before your cover stops so you can make additional contributions to your account
- For death and TPD cover, you are on unpaid leave (including parental leave) for more than two years and AMP Life has not agreed to provide insurance cover beyond two years⁵
- Your overseas secondment continues beyond five years and AMP Life has not agreed to provide insurance cover beyond five years⁵
- 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/insurancecancellation), or
- The SignatureSuper Select Personal plan terminates,

whichever occurs first.

⁴ See **insurance cover during unpaid leave** in the **other Insurance information** section.

⁵ See **insurance cover while working overseas** in the **other Insurance information** section.

Details of insurance cover

Death 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

There generally is no maximum amount for Death cover, but applications for Death cover amounts above \$2.4 million are subject to AMP Life's approval before cover can commence.

What happens if you die?

If you die while you are an insured member of SignatureSuper Select, your insured benefit will be paid (in addition to your super account balance) as part of your Death benefit.

When we are notified of your death, your account balance will be switched into AMP Super Cash which is a low-risk investment option. If an insured death benefit becomes payable to us, it will also be invested in AMP Super Cash. If a death benefit becomes payable it will consist of:

- your super account benefit, plus
- the proceeds of any insurance claim paid by AMP Life.

Information on how you can nominate a beneficiary and how Death benefits are paid is available in the **nominating your beneficiaries** section in the **member guide** fact sheet. Members under age 18 (if applicable) are not able to nominate beneficiaries and therefore 'No nomination' provisions will apply.

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

The Terminal Illness benefit is an early payment of Death cover if you suffer a **terminal illness** and is included automatically with Death cover (see **insurance definition**).

AMP Life will pay the insured Terminal Illness benefit to your super account if AMP Life determines that you are likely to die within 12 months because of an illness.

AMP Life will pay an insured Terminal Illness benefit equal to 100% of your Death cover up to \$2 million.

If we pay this benefit:

- the maximum amount we will pay is \$2 million (across all AMP policies). If your Death cover is more than this amount, then we will pay any further Death cover when you die
- insurance premiums and member fees are not charged after AMP Life pays this benefit, except for the insurance premiums on any remaining Death and TPD cover in your SignatureSuper Select plan

If a Terminal Illness claim is admitted, AMP Life will pay the insured amount to us and we will invest this benefit in AMP Super Cash, which is a low-risk investment option. Then, subject to you having satisfied a condition of release under superannuation law, we will make the proceeds available to you as a lump sum.

If your Death cover commenced before 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 superannuation rules. There may be some instances where the trustee won't be able to pay a Terminal Illness benefit directly to you. AMP Life will pay it to your super account if you don't satisfy a condition of release. For more details you should refer to the definition of terminal illness.

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.

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 Medical 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 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 your 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.

Indexation of Death cover

For family members and personal members only

If a family member in a SignatureSuper Select Employer plan has Death cover, your Death cover will be indexed at your plan's review date. Upon a personal member and family member transferring to a SignatureSuper Select Personal Plan, the amount of Death cover transferred will be indexed at 1 July each year. All cover applied for in a SignatureSuper Select Personal plan is also indexed at 1 July each year.

You can choose to opt out of the indexation feature by simply writing to us.

The rate of indexation is the higher of:

- 5%, and
- the annual change in the Consumer Price Index (CPI)¹.

The maximum amount of death cover that will be indexed is \$3 million.

Exclusions for Death cover

For all insured members

AMP Life will not pay an insured Death benefit for an insured member:

- if death is caused by an act of **war** (whether declared or not) while the member was overseas for the purposes of their **employer**, unless otherwise agreed between us, AMP Life and the SignatureSuper Select employer, or
- for any amount of **voluntary cover** within 13 months of **voluntary cover** being taken out or reinstated if an insured member's death is caused by intentional self-inflicted injury or suicide.

For family members only

For family members, if a family member's death is caused by intentional self-inflicted injury or suicide within 13 months of cover being taken out, increased or reinstated, we will not pay the amount of the Death benefit taken out, increased or reinstated.

Total and Permanent Disablement cover

Total and Permanent Disablement (TPD) cover is a lump-sum amount paid if you become **totally and permanently disabled** (see definition of TPD in **understanding superannuation terms**) while you are insured for TPD with your SignatureSuper Select plan.

TPD cover is only available with Death cover, and cannot be for an amount greater than your Death cover.

The part of the TPD definition used to assess your illness or injury depends on your hours of work at the time of the event that caused the TPD claim.

TPD cover generally has a six-month waiting period.

For employee members: In most cases, the TPD insurance arrangement for your SignatureSuper Select Employer 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), we will progressively reduce your TPD cover after age 60 so that it reaches zero at your SignatureSuper Select Employer plan's normal retirement age. In most cases the normal retirement age will be your 65th birthday (so TPD cover will reduce over the five years before retirement).

Maximum amount of TPD cover

TPD cover is limited to a maximum of \$3 million.

Indexation of TPD cover

For family members and personal members only

If a family member in a SignatureSuper Select Employer plan has TPD cover, your TPD cover will be indexed at your plan's review date. Upon a personal member and family member transferring to a SignatureSuper Select Personal plan, the amount of TPD cover transferred will be indexed at 1 July each year. All cover applied for in a SignatureSuper Select Personal plan is also indexed at 1 July each year. You can choose to opt out of this feature by simply writing to us.

The rate of indexation is the higher of:

- 5%, and
- the annual change in the Consumer Price Index (CPI)¹.

Exclusions for TPD cover

For all insured members

AMP Life will not pay an insured TPD benefit for an insured member:

- if disablement is caused by an act of **war** (whether declared or not) while the member was overseas for the purposes of their employer, unless otherwise agreed between AMP Life and the SignatureSuper Select employer, or
- for any amount of **voluntary cover** within 13 months of **voluntary cover** being taken out or reinstated if an insured member's disablement is caused by intentional self-inflicted injury or attempted suicide.

For family members only

For family members, if a family member's disablement is caused by intentional self-inflicted injury or attempted suicide within 13 months of cover being taken out, increased or reinstated, we will not pay the amount of the TPD benefit taken out, increased or reinstated.

What happens if you become totally and permanently disabled?

If you have TPD cover and you become **totally and permanently disabled** while you are an insured member of a SignatureSuper Select plan, AMP Life may pay a lump-sum benefit.

The part of the definition used to assess your illness or injury depends on your hours of work at the time of the event that caused the TPD claim. We will ask your employer to confirm your hours of work at the point of a TPD claim. See the table below:

TPD definition part available	In regular remunerative work for at least 15	In regular remunerative work for less than 15	Completing home duties in a full-time
TPD part 1 (unable to work)	✓	✗	✗
TPD part 2 (loss of limbs and sight)	✓	✓	✓
TPD part 3 (loss of independent living)	✓	✓	✓
Part 4 (home duties)	✗	✗	✓
Part 5 (loss of cognitive function)	✓	✓	✓

¹ The CPI period is for the 12 months to the previous March.

If an insured TPD benefit is payable:

- payments of any TSC benefit will stop (however, some plans may allow TSC benefits to continue to be paid after a TPD benefit is paid. Your **member benefit schedule** will confirm if this is the case), and
- your Death cover will cease.

Upon acceptance of a TPD claim, your account balance will remain in your current superannuation investment option whilst your TPD benefit will be invested in AMP Super Cash, a low risk cash option.

Please refer to **how to make a claim** in the **other insurance information** section for further details.

Temporary Salary Continuance cover

Available to employee members and personal members who are permanent employees only

Total Disability benefit

Temporary Salary Continuance (TSC) cover is an income replacement amount paid to you monthly if you meet the definition of **totally disabled** (see **insurance definition**) while insured for TSC cover with SignatureSuper Select.

Your SignatureSuper Select employer has selected whether TSC cover applies to your membership category. If TSC cover applies to you, your SignatureSuper Select employer has selected:

- the percentage of your income payable as TSC cover, and
- the benefit payment period.

TSC cover is available in combination with Death only cover or Death and TPD cover, to permanent employees in regular remunerative work for at least 15 hours per week (see **insurance definitions**). TSC cover is not available to:

- casual and contract employees
- non-executive directors, and
- family members.

Please see your welcome letter to determine if TSC cover applies to you.

Your TSC benefit period

SignatureSuper Select offers a benefit period of either:

- up to two years
- up to five years, or
- up to age 65.

The applicable period for you is selected by your SignatureSuper Select employer and is stated in your welcome letter.

