



# 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 [www.clubplussuper.com.au](http://www.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**. It may also be a good opportunity to talk to a Financial Planner if you need assistance in determining how much insurance cover you should have. As a member of Club Plus Superannuation you are also entitled to a free telephone discussion on a single topic through Money Solutions AFSL No. 258145.

Money Solutions can be contacted on **1800 837 800**.



[www.clubplussuper.com.au](http://www.clubplussuper.com.au)

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