



HAVE YOU GOT ADEQUATE INSURANCE?

FOR DEATH, TERMINAL ILLNESS & TOTAL & PERMANENT DISABLEMENT COVER



Death, Terminal Illness & Total & Permanent Disablement Cover

As a Club Plus member you will be automatically covered for one unit of Death, Terminal Illness & Total & Permanent Disablement (TPD) Insurance Cover at a cost of \$1.50 per week on joining the fund. Death, Terminal Illness & TPD insurance cover is provided 24 hours a day, 7 days a week provided you have sufficient funds in your member's account to continue paying premiums.

How much cover do I have, how much cover do I require?

There are many factors to take into account when determining how much cover you need. For example, to ensure your family is protected in the event of your death you may want to have enough cover to allow your family to pay off a mortgage and other loans, and/or meet the cost of your children's education and just for your family to maintain a comfortable lifestyle. With the right amount of cover, you can feel confident that you and your family will have financial security.

On joining the fund you have automatic insurance cover, however this can be changed to suit your personal circumstances. You can apply for any number of units of cover subject to the \$2,000,000 limit.

The table shows the level of cover for one unit of Death, Terminal Illness and TPD insurance cover at a member's age. Where a member obtains additional units of cover, the number of units of cover is multiplied by the amount shown in the table. To find out what level of insurance cover you currently have, please check a recent member's statement or check your details on line by visiting clubplussuper.com.au

Age	Basic Cover (one unit)	Age	Basic Cover (one unit)
Up to 39 years	\$131,500	53	\$17,500
40	\$116,800	54	\$14,700
41	\$102,300	55	\$13,200
42	\$87,600	56	\$11,800
43	\$73,000	57	\$10,400
44	\$58,500	58	\$8,700
45	\$52,600	59	\$7,300
46	\$46,800	60	\$6,100
47	\$40,900	61	\$4,900
48	\$35,100	62	\$3,700
49	\$29,200	63	\$2,500
50	\$26,300	64	\$1,300
51	\$23,400	65 and over	Nil
52	\$20,500		

How do I apply for additional cover?

Additional cover can be applied for at any time provided that your total amount of insurance cover does not exceed \$2,000,000. If you wish to apply for an amount up to \$800,000 of Death, Terminal Illness and Total and Permanent Disablement Cover, please complete the 'Short Personal Statement' which can be found on the website or by contacting the Member Services Hotline on 1800 680 627. Please note that in all cases, additional insurance cover is subject to acceptance by the insurer. The insurer's decision will be based on the information that you provide in the Personal Statement and any other medical evidence collected.

FOR MORE INFORMATION

For more information on Death, Terminal Illness and Total and Permanent Disablement Insurance please call 1800 680 627. Club Plus Financial Planning can help make sure you have enough insurance to protect you and your family.

To discuss this further or arrange for an appointment call 02 9376 9419 or email tracey.mcdonald@clubplussuper.com.au

clubplussuper.com.au

Issued by Club Plus Superannuation Pty Ltd ABN: 26 003 217 990, AFSL No. 245362, RSEL No. L0000529, as Trustee of Club Plus Superannuation Scheme ABN: 95 275 115 088, RSE No. R1000757. This information is for illustrative purposes only and does not take into account any personal financial circumstances. Club Plus Financial Planning is a corporate authorised representative #367058 of Mercer Investment Nominees Ltd (MINL) AFSL #235906. You should assess your own financial situation and may wish to consult a licensed financial adviser before you make any changes to your financial affairs.