To age 65 benefit period – additional features

If your plan provides TSC with a benefit period of up to age 65, there are some additional features of your TSC insurance:

- **CPI indexation:** Your TSC benefit amount will be indexed annually by CPI (up to 10%), at the end of each year of continuous disablement while on claim. CPI indexation will stop once you are no longer considered disabled by AMP Life.
- **TPD benefit:** TSC benefit payments will not stop if you are paid a TPD benefit.

What AMP Life pay

Employee members

TSC cover provides a percentage of your pre-disability income (as advised by your employer at the annual review immediately before the date you ceased work) **up to a maximum of 75%** for the applicable benefit payment period should you become unable to work because of illness or injury. The benefit we pay is based on your insured level of income on the last day you were **at work** (see **insurance definitions**) before total disability.

Personal members

If you satisfy the eligibility criteria, which includes you being a permanent employee and continuing to be in regular remunerative work for at least 15 hours per week, and TSC cover is continued in SignatureSuper Select Personal, your TSC cover will continue at the same percentage of your pre-disability income nominated by the SignatureSuper Select employer. However, if any superannuation contribution cover applied it will stop.

It's important you are aware that your benefit will be based on your insured level of income (ie the income advised by the SignatureSuper Select employer) on the last day you were **at work** before total disability. However, it cannot be more than the income you were earning at the time of your total disability.

You should ensure that your income advised to us is up to date to avoid overpaying insurance premiums, although it's important to note that your insured level of income cannot be increased as a personal member.

It's important that you let us know if any of the following events occur:

- You're no longer working. You won't be eligible to claim a TSC benefit if you've stopped work. If you tell us you're no longer working, we can cancel your TSC cover and help you avoid paying unnecessary premiums.
- Your salary has reduced. If you're earning less than you did before, you may not be eligible for the higher TSC benefit that you had with your previous AMP-sponsoring employer.

Maximum amount of TSC cover

TSC cover is limited to:

- up to 75% of the first \$320,000 of salary, and
- up to 50% of salary above that,

with an overall maximum insured amount including any superannuation contribution cover (if applicable) of:

- \$30,000 per month where the benefit payment period is two years, or
- \$25,000 per month where the benefit payment period is longer than two year.

Premiums for TSC cover stop while a TSC benefit is being paid. But your Death and TPD cover continues and we will continue to deduct those premiums from your account.

When does AMP Life pay?

If you stop working or go on unpaid leave for reasons other than injury or illness, then AMP Life won't pay any TSC benefits.

AMP Life pays when you have been **totally disabled** for the **waiting period** (see **insurance definition**) and meet the definition of **totally disabled**. We pay in arrears, so AMP Life makes the first payment one month after the **waiting period** ends.

If AMP Life is already paying because you are **totally disabled** and then you become **partially disabled** (see **insurance definitions**) AMP Life keeps paying on the same dates (the **waiting period** does not start again).

AMP Life pays for a maximum benefit period of either two years, five years or to age 65 including all periods of Total Disability and Partial Disability payments resulting from the same or related illness or injury.

Please note: If during the waiting period you reach age 65 or the nominated insurance cessation date for your plan (if earlier), you will not be eligible to claim because your TSC insurance cover will have ceased.

Returning to work during the waiting period

The waiting period starts when you first become unable to work as a result of your injury or illness. If you return to work for five consecutive days or less during the waiting period, the waiting period will not begin again. If you return to work for more than five consecutive days, the waiting period will start again.

Offsets – If you receive income from other sources

If you receive income amounts from other sources while you are paid a Total Disability benefit or partial disability benefit, amount you are paid will reduce by those amounts.

Payments AMP Life takes into account as other sources include:

- income from your occupation
- regular payments from any social security, compensation scheme, government or government authority
- regular payments from any superannuation pension or insurance plan payable because you are ill or injured.

If any of these amounts are paid other than monthly, AMP Life will convert them to monthly payments for the calculation.

AMP Life doesn't take investment income or other forms of unearned income into account.

Partial Disability benefit

The Partial Disability benefit provides you with a portion of the TSC cover if after being unable to work you return to work but earn less because of your illness or injury.

You are considered to be partially disabled if:

- you were totally disabled for the first two weeks of the waiting period (14 consecutive days)
- an illness or injury that made you unable to work causes you to earn less than you did before the period of total disability
- you have the approval of your doctor to return to work and AMP agrees, and
- you remain under the ongoing care and advice of your doctor.

When AMP Life pays a Partial Disability benefit, the benefit is calculated as:

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

Where:

A is your monthly earnings before total disability (pre-disability income).

B is your current monthly earnings for your occupation.

C is the total monthly TSC cover.

Offsets (Partial Disability benefit) – if you receive income from other sources

If you receive income amounts from other sources while receiving a Partial Disability benefit, AMP Life will reduce the amount paid so you don't receive more than 100% of your pre-disability income while you are partially disabled. However, we don't pay more than the maximum monthly benefit, which is the amount AMP Life has agreed to insure you for.

Payments that we take into account include:

- income from your occupation (other than the amount you are earning when you are paid a Partial Disability benefit)
- regular payments from any social security, compensation scheme, government or government authority
- regular payments from any superannuation pension or insurance plan payable because you are ill or injured.

If any of these amounts are paid other than monthly, AMP Life will convert them to monthly payments for the calculation.

AMP Life doesn't take investment income or other forms of unearned income into account.

Recurrent disability

If you return to work and we stop paying, another claim for the same or a related cause will be treated as a new claim if you have worked in your usual occupation for six months or more. The waiting period and the benefit period will start again.

If a relapse occurs within six months of when your claim stopped, we treat the relapse as a continuation of the previous claim and we will waive the waiting period. The benefit period does not restart.

Superannuation Contribution cover

Superannuation Contribution (SC) cover is an optional feature that your SignatureSuper Select employer can provide under your SignatureSuper Select Employer plan.

This option provides you with additional assurance that during a period of either total or partial disablement super contributions continue to be paid into your SignatureSuper Select account. See the **accessing your super** section in the **member guide** fact sheet.

Your SignatureSuper Select employer can choose the SC cover provided to members in your employer plan. The amount of SC cover, if applicable, is expressed as a percentage of salary and is subject to a maximum of 15%.

The sum of your total insured TSC cover, including SC cover if applicable, cannot exceed the overall maximum amount of TSC cover (see the **maximum amount of TSC cover** section).

If we pay you either a Total Disability or Partial Disability benefit, we will also pay a claim under your SC cover if applicable. Claim payments under this feature are paid into your account. As they are insurance claim payments, contributions tax will not apply.

Please see your **member benefit schedule** to determine if this option applies to you.

Exclusions for TSC cover

AMP Life doesn't pay a TSC payment when disablement is directly or indirectly caused by or resulting from:

- intentional self-inflicted injury
- any act of war – whether declared or not
- any other specific limitation or restrictions applied by AMP Life and advised to you in your **member benefit schedule** or otherwise before your cover commences.

Please note: AMP Life doesn't regard pregnancy or childbirth as either an illness or an injury, so AMP Life doesn't pay for this condition. However, AMP Life will pay if you are unable to work because you suffer complications during pregnancy or while giving birth.

When will TSC payments stop?

TSC benefit payments will stop when:

- in our opinion you are no longer totally disabled
- you are receiving Partial Disability benefits and are able to earn your full income again
- you die
- you become **totally and permanently disabled** (however, some plans may allow TSC benefits to continue to be paid after a TPD benefit is paid. Your **member benefit schedule** will confirm if this is the case)
- you reach age 65
- we have paid payments for the total applicable benefit period (either two years or to age 65), or
- you engage in or perform any occupation or you work for reward, other than when we agree your return to work is part of your rehabilitation,

whichever occurs first.

TSC payments may also cease or be suspended if:

- you become incarcerated as a result of a criminal act and evidence required to satisfy the definition of Totally Disabled cannot be provided
- you are overseas and AMP Life asks you to return to Australia for medical treatment or medical or other assessment and you fail to do so
- you are totally disabled or partially disabled and you fail to undertake treatment or rehabilitation which could, in our opinion, reasonably be expected to assist your ability to return to your usual occupation, or
- you fail to attend a medical examination, or provide to us medical, financial or other evidence that we have requested to assess whether or not you are entitled to benefits under this policy.

Where a TSC benefit is payable, it will only be paid for 3 months in total while you are outside of Australia or New Zealand.

What happens if you stop working?

If you stop working or go on unpaid leave for reasons other than injury or illness, then we will not pay any TSC benefits (see **insurance cover during unpaid leave**). If you leave employment then you should tell us to stop your cover – otherwise we will continue charging you the full premium.

Interim Accident cover

Available to all members

If you apply to add or increase your insurance cover, AMP Life will provide you with Interim Accident cover while considering your application.

