



PROTECT YOUR INCOME!

WITH INCOME PROTECTION INSURANCE



What is Income Protection Insurance?

Protecting your income means that you are protecting your lifestyle. Income Protection insurance will provide you with a replacement for your income for up to 2 years in the event that a sickness or injury prevents you from working. This type of insurance is designed to help you continue with your day to day living expenses. Income Protection insurance cover is automatically provided, there are no medical questionnaires or examinations required to receive this cover. The insurance is arranged by Club Plus and is provided by the Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFS Licence 235035, referred to as CommInsure, one of the largest insurance providers.

How much Cover is provided?

Benefit	Up to 90% of your salary to age 70, up to the limit of the maximum amount of salary used for calculating Superannuation Guarantee (the limit is \$40,170 per quarter for the year ending 30 June 2010).
Waiting Period	There is a 21 day waiting period
Benefit Payment Period	The maximum period that a benefit will be paid is 2 years
Cost	The premium is 7.56% of the Superannuation Guarantee contributions that your employer makes to Club Plus on your behalf.

Who is eligible for Income Protection Insurance?

Income Protection insurance is available to members up to age 70 whilst your employer is paying Superannuation Guarantee contributions to Club Plus on your behalf and you have sufficient funds in your Club Plus Superannuation account to pay for premiums. You are automatically covered from the date you join the Club Plus fund, you are covered 24 hours a day, seven days a week, worldwide. Refer to the Member Booklet and Product Disclosure Statement for further details or call 1800 680 627 or visit clubplussuper.com.au to obtain a Member Booklet.

FOR MORE INFORMATION

For more information on Club Plus Income Protection 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