Employee members only

For employee members who qualify for automatic acceptance and your default cover exceeds your SignatureSuper Select Employer plan's AAL, you will need to apply for that part of your cover. While your application is being assessed, AMP Life will provide Interim Accident cover for that part of your cover, which exceeds your AAL.

When does this cover start?

If you are applying for or adding cover, your Interim Accident cover will start from when we receive your fully completed application form.

For employee members only

For employee members who are eligible for default insurance cover in excess of the plan's AAL, your Interim Accident cover will start from when you provide information about your health which AMP Life tells you is necessary to be able to assess the amount of default insurance cover in excess of the plan's AAL. You need to be **at work** performing your normal duties and work hours to be eligible for this cover.

When does this cover stop?

Cover will stop on the earliest of:

- 90 days from the date Interim Accident cover starts
- the date your insurance commences
- the date you withdraw your application, or
- the date we cancel the Interim Accident cover.

Interim Accident Death cover is provided if you apply for Death cover, and Interim Accident TPD cover is provided where you apply for TPD cover. Interim TSC cover is provided where you apply for TSC cover.

How much cover?

If you die, AMP Life pays the Interim Accident cover for Death cover that has been applied for, but AMP Life doesn't pay more than \$1 million.

If you become **totally and permanently disabled**, AMP Life pays the Interim Accident cover for TPD cover, but AMP Life doesn't pay more than \$1 million.

If you have TSC cover, the monthly amount AMP Life pay will be the lesser of:

- 75% of your salary at the commencement of the disability
- the TSC benefit calculated according to the default TSC benefit formula for the plan if it provides for a benefit less than 75% of your salary, or
- \$10,000 per month.

AMP Life will only pay out that part of the benefit that would have been accepted under standard underwriting rules and exclusions as varied from time to time.

When will an Interim Accident benefit be paid?

AMP Life will only pay an an Interim Accident benefit if:

- the insured person has Death cover and dies solely because of an **accident** (see **insurance definitions**),
- the insured person has TPD cover and, because of an accident, they are disabled because of the total and irrecoverable loss of:
 - the use of two limbs
 - the sight of both eyes, or
 - the use of one limb and the total and irrevocable loss of the sight of one eye, where limb means the whole hand below the wrist or whole foot below the ankle.

The loss must be unable to be remedied and you must survive at least 14 days after the loss.

If you have TSC cover, AMP Life will pay an Interim Accident benefit if you become unable to work solely as a result of an accident occurring during the period when you had Interim Accident cover. The benefit is paid monthly while you are unable to work, starting from the end of the waiting period, for a maximum of 12 months.

When AMP Life won't pay a benefit for Interim Accident cover?

AMP Life won't pay an Interim Accident benefit when death or disablement is directly or indirectly caused by or resulting from intentional self-inflicted injury or suicide, in addition to any other exclusion that is outlined for death, TPD or TSC cover.

When isn't this cover available?

Interim Accident cover won't be available if you:

- have ever withdrawn an application for insured benefits (including through a super fund)
- have ever applied for similar cover and cover was declined
- have applied for similar cover elsewhere, or
- was not **at work** for reasons related to illness or injury when they become eligible for Interim Cover to commence.

Can Interim Accident cover change?

If AMP Life changes the insurance it offers while your application for cover is being assessed, your Interim Accident cover may change. If Interim Accident cover changes, we will write to advise you of the change.

Other insurance information

Insurance and Choice of Fund

If Choice of Fund applies to you, you should consider your insurance arrangements carefully before directing Superannuation Guarantee (SG) contributions away from SignatureSuper Select to another fund. SignatureSuper Select, 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's 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 Select to another fund, the terms and conditions of your insurance arrangements under SignatureSuper Select may change. If this is the case, we will write to you to inform you of your new insurance arrangements.

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

Takeover terms for insurance

Takeover terms for insurance may apply when your employer plan commences in SignatureSuper Select and AMP Life agrees to take over the insurance cover previously provided to your former superannuation arrangement by another insurer. The acceptance of takeover terms will be subject to the receipt and acceptance of all required takeover information by AMP Life.

For transferring members your Death cover in the plan will commence on the date your SignatureSuper Select Employer plan commences.

Your TPD or TSC cover in the plan will also commence on the date your SignatureSuper Select Employer plan commences if you were:

- at work actively performing all the duties and work hours of your usual occupation with your SignatureSuper Select employer on your last normal working day immediately before the date your SignatureSuper Select Employer plan commenced, or
- on approved leave for reasons other than illness or injury on your last normal working day immediately before the date your SignatureSuper Select Employer plan commenced and you were:
 - at work actively performing all the duties and work hours of your usual occupation with your SignatureSuper Select employer on the day before your first day of leave, and
 - not disabled due to an event (eg illness or injury) occurring on a date before the date your SignatureSuper Select Employer plan commenced while on paid or unpaid leave.

Otherwise, your TPD or TSC insurance cover in the plan will commence on the date your SignatureSuper Select Employer plan commenced but will only be **New Events cover** (see definition in **understanding superannuation terms** section).

Full TPD or TSC cover in the plan will commence once you are at work actively performing all the duties and work hours of your usual occupation with your SignatureSuper Select employer on or after the date your SignatureSuper Select Employer plan commenced.

For transferring family members, if the above takeover terms are provided for a group of family members that already has cover within a corporate super fund, it will be agreed between AMP Life, the trustee and the SignatureSuper Select employer.

These terms for commencement of insurance cover are in accordance with the industry standard, referred to as the Financial Services Council Guidance Note No. 11.00 **Group Insurance Takeover Terms**. A full copy of this document is available from our customer service area.

Insurance cover during unpaid leave

If you are granted leave of absence or parental leave without pay, we will continue to deduct premiums from your account and you will retain your Death and TPD cover (if it applies) for up to two years. If you prefer to suspend your cover temporarily during a period of unpaid leave, contact us so we can arrange this.

TSC cover (if it applies) stops during any period of unpaid leave. If you become totally disabled during a period of up to two years' unpaid leave and we are told when your unpaid leave ends before you become totally disabled, a TSC benefit could start from the date the unpaid leave was to end or the end of the TSC waiting period (whichever is later). If the period of leave is up to two years, on your return to work TSC cover will resume, without evidence of health, on the same basis and up to the same level that applied before you started your unpaid leave.

Insurance cover while working overseas

If you are seconded overseas, we will continue to deduct premiums from your account and you will continue your Death, TPD and TSC cover for up to five years.

If the secondment lasts more than five years, AMP Life will require written advice from your SignatureSuper Select employer (if you are an employee member) or directly from the personal member or family member of the likely period of secondment, duties and location before AMP Life can consider continuing cover for a period of more than five years.

What if you don't want any cover?

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'd prefer to reduce or cancel any of the cover provided by your SignatureSuper Select Employer plan, you can. Simply write to us and tell us what cover you want to reduce or cancel.

Please note: TPD cover is only available in conjunction with Death cover. TSC cover is only available in conjunction with Death or Death and TPD cover.

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

Reinstating cover

You can reinstate your cover without the need for further underwriting if you apply within 30 days of cover being cancelled. The amount must be for the same or of lesser value. The reinstated cover will commence when accepted by the Insurer.

Applications for reinstatement after 30 days will be subject to underwriting. AMP Life will consider your medical history, likely future good health, occupation, lifestyle and family history before providing cover.

Your cover will not resume until we confirm acceptance in writing.

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

Details of what happens to your insurance cover are outlined in the **leaving the SignatureSuper Select Employer plan** section of this fact sheet.

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

Where you have existing insurance cover, if you choose to withdraw or transfer your full account balance but do not leave the employment of your SignatureSuper employer, all your insurance cover will cease on the date we process your withdrawal or transfer. No cover will be provided after the date your withdrawal or transfer is processed.

If your account is kept open (due to future contributions being received), no insurance will be available unless you apply and provide evidence of your health and your application for insurance is accepted.

Where AMP Life Limited is the insurer of your plan, the 30-day free cover and replacement cover available when you leave your SignatureSuper employer will not apply.

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 assess your claim. For TPD or TSC claims, this will include, but is not limited to information about your health, occupation, finances and daily activities. AMP Life will meet the cost of any medical examination or medical report that they request, other than the initial examination or reports required to make a claim. However, AMP Life will not meet the cost if you fail to attend a pre-arranged appointment.

If you are disabled while you are outside Australia or New Zealand and you qualify for a TSC claim, AMP Life may pay you for a maximum period of three months in total. AMP Life will start paying you again when you return to Australia or New Zealand (if you are still entitled to be paid). If we decide to pay benefits while you are outside Australia or New Zealand for longer than three months, then we may set conditions for payments and may suspend payments if you do not comply with these conditions.

For TPD and TSC claims, you must tell us within seven months of disablement starting (or AMP Life may reduce the cover paid if they have been prejudiced by your delay).

Payment of any benefit is subject to acceptance of your claim by the insurer.

Calculating the amount of the insurance benefit payable

If AMP Life agrees you are disabled while you are insured through SignatureSuper Select and a TPD insurance benefit is payable, the amount of the insurance benefit payable will be the sum insured applying on your last day **at work** for employee members and your date of disability for personal members and family members.

If you are **totally and permanently disabled** while you are an insured member of the SignatureSuper Select plan, you will be entitled to be paid a TPD benefit, subject to satisfying a condition of release. Your TPD benefit is equal to the total balance of your account, which will be increased by any insured TPD cover paid to the plan as a result of your disablement.

If you die while you are insured through SignatureSuper Select, the amount of the insurance benefit payable will be the sum insured applying on the date you die.

What happens if you are claiming a TPD benefit and you die before AMP Life has accepted the claim?

AMP Life will consider your eligibility to claim under your Death cover. If your Death cover is paid, your TPD claim will be cancelled. You won't receive both the insured TPD benefit and the insured Death benefit from your SignatureSuper Select insurance cover.

Worldwide cover

Worldwide cover of your insurance is available through SignatureSuper Select 24 hours a day. You can have peace of mind with more effective, all year round protection. However limitations may apply and you should refer to the **Exclusion for Death cover, Exclusion for TPD cover** and **Exclusions for TSC cover** sections above.

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

Read this if you are applying for insurance as the policy owner, or if you will be an insured person under a policy owned by someone else.

What you need to tell us

When you apply for insurance, and up until the insurer accepts your application, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and the terms of your insurance.

This includes answering all the questions in the application honestly, making sure you include all the information we ask for.

You have the same duty if anything changes, or you remember more information, while we're processing your application.

If you want to change your insurance cover at any time, extend it or reinstate it, you'll also have the same duty at that time to tell us anything that may affect the insurer's decision to insure you and the terms of your insurance.

Where a policy owned by one person covers the life of another person, it's important that the other person also gives us all the information that is required under the duty. If he or she doesn't, then it can be treated as a failure by the owner of the policy to tell us something that the owner must tell us. Therefore you must give us all the required information - whether you're the owner of the policy or a person insured under it.

If you don't tell us something

If you don't give all the required information, and the missing information would've affected the insurer's decision to insure you or the terms of your insurance, the insurer may:

- treat the contract (or your cover) as if it never existed – the insurer can only do this within three years of your cover starting.
- reduce the amount you've been insured for – to reflect the premium you've been paying. There is a link between the premium you pay and your level of cover. If you fail to tell us something, your premiums may have been too low. The insurer may reduce the amount you've been insured for, taking into account the premium you would've had to pay if you'd told us everything you should've. For Death cover the insurer can only reduce the amount you've been insured for within three years of your cover starting.
- vary your cover – to take into account the information you didn't tell us and put the insurer in the same position as it would've been if you'd told us. Variations could mean, for example, that waiting periods, exclusions or premiums may be different. The insurer can't make variations to Death cover.

Your total insurance cover forms one insurance contract. If you don't give us all the required information, the insurer may treat your different types of cover as separate contracts when it takes action to address this.

It's fraudulent to deliberately leave out required information or give us incorrect information. In these situations the insurer may refuse to pay a claim and treat the contract (or your cover) as if it never existed.

What you don't need to tell us

You don't need to tell us anything:

- that reduces the insurer's risk
- that's common knowledge
- the insurer knows or should know as an insurer, or
- we've told you that you don't need to tell us.

Disclosure and representations by employers and members

The trustee relies on the information provided by you and the SignatureSuper Select 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

A SignatureSuper Select 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.

But the SignatureSuper Select employer doesn't need to tell us about the health of individual employees. If employees don't 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.

Insurance premiums

Low cost premiums

For employee members, AMP Life's group premiums provide cover for employees and non-executive directors at a cost that is generally lower than if they arranged the same cover under a personal insurance policy.

How are your premiums paid?

An insurance premium for insurance cover is deducted from your super account at the end of every month (unless you are an Employee member and your SignatureSuper Select employer has agreed to pay your premiums). 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 your only investment is in the MySuper investment option, we will then deduct from the MySuper investment option.

Premiums are payable from when your cover starts until it stops. TSC premiums are not payable if you are receiving a TSC benefit payment.

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

Any premiums funded by additional SignatureSuper employer contributions will cease when you cease to be a member of the plan.

If you are under age 25 and / or have less than \$6,000 in your account, your insurance will be cancelled unless you have told us you want to keep it (amp.com.au/keepmyinsurance). If you are age 25 or over and have more than \$6,000 in your account, or you've told us you want to keep your insurance, then the ongoing insurance premiums will be funded by your super. You may also be required to pay any outstanding premiums.

For employee members only

If your SignatureSuper Select employer has agreed to pay your insurance premiums by making additional contributions and notifies us of this, but then they stop paying your insurance premiums:

- **if you're eligible to have insurance** - we'll change your category of membership and deduct any unpaid premiums and all future premiums from your account. We'll confirm this change with an interim statement. If there isn't enough money in your account to pay for your premiums, your cover will stop. We'll write to you, giving you 60 days' notice before this happens.

- **if you're not eligible to have insurance** (e.g. you have not reached \$6,000 in your account or you're under age 25; see more in the **Super law eligibility** section)- we may be required to cancel your insurance back to the last time that your employer paid your insurance premiums and notifies us of this. However, you will have 30 days from when we notify you of this change, for you to tell us if you want to keep your insurance - if you do this, your insurance cover will continue and you'll be paying for the premiums from your super account, including any outstanding premiums.

You can tell us you'd like to keep your insurance at any time: amp.com.au/keepmyinsurance.

If you decide to keep your insurance, the insurance premiums (including any outstanding premiums) will be paid via your super account. This will be the case if:

- you leave your employer
- your employer doesn't pay on time, or
- your employer doesn't notify us that they are paying your premiums.

Will your premiums change?

We recalculate your premiums when we complete your SignatureSuper Select Employer Plan's annual review. For plans with continuous review, insurance premiums are calculated monthly. Premium rates are based on your age and generally increase as you get older.

If indexation applies then premiums will change accordingly. For indexation increases see **indexation on your Death cover** and **indexation on your TPD cover** in the **details of insurance cover** section.

If you make a change to your cover, such as increasing your Death cover, your premium will be adjusted to reflect this change. Your new premium will apply from the date that AMP Life accepts the proposed changes to your cover.

AMP Life has the right to vary premium rates. AMP Life must give NM Super three months' notice in writing before changing the rates. We must give you at least 30 days' notice before changing these rates. When we increase premiums, at least a 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, for employee members, the new rates will apply from your plan's next annual review.

Change in the event of war

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

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 to 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.

Insurance premiums for Employee members

How is your premium calculated?

Your insurance premium may be calculated annually at your SignatureSuper Select Employer Plan's annual review or at any time if there is a substantial change in membership of your SignatureSuper Select 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) If plans have continuous review, insurance premiums will be recalculated monthly.

The premium rates for your SignatureSuper Select Employer Plan may depend on many factors, including:

- your SignatureSuper Select Employer Plan's or category's occupation mix
- your SignatureSuper Select Employer Plan's or category's gender mix
- the number of insured members in your SignatureSuper Select Employer Plan
- your SignatureSuper Select Employer Plan's past claims experience
- stamp duty (refer section above on **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 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 **member benefit schedule** tells you your premium and stamp duty until your SignatureSuper Select Employer Plan's next annual review. Your **Member Statement** tells you your premium and stamp duty for your Signature Select Employer Plan's previous annual review period and for the next year.

Insurance premiums for Personal and Family members

How is your premium calculated?

A number of factors are taken into account when calculating the cost of your insurance premiums.

The cost of your cover depends on the amount, type of cover and the premium rates applying to you. Premium rates are differentiated by:

- your gender, age, occupation, state of health, pastimes
- the amount of cover you have or want
- the type of cover you have or want (eg Death Only, Death and TPD, Death, TPD and TSC), and
- your smoker status (if you are a Family Member).

Any loadings applied to your premiums in your former SignatureSuper Select Employer plan will be transferred across to the SignatureSuper Select Personal Plan. Premiums are deducted from your superannuation account at the end of every month and are payable from the date cover commences.

Your Member Statement will set out the insurance premiums and stamp duty (if applicable) deducted from your account.

The insurance premium rates for Personal and Family members are set out in the sections below.

Premium quotes

You can also obtain an indicative premium quotation by contacting your financial planner or AMP Corporate Super Customer Service. To provide an indicative premium quotation, we will need to know details about the proposed Personal or Family member's:

- date of birth
- gender
- amount of cover desired
- type of cover (Death or Death and TPD)
- smoking status (if you are a family member), and
- occupation.

Note: Where the member is being underwritten for insurance cover, additional premium loadings may apply, based on the member's health, pastimes and occupation. This will be determined when the Family member's application for insurance is underwritten by AMP Life.

Personal members with TSC cover are unable to apply to increase their TSC cover however they can reduce their insurance and obtain a quote by contacting us.

Occupation loading

For Family members, depending on your occupation an occupational loading may apply. This will apply to the TPD component.

For Personal members, the occupation loading will depend on the loading in the previous SignatureSuper Select employer plan that you were in and you are unable to change this occupation loading.

Occupation class	TPD factor
White collar	1.00
Light blue collar	1.75
Blue collar	2.50

Occupation Class for Personal members with TSC		
Occupation Category	Male	Female
White collar	1.075	1.000
Light blue collar	1.500	1.500
Blue collar	2.615	2.090

- **White collar:** White collar and professional workers working in an office environment. White collar workers who have customer contact outside an office environment. All on-road travel should be within metropolitan area only. No deliveries or manual work.
- **Light blue collar:** White collar workers who travel on-road beyond metropolitan areas or work in a modest hazardous risk environment. Light manual workers, working in an office or low risk working environment (eg retail assistant).
- **Blue collar:** Light manual workers travelling on-road beyond metropolitan areas or working in a modest risk environment (sales staff (delivery), stores personnel). Qualified tradesmen not working in modest hazardous risk working environment or travelling on-road beyond metropolitan areas

Note: Death or Death and TPD insurance cover may not be available for some occupations.

Family member premium rate tables

Insurance premium rates for Death cover

Annual premium rate per \$1,000 sum insured (All occupations)

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
17	0.93	0.93	0.66	0.66
18	0.99	0.99	0.72	0.72
19	1.02	1.02	0.74	0.74
20	0.83	1.34	0.66	1.18
21	0.85	1.37	0.60	1.06
22	0.87	1.39	0.58	1.03
23	0.86	1.38	0.58	1.00
24	0.84	1.34	0.54	0.94
25	0.81	1.29	0.54	0.94
26	0.76	1.25	0.53	0.93
27	0.71	1.23	0.53	0.94
28	0.70	1.21	0.53	0.94
29	0.67	1.18	0.53	0.99
30	0.66	1.21	0.53	1.01
31	0.66	1.21	0.54	1.02
32	0.66	1.26	0.55	1.02
33	0.66	1.29	0.55	1.02
34	0.69	1.34	0.57	1.04
35	0.71	1.41	0.58	1.06
36	0.74	1.49	0.59	1.08
37	0.78	1.59	0.60	1.11

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
52	3.01	6.70	2.10	4.05
53	3.42	7.51	2.32	4.41
54	3.86	8.42	2.60	4.85
55	4.37	9.20	2.90	5.34
56	5.07	10.40	3.33	6.08
57	5.90	11.68	3.82	6.68
58	6.54	12.59	4.19	7.18
59	7.27	13.65	4.66	7.87
60	8.14	14.77	5.18	8.62
61	9.25	16.25	5.82	9.61
62	10.53	17.89	6.54	10.68
63	12.00	19.74	7.36	11.86
64	13.68	22.24	8.25	13.27
65	15.59	25.05	9.24	14.85
66	17.70	27.89	10.25	16.37
67	20.02	30.99	11.34	17.99
68	22.65	34.39	12.52	19.74
69	25.58	38.07	13.78	21.58
70	28.82	42.08	15.17	23.34
71	32.44	46.92	16.69	25.56
72	36.47	51.67	18.48	27.81

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
38	0.81	1.69	0.61	1.14
39	0.86	1.82	0.62	1.18
40	0.91	1.97	0.69	1.37
41	0.97	2.13	0.75	1.46
42	1.04	2.32	0.82	1.58
43	1.14	2.57	0.88	1.71
44	1.23	2.83	0.94	1.84
45	1.36	3.17	1.02	1.98
46	1.50	3.47	1.15	2.22
47	1.66	3.82	1.28	2.50
48	1.86	4.26	1.42	2.81
49	2.09	4.77	1.57	3.10
50	2.37	5.34	1.71	3.40
51	2.66	5.98	1.90	3.70

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
73	40.94	56.80	20.60	30.47
74	45.91	62.34	23.15	33.64
75	51.45	68.33	26.18	37.37
76	57.61	75.61	29.74	42.12
77	64.43	82.66	33.90	47.13
78	72.03	91.24	38.70	53.37
79	80.49	99.51	44.26	59.83
80	89.86	108.39	50.59	67.06
81	100.20	120.86	57.75	76.56
82	111.54	134.54	65.40	87.25
83	123.84	149.38	74.82	99.18
84	137.06	165.31	84.81	112.43
85	152.01	181.02	96.07	125.96

The premium rates are not guaranteed. AMP Life has the right to vary the premium rates applicable to members in the Plan in the future. Generally any new premium rates will apply from your next annual review date.

These rates are a guide only, so you should obtain an indicative premium quotation by contacting your financial planner or AMP Corporate Super Customer Service (contact details are on the back cover and in your **member benefit schedule**).

Family member premium rate tables

Insurance premium rates for TPD cover

Annual premium rate per \$1,000 sum insured (White collar occupations)

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
17	0.38	0.38	0.38	0.38
18	0.38	0.38	0.38	0.38
19	0.38	0.38	0.38	0.38
20	0.34	0.46	0.34	0.46
21	0.34	0.48	0.34	0.48
22	0.34	0.49	0.34	0.49
23	0.34	0.49	0.34	0.49
24	0.34	0.50	0.34	0.50
25	0.34	0.50	0.34	0.50
26	0.34	0.50	0.34	0.50
27	0.34	0.50	0.34	0.50
28	0.34	0.50	0.34	0.50

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
42	0.57	1.07	0.57	1.07
43	0.66	1.23	0.66	1.23
44	0.74	1.40	0.74	1.40
45	0.82	1.58	0.82	1.58
46	0.96	1.81	0.96	1.81
47	1.11	2.07	1.11	2.07
48	1.26	2.35	1.26	2.35
49	1.45	2.66	1.45	2.66
50	1.67	3.04	1.67	3.04
51	1.97	3.53	1.97	3.53
52	2.31	4.08	2.31	4.08
53	2.70	4.68	2.70	4.68

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
29	0.34	0.50	0.34	0.50
30	0.35	0.50	0.35	0.50
31	0.34	0.54	0.34	0.54
32	0.36	0.58	0.36	0.58
33	0.38	0.62	0.38	0.62
34	0.38	0.66	0.38	0.66
35	0.38	0.70	0.38	0.70
36	0.38	0.70	0.38	0.70
37	0.41	0.73	0.41	0.73
38	0.41	0.74	0.41	0.74
39	0.43	0.82	0.43	0.82
40	0.46	0.89	0.46	0.89
41	0.52	0.96	0.52	0.96

Age next birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
54	3.13	5.37	3.13	5.37
55	3.64	6.14	3.64	6.14
56	4.26	7.09	4.26	7.09
57	4.97	8.15	4.97	8.15
58	5.75	9.33	5.75	9.33
59	6.66	10.66	6.66	10.66
60	8.26	13.07	8.26	13.07
61	9.94	15.70	9.94	15.70
62	11.90	18.82	11.90	18.82
63	14.18	22.42	14.18	22.42
64	16.82	26.60	16.82	26.60
65	18.47	29.20	18.47	29.20

The premium rates are not guaranteed. AMP Life has the right to vary the premium rates applicable to members in the Plan in the future. Generally any new premium rates will apply from your next annual review date.

Stamp duty may be payable in addition.

These rates are a guide only, so you should obtain an indicative premium quotation by contacting your financial planner or AMP Corporate Super Customer Service (contact details are on the back cover and in your **member benefit schedule**).

Personal member premium rate tables

Insurance premium rates⁽¹⁾ for Death cover and Total and Permanent Disablement (TPD) cover

Annual premium rate per \$1,000 sum insured

Age next birthday	Male		Female	
	Death cover	TPD cover	Death cover	TPD cover
17	0.81	0.32	0.57	0.32
18	0.87	0.32	0.63	0.32
19	0.90	0.32	0.64	0.32
20	0.86	0.33	0.71	0.33
21	0.88	0.33	0.65	0.33
22	0.90	0.33	0.62	0.33
23	0.89	0.33	0.61	0.33
24	0.87	0.33	0.58	0.33
25	0.83	0.33	0.58	0.33
26	0.79	0.33	0.57	0.33
27	0.76	0.34	0.57	0.34

Age next birthday	Male		Female	
	Death cover	TPD cover	Death cover	TPD cover
52	3.60	2.43	2.34	2.43
53	4.06	2.81	2.58	2.81
54	4.58	3.25	2.86	3.25
55	5.09	3.75	3.18	3.75
56	5.83	4.37	3.63	4.37
57	6.68	5.07	4.09	5.07
58	7.31	5.84	4.45	5.84
59	8.03	6.72	4.92	6.72
60	8.85	8.31	5.44	8.31
61	9.92	n/a	6.09	n/a
62	11.14	n/a	6.81	n/a

Age next birthday	Male		Female		Age next birthday	Male		Female	
	Death cover	TPD cover	Death cover	TPD cover		Death cover	TPD cover	Death cover	TPD cover
28	0.74	0.34	0.57	0.34	63	12.52	n/a	7.62	n/a
29	0.72	0.34	0.58	0.34	64	14.21	n/a	8.53	n/a
30	0.72	0.34	0.59	0.34	65	16.11	n/a	9.55	n/a
31	0.72	0.34	0.59	0.34	66	18.15	n/a	10.57	n/a
32	0.74	0.36	0.61	0.36	67	20.39	n/a	11.66	n/a
33	0.74	0.39	0.61	0.39	68	22.89	n/a	12.84	n/a
34	0.77	0.40	0.62	0.40	69	25.64	n/a	14.09	n/a
35	0.81	0.40	0.63	0.40	70	28.68	n/a	15.41	n/a
36	0.84	0.41	0.65	0.41	71	32.17	n/a	16.92	n/a
37	0.89	0.43	0.66	0.43	72	35.88	n/a	18.61	n/a
38	0.94	0.43	0.67	0.43	73	39.96	n/a	20.60	n/a
39	1.01	0.47	0.69	0.47	74	44.46	n/a	23.00	n/a
40	1.07	0.51	0.78	0.51	75	49.42	n/a	25.83	n/a
41	1.15	0.56	0.84	0.56	76	55.10	n/a	29.25	n/a
42	1.25	0.61	0.92	0.61	77	61.12	n/a	33.11	n/a
43	1.37	0.71	0.99	0.71	78	68.03	n/a	37.69	n/a
44	1.50	0.80	1.06	0.80	79	75.37	n/a	42.79	n/a
45	1.66	0.90	1.15	0.90	80	83.44	n/a	48.56	n/a
46	1.83	1.04	1.29	1.04	81	93.04	n/a	55.43	n/a
47	2.02	1.20	1.44	1.20	82	103.56	n/a	62.92	n/a
48	2.25	1.36	1.60	1.36	83	114.99	n/a	71.82	n/a
49	2.53	1.55	1.77	1.55	84	127.26	n/a	81.41	n/a
50	2.85	1.78	1.94	1.78	85	140.53	n/a	91.85	n/a
51	3.20	2.08	2.13	2.08					

(i) The premium rates set out above are for 'standard lives' where no loadings or occupational factors apply. Before deciding on what terms and whether to provide new or additional insurance cover, AMP Life will consider your medical history, your likely future good health, your occupation, lifestyle and family history.

The premium rates are not guaranteed. AMP Life has the right to vary the premium rates applicable to members in the Plan in the future. Generally any new premium rates will apply from your next annual review date.

Stamp duty may be payable in addition.

These rates are a guide only, so you should obtain an indicative premium quotation by contacting your financial planner or AMP Corporate Super Customer Service. (Contact details are on the back cover and in your **member benefit schedule**).

Insurance premium rates⁽¹⁾ for TSC cover (2-year benefit period)

Annual premium rate per \$100 monthly benefit

Age next birthday	6-month waiting period		3-month waiting period		2-month waiting period		1-month waiting period	
	Male	Female	Male	Female	Male	Female	Male	Female
17	3.82	5.10	4.34	6.04	5.27	7.48	6.63	9.44
18	3.82	5.10	4.34	6.04	5.27	7.48	6.63	9.44
19	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
20	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
21	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
22	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
23	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
24	3.91	5.10	4.34	6.04	5.27	7.48	6.63	9.44
25	4.00	5.10	4.34	6.04	5.27	7.48	6.63	9.44
26	4.00	5.36	4.34	6.38	5.27	8.08	6.63	10.03
27	4.00	5.52	4.34	6.55	5.27	8.25	6.63	10.20
28	4.00	5.52	4.34	6.55	5.36	8.25	6.80	10.29
29	4.08	5.61	4.42	6.63	5.53	8.33	6.89	10.46
30	4.08	5.95	4.42	7.06	5.53	8.76	6.89	10.97
31	4.34	6.04	4.59	7.23	5.70	8.93	7.14	11.22
32	4.42	6.12	4.68	7.31	5.87	9.18	7.31	11.39
33	4.50	6.38	4.76	7.57	6.04	9.52	7.48	11.90
34	4.68	6.54	4.93	7.82	6.21	9.78	7.74	12.24
35	4.76	6.80	5.02	8.08	6.29	10.03	7.82	12.58
36	5.02	7.14	5.27	8.50	6.55	10.71	8.25	13.35
37	5.36	7.40	5.61	8.76	6.97	10.97	8.67	13.69
38	5.44	7.74	5.70	9.18	7.14	11.48	8.84	14.37
39	5.70	7.99	5.95	9.52	7.48	11.90	9.35	14.88
40	6.04	8.33	6.21	9.95	7.74	12.50	9.69	15.64
41	6.20	8.84	6.38	10.54	8.08	13.09	10.03	16.32
42	6.72	9.26	6.89	10.97	8.59	13.69	10.71	17.17
43	6.97	10.03	7.23	11.82	9.01	14.71	11.31	18.36
44	7.40	10.71	7.65	12.50	9.69	15.64	12.07	19.55
45	8.08	11.39	8.33	13.26	10.46	16.66	13.01	20.74
46	8.67	12.24	8.93	14.20	11.14	17.77	14.03	22.10
47	9.35	13.00	9.61	14.96	11.99	18.70	14.96	23.38
48	9.78	13.77	10.12	15.73	12.67	19.64	15.90	24.57
49	10.62	15.04	10.97	17.09	13.69	21.42	17.09	26.69

Age next birthday	6-month waiting period		3-month waiting period		2-month waiting period		1-month waiting period	
	Male	Female	Male	Female	Male	Female	Male	Female
50	11.56	16.32	11.90	18.45	14.79	23.04	18.53	28.82
51	12.84	18.28	13.26	20.57	16.66	25.76	20.74	32.13
52	14.11	19.89	14.54	22.19	18.19	27.71	22.78	34.68
53	15.30	21.84	15.81	24.23	19.81	30.26	24.74	37.83
54	16.92	23.88	17.43	26.44	21.85	32.98	27.29	41.23
55	18.36	25.92	18.96	28.48	23.63	35.62	29.58	44.63
56	19.30	27.46	19.89	30.01	24.82	37.49	31.11	46.84
57	20.23	28.90	20.83	31.45	26.18	39.27	32.64	49.13
58	21.25	30.60	21.93	33.07	27.46	41.31	34.26	51.60
59	22.36	32.30	23.04	34.77	28.82	43.35	36.04	54.23
60	23.46	33.92	24.23	36.47	30.26	45.48	37.83	56.95

Insurance premium rates⁽¹⁾ for TSC cover (to age 65 benefit period)

Annual premium rate per \$100 monthly benefit

Age next birthday	6-month waiting period		3-month waiting period		2-month waiting period		1-month waiting period	
	Male	Female	Male	Female	Male	Female	Male	Female
17	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
18	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
19	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
20	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
21	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
22	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
23	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
24	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
25	4.68	7.48	5.36	8.50	7.14	11.22	8.24	13.18
26	4.84	7.74	5.36	8.58	7.22	11.56	8.42	13.43
27	4.84	7.74	5.70	8.92	7.31	11.64	8.50	13.60
28	5.02	7.99	5.70	9.10	7.31	11.64	8.58	13.77
29	5.10	8.16	5.78	9.26	7.40	11.82	8.84	14.20
30	5.18	8.33	6.04	9.60	7.40	11.82	9.10	14.62
31	5.44	8.67	6.20	9.86	7.74	12.32	9.52	15.22
32	5.70	9.10	6.63	10.46	7.82	12.50	9.94	15.90
33	6.04	9.69	6.88	10.88	8.42	13.43	10.46	16.74
34	6.20	9.94	7.06	11.22	8.67	13.86	11.05	17.68
35	6.63	10.54	7.31	11.64	9.18	14.62	11.14	17.85

Age next birthday	6-month waiting period		3-month waiting period		2-month waiting period		1-month waiting period	
	Male	Female	Male	Female	Male	Female	Male	Female
36	6.88	10.96	7.65	12.24	10.12	16.06	11.98	19.12
37	7.22	11.56	8.08	12.92	10.46	16.66	12.58	20.06
38	7.65	12.24	8.58	13.77	10.96	17.60	13.26	21.25
39	7.99	12.75	9.18	14.54	11.73	18.78	13.94	22.36
40	8.58	13.77	9.52	15.13	12.32	19.72	14.96	23.80
41	9.26	14.70	10.37	16.49	13.43	21.42	15.81	25.08
42	9.94	15.81	11.22	17.76	14.02	22.36	17.08	26.94
43	10.71	16.83	12.16	19.21	15.38	24.40	18.36	29.07
44	11.64	18.53	13.18	20.82	16.66	26.52	19.98	31.45
45	12.66	20.06	14.11	22.36	18.10	28.56	21.59	34.08
46	13.77	21.84	15.47	24.48	19.38	30.52	23.29	36.80
47	15.30	24.06	17.17	27.12	21.68	34.42	25.42	40.38
48	16.66	26.26	18.53	29.32	23.54	37.32	27.88	44.20
49	18.19	28.82	20.06	31.96	25.58	40.63	30.43	48.28
50	19.72	31.54	22.10	35.19	28.14	44.71	33.40	53.04
51	22.36	35.70	24.90	39.44	31.45	50.32	37.66	59.76
52	25.08	39.78	28.22	44.28	35.36	56.02	41.90	65.88
53	28.22	43.78	31.36	48.70	39.27	61.46	46.32	72.50
54	31.20	47.77	34.85	53.04	43.78	67.06	51.51	79.05
55	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78
56	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78
57	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78
58	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78
59	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78
60	34.42	52.70	37.91	58.14	47.86	73.61	56.61	86.78

(i) The premium rates set out above are for 'standard lives' where no loadings or occupational factors (see above) apply. Before deciding on what terms and whether to provide new or additional insurance cover, AMP Life will consider your medical history, your likely future good health, your occupation, lifestyle and family history.

The premium rates are not guaranteed. AMP Life has the right to vary the premium rates applicable to members in the Plan in the future. Generally any new premium rates will apply from your next annual review date.

Stamp duty may be payable in addition.

These rates are a guide only, so you should obtain an indicative premium quotation by contacting your financial planner or AMP Corporate Super Customer Service (contact details are on the back cover and in your **member benefit schedule**).

Understanding superannuation terms

General definitions

Throughout this fact sheet, unless specified otherwise, the following definitions apply:

Defined term	Meaning
Account or SignatureSuper Select account	A record of your individual super holding in your SignatureSuper Select Plan.
Child	Child in relation to a person includes an adopted child, a stepchild or an ex-nuptial child of the person.
De facto spouse	A de facto spouse is a person of the opposite or same sex who, although not legally married to the person, lives with the person on a genuine domestic basis as a couple.
Employee	Employee of a SignatureSuper Select employer.
Employee member	An employee or non-executive director who has been nominated by a SignatureSuper Select employer for membership in its SignatureSuper Select Employer Plan and has been admitted by the trustee to membership of the fund.
Employer	Includes both a SignatureSuper Select employer and an Other employer.
Family member	A Family member is a person who in relation to an employee member or a personal member is: <ul style="list-style-type: none"> – their Spouse, child, parent, sibling, grandparent, grandchild, Spouse’s parent, Spouse’s sibling, Spouse of a child, or – a person in an Interdependency Relationship with them. Eligibility for Family membership is subject to a minimum age of 13 years.
Family relationship	In relation to an employee member or personal member: <ul style="list-style-type: none"> – their Spouse, child, parent, sibling, grandparent, grandchild, Spouse’s parent, Spouse’s sibling, Spouse of a child, or – a person in an Interdependency Relationship with them.
Fund or SDF	Super Directions Fund ABN 78 421 957 449, RSE Registration No. R1056433.
Insurer	AMP Life Limited ABN 84 079 300 379, AFSL No 233671.
Interdependency Relationship	Two persons (whether or not related by family) have an Interdependency Relationship if: <ul style="list-style-type: none"> – they have a close personal relationship, and – they live together, and – one or each of them provides the other with financial support, and – one or each of them provides the other with domestic support and personal care. An Interdependency Relationship also includes two persons (whether or not related by family): <ul style="list-style-type: none"> – who have a close personal relationship, and – who do not meet the other four criteria listed in the paragraph above because either or both of them have a physical, intellectual or psychiatric disability.
Member	Includes an Employee member, a personal member and a Family member.
MySuper member	A Member who has any retained account balance in a default MySuper investment option from the inception of their superannuation account.
Other employer	An employer who has no agreement with the trustee to participate in SignatureSuper Select but may or may not make contributions to SignatureSuper Select anyway.
SignatureSuper Select	The SignatureSuper Select superannuation product forming part of the Fund.
SignatureSuper Select employer	The employer who has agreed with the trustee to participate in SignatureSuper Select and any associated employers who make contributions to SignatureSuper Select.
SignatureSuper Select plan	A SignatureSuper Select Employer Plan or a SignatureSuper Select Personal Plan.
Spouse	A person’s husband, wife or de facto spouse.

Defined term	Meaning
Terminal Medical Condition	<p>A Terminal Medical Condition exists in relation to a person at a particular time if the following circumstances exist:</p> <ul style="list-style-type: none"> a Two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the certification period) that ends not more than 24 months after the date of the certification. b At least one of the registered medical practitioners is a specialist practising in an area related to the illness or injury suffered by the person. c For each of the certificates, the certification period has not ended.
We, us, our, NM Super, issuer or trustee	N.M. Superannuation Proprietary Limited, ABN 31 008 428 322, AFSL No. 234654.
You or your	<ul style="list-style-type: none"> – If you're an Employee member, personal member or Family member, this means you as a member of the fund. – As an Employer, this means a member.

Insurance definitions

Defined term	Meaning
Accident	Accident is bodily injury caused directly or solely by violent, external and visible means and independent of all other causes.
At work	<p>The person was:</p> <p>(a) either:</p> <ul style="list-style-type: none"> i. performing all their duties of their normal occupation without restriction due to injury or illness or would have been capable of doing so, had the relevant day not been a public holiday or weekend day, or ii. on employer approved leave (except leave caused by any injury or illness or was absent for reasons other than injury or illness) and the person would be capable of attending work and performing all their duties of their normal occupation without restriction, and <p>(b) in the Insurer's opinion, not restricted by injury or illness from being capable of performing their normal occupation on a full-time basis, for at least 30 hours per week even though actual employment may be on a full-time, part-time, casual or contract basis, and</p> <p>(c) not receiving or claiming and/or entitled to claim income support benefits from any source, including but not limited to, workers' compensation benefits, statutory transport accident benefits and disability income benefits.</p>
Benefit period (for TSC)	The longest period of time for which we will pay any one claim.
Doctor	<p>A legally qualified medical practitioner registered to practise in Australia, New Zealand, United Kingdom, United States of America or Canada. That person may not be:</p> <ul style="list-style-type: none"> – you – your business partner, or – a member of your immediate family. <p>Where medical certificates are obtained from doctors who are not registered with the Medical board of Australia, the benefit cannot be paid as a "disability superannuation benefit" and as such additional tax may apply.</p>
Employment status	<ul style="list-style-type: none"> – Permanent employee: an employee who is entitled to annual leave and sick leave and whose employment does not have a fixed end date, other than expected normal retirement date. – Contract employee: an employee who works regular hours and who has a contract guaranteeing employment until a specified date. – Casual employee: an employee who has no entitlement to annual leave or sick leave and no guarantee of continued employment. – Non-executive director: a director (but not an employee) of the SignatureSuper Select employer. – Hours worked: if you are a new employee, your employer will estimate the hours worked based on expected working hours per week. If you are an existing employee adding insurance cover, we use the average hours per week worked over the preceding three months.

Defined term	Meaning
Limited cover	<p>Limited cover means:</p> <ul style="list-style-type: none"> a that a death, terminal illness or a total and permanent disablement benefit will only be paid if the death, terminal illness or total and permanent disablement was caused by a medical condition, injury or sickness the person insured was first diagnosed with, which first happened or first suffered from, or first had symptoms of, or was first treated for, after the date the person insured first became covered under this policy; and b the death, terminal illness or total and permanent disablement was not caused by any medical condition, injury or sickness: <ul style="list-style-type: none"> – the person insured was reasonably aware of, and – a reasonable person in the circumstances could be expected to have been aware of, <p>at the time before cover commenced under this policy.</p>
New Events cover	<p>Your TPD or TSC insurance cover does not cover disability arising from illness or injury which caused you to not be at work performing all of your normal and usual duties of paid employment without restriction on the day you became eligible to join.</p> <p>For Takeover terms, new events cover means your TPD or TSC insurance cover does not cover disability arising from illness or injury which caused you to not be at work performing all of your normal and usual duties of paid employment without restriction:</p> <ul style="list-style-type: none"> – on your last normal working day immediately before the date your SignatureSuper Select Employer Plan commenced, or – on the date your SignatureSuper Select Employer Plan commenced, in respect of an event occurring in the period after your last normal working day immediately before the date your SignatureSuper Select Employer Plan commenced.
Normal occupation	<p>A set of duties and responsibilities that the Insured Person has been employed to perform for an employer, with reference to any formal written account or other such quantifiable material determined by the Insurer, of such duties and responsibilities.</p>
Ongoing Care	<p>The Insured Person:</p> <ol style="list-style-type: none"> 1. sought advice, care and associated treatment that was reasonably necessary and appropriate, from an appropriate Doctor who is a specialist practising in an area related to the illness or injury suffered by the Insured Person who: <ul style="list-style-type: none"> – personally assessed the Insured Person – has been provided with full clinical details in relation to the illness or injury – continues to be provided with details at such intervals as are reasonable in the circumstances, and 2. is following the advice, care and associated treatment of that medical practitioner, and 3. has taken all other reasonable measures to minimise or avoid further deterioration of the original illness or injury.
Permanent employee	<p>An employee who is entitled to annual leave and sick leave and whose employment does not have a fixed end date, other than expected normal retirement date.</p>
Pre-disability Income	<p>Pre-disability Income means the Insured Person's salary averaged over the 12 month period immediately prior to becoming Totally Disabled.</p>
Regular remunerative work	<p>You are engaged in regular remunerative work if you are doing work in any employment, business or occupation.</p> <p>You must be doing the work for reward – or hope of reward – of any type.</p>
Rehabilitation	<p>Occupational rehabilitation for the purpose of returning the Insured Person to duties of employment. Occupational rehabilitation includes initial rehabilitation assessment, functional assessment, workplace assessment, vocational assessment and vocational retraining. Any occupational rehabilitation must be as part of a return to work program approved by us.</p>
Salary	<p>For the purpose of determining insurance cover and calculating insurance benefits, your salary should be your total annual remuneration package from employment including commission, regular bonuses, fringe benefits (which is determined by the average taxable salary earned for the previous three years).</p> <p>Subject to the salary advice from your SignatureSuper Select employer we do not include super contributions made by your SignatureSuper Select employer (if applicable) or investment income. However, AMP Life does include super contributions made by your SignatureSuper Select employer that are part of salary sacrifice arrangements between you and your SignatureSuper Select employer.</p>

Defined term	Meaning
<p>Stamp duty</p>	<p>Stamp duty is a Government levy charged on insurance. It is either incorporated into the base premium rates or may be an additional charge over your insurance premium. Stamp duty rates are dependent on the following:</p> <ul style="list-style-type: none"> – Government legislation. – Where we record where you live (eg if you move from New South Wales to Queensland, the rate of stamp duty you pay may change).
<p>Terminal Illness</p>	<p>Terminal illness means:</p> <ol style="list-style-type: none"> 1. AMP Life is satisfied that there is a life expectancy of 12 months or less, certified by that insured person's attending Doctor and diagnosed on the basis of clinical findings and reports acceptable to the Chief Medical Officer of AMP Life or his or her nominee 2. a second Doctor certifies that the injury or illness has caused a reduction in life expectancy to 12 months or less 3. at least one of the Doctors is a specialist practicing in an area related to the injury or illness suffered by the person, and 4. for each of the certificates, 12 months has not elapsed from the date the certification was provided. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: If your Death Cover commenced prior to 1 July 2014 and you have continuously held Death cover since, a different definition of Terminal Illness will apply.</p> </div>
<p>Totally and permanently disabled (TPD)</p>	<p>You are totally and permanently disabled if your permanent disability commences while you are engaged in:</p> <ul style="list-style-type: none"> – Regular remunerative work: – for at least 15 hours per week and meet the definition in Part 1, 2, 3 or 5 – for less than 15 hours per week and meet the definition in Part 2, 3 or 5, or – full-time home duties and meet the definition in Part 2, 3, 4 or 5. <p>Part 1 (unlikely to work)</p> <p>You suffer an illness or injury and:</p> <ul style="list-style-type: none"> – the illness or injury wholly prevents you from engaging in Regular remunerative work for at least the TPD waiting period, and – since you became ill or injured, you have been under the regular care and attention of a Doctor for that illness or injury. <p>Part 2 (loss of use of limbs and/or sight)</p> <p>You suffer an illness or injury that results in the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> – the use of two limbs – the sight of both eyes, or – the use of one limb and the sight of one eye, <p>where a limb means the whole hand below the wrist or the whole foot below the ankle.</p> <p>Part 3 (loss of independent living)</p> <p>You suffer an illness or injury and become totally and permanently unable to perform at least two of the Activities of Daily Living without assistance from someone else.</p> <p>Activities of Daily Living:</p> <ol style="list-style-type: none"> 1. Washing: you can wash yourself by some means. 2. Dressing: you can put clothing on or take clothing off. 3. Feeding: you can get food from a plate into your mouth. 4. Contenance: you can control both your bowel and your bladder function. 5. Mobility you can: <ul style="list-style-type: none"> – get in and out of bed – get on or off a chair/toilet, and – move from place to place without using a wheelchair.

Defined term	Meaning
	<p>Part 4 (home duties)</p> <p>You suffer an illness or injury while engaged in home duties and:</p> <ul style="list-style-type: none"> – the illness or injury wholly prevents you from engaging in any home duties for at least six months in a row – since you became ill or injured you have been under the regular care and attention of a Doctor for that illness or injury, and – in AMP Life’s opinion, the illness or injury means that you are unlikely to ever engage in all home duties. <p>Part 5 (loss of cognitive functioning)</p> <p>You suffer an illness or injury while engaged in Regular remunerative work or full-time home duties and you suffer significant and permanent cognitive impairment with a loss of intellectual capacity, and you are required to be under the continuous care and supervision of some else.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Note: If your TPD Cover commenced prior to 1 July 2014 and you have continuously held TPD cover since, a different definition of totally and permanently disabled applies.</p> </div> <p>Associated definitions</p> <p>Home duties</p> <p>Home duties include cleaning the family home, shopping for food and household items, meal preparation, laundry services, and caring for a Dependant child or other Dependant (if applicable) of your immediate family.</p> <p>Permanent disability</p> <p>Permanent disability means in AMP Life’s opinion you have become incapacitated by injury or illness (whether physical or mental) to such an extent that you are unlikely to ever work in or attend to Regular remunerative work for which you are reasonably fitted by education, training or experience.</p> <p>TPD waiting period means six consecutive months from the last day at work prior to the illness or injury.</p>
<p>Totally disabled (for TSC)</p>	<p>You may be eligible for TSC benefits if your disability meets the following definition of disablement and it commences while you were an insured member of your SignatureSuper Select Plan and in the active service of the SignatureSuper Select employer (or in the case of a Personal member, you are engaged in work).</p> <p>You are Totally Disabled if you suffer an illness or injury while in the active service of the SignatureSuper Select employer (or in the case of a Personal member, you are engaged in work), and as a result you are:</p> <ul style="list-style-type: none"> – unable to do your usual occupation because you are ill or injured – under the ongoing care of a doctor, and – not doing any remunerative work. <p>When AMP Life assess your ability to do your usual occupation, the assessment is based on your capacity to carry out any one duty or combination of duties that are critical to the proper performance of your usual occupation.</p>
<p>Voluntary cover</p>	<p>Any cover or increase in cover elected by you unless an increase is as a result of an increase in your salary.</p>
<p>Waiting period for TSC</p>	<p>Is a period of time, usually 1, 2, 3, or 6 months that the SignatureSuper Select employer has chosen for their SignatureSuper Select Employer Plan in which no benefits are payable. You must be Totally Disabled for the duration of the waiting period before a benefit can become payable.</p>
<p>War</p>	<p>Includes but is not limited to war, (declared or undeclared) or war related activities, revolution, invasion or rebellion or civil unrest.</p>

Contact us

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