

Significant event notice: 8 January 2021

This significant event notice is to inform you of important changes to the insurance arrangements in Tasplan Super.

We're merging with MTAA Super on 1 April 2021. In preparation for the merger, and after careful review of the membership of both funds, we're changing our design to suit the new combined membership. The levels of default death and total and permanent disablement (TPD) cover are increasing and some product features are changing.

The cost of cover is also increasing due to a number of factors including an increase in claims, the impact of COVID-19 and government reforms.

You're moving to the new arrangements on 8 January 2021. Any existing cover or cover that commences on or after 8 January will be based on the new arrangements.

Changes to default A death and TPD cover

If you're aged 59 and under

If you hold default cover at 7 January 2021:

- you'll receive more default death and TPD cover
- the cost of your cover will increase
- your default TPD cover will continue to age 65 (previously cover ended at age 60) and
- your default death cover will continue to age 70 (previously cover ended at age 65).

These changes will also apply if your default cover ceased involuntarily on or before 7 January and you're eligible for cover to restart from 8 January 2021.

See **Table 1** on page 3 for the amounts and costs of default cover that apply on 8 January 2021.

If you're aged 60 or over

If you hold default cover at 7 January 2021:

- your default cover will be converted to fixed cover
- your cover will no longer reduce each birthday and will continue to apply until age 70
- the cost of your cover will increase.

See *Changes to fixed cover* for more information.

Limited cover

Any increases in the amount of default cover on 8 January 2021 will be limited cover.

Limited cover means you're not covered for pre existing injuries or illnesses. When limited cover conditions apply, we won't pay the increased portion of your benefit for any injuries or illnesses you have before 8 January unless:

- you weren't aware of the injury or illness and
- a reasonable person in the circumstance couldn't be expected to have been aware of the injury or illness at the time of the increase.

Limited cover will end when you've been in active employment for 30 consecutive days after 8 January.

Active employment means you're capable of performing the identifiable duties of your job without restriction due to illness or injury for 35 hours each week (even if you're not actually working those hours).

See our *Insurance guide* for more information on limited cover and active employment.

Changes to fixed cover

There are no changes to the amount of fixed cover you hold.

The cost of fixed cover will increase on 8 January 2021. See **Tables 2 – 5** starting on page 4 for the new costs that will apply.



Why is the cost of cover increasing?

The cost of cover is increasing because:

- the level of default cover is increasing, you'll have more cover from 8 January 2021
- the COVID-19 pandemic has impacted the cost of insurance cover
- there's been an increase in insurance benefits being paid to members and beneficiaries
- of the impact of the government's *Putting Members' Interests First* reforms.

The uncertainty of the economy as a result of COVID-19 has impacted the cost of cover. History shows that in times of recession and higher unemployment rates there are increases in insurance claims for TPD and income protection. With an increase in expected claims there's an increase in cost.

There's also been a significant increase in the amount of insurance benefits we've paid to members and beneficiaries over the past few years. So, while

you can continue to rely on cover in times of need, the increase in insurance benefits paid means that the cost of cover will increase.

The government's *Protecting Your Super* and *Putting Members' Interests First* reforms changed the way that super funds provide default cover to members and when cover must be cancelled and this has resulted in fewer insured members. However, the combined membership of the new merged fund creates a greater pool of insured members and this has reduced the impact of cost increases to some extent.

Why are we making this change now?

Unfortunately, the cost increases resulting from the economic downturn for the COVID-19 pandemic and the *Putting Members' Interests First* reforms couldn't wait until the merger at 1 April 2021.

Also, moving Tasplan members to the new insurance arrangements earlier allows us to ensure a successful transition of member data to the new fund on 1 April 2021.

Can I change my cover?

You should review your cover to make sure it meets your needs.

Cancel your cover	Reduce your cover	Apply for more cover
<ul style="list-style-type: none"> • through Tasplan Online • by completing the <i>Manage your cover</i> form • by calling us on 1800 005 166. 	<ul style="list-style-type: none"> • through Tasplan Online • by completing the <i>Manage your cover</i> form. 	<ul style="list-style-type: none"> • through Tasplan Online • by completing the <i>Apply for cover</i> form.

Our insurance forms are available at tasplan.com.au/forms.

Product feature changes

The following product features are changing on 8 January 2021.

Refund of premiums

You can cancel or reduce your cover at any time but if you cancel it within 30 days of your new cover starting, we'll refund any insurance costs you've paid and it will be considered to have never started.

Professional occupation rating salary level

The salary level required for the Professional occupation rating is increasing from \$100,000 to \$110,000. If you have a Professional occupation rating at 7 January 2021, it will continue to apply under the new arrangements.

Age limit to transfer cover

The age limit for transferring cover held with another fund to us is increasing from age 60 to age 65. Conditions apply, so refer to the *Insurance guide* for more information.

Increase in interim accident cover

The maximum amount of interim accident cover you may receive while our insurer assesses your application for death and TPD cover will be the lesser of the amount of cover you're applying for and \$2 million (previously \$1 million).

Reduction in maximum death cover

The maximum amount for death cover is reducing from \$10 million to \$5 million.

Limitations and exclusions

We're removing the following exclusions that currently apply in relation to suicide, attempted suicide or self-inflicted injury or illness:

- **Limited cover conditions** - where limited cover conditions apply to a member for 24 months or more we won't pay a benefit if death, terminal illness or TPD is directly or indirectly caused by suicide or attempted suicide or intentional self-inflicted injury or illness for the first 24 months after cover starts or increases.
- **Fixed cover and life events cover** - we won't pay a benefit if death, terminal illness or TPD is directly or indirectly caused by suicide or attempted suicide or intentional self-inflicted injury or illness for the first 12 months after cover starts or increases.
- **Interim accident cover** - we won't pay a benefit if death or TPD is directly or indirectly caused by suicide or attempted suicide or intentional self-inflicted injury or illness.

Need more information?

You can find more information on the changes to our insurance at tasplan.com.au/insurance-changes.

We understand super and insurance can be confusing. If you need more information call us on **1800 005 166**.

Full details of the new insurance arrangements, including definitions, terms and conditions will be available in our *Insurance guide* from 8 January 2021.

Need advice?

We can provide you with general advice on your Tasplan account. If you need personal advice, you can meet with a Tasplan financial planner. Our planners have set fees for advice. Tasplan financial planners are authorised representatives of Quadrant First Pty Ltd (ABN 78 102 167 877, AFS Licence No. 284443), a wholly owned subsidiary of Tasplan Pty Ltd operating as a separate legal entity. If you have any questions, contact us on **1800 005 166** or info@tasplan.com.au.

Table 1 - Default A death and TPD cover

Age	Existing default cover		New default cover		Annual cost for default A death and TPD cover from 8 January 2021					
					Occupation rating					
	Death cover	TPD cover	Death cover	TPD cover	General A		Office A		Professional A	
					Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$
up to 20	50,000	65,000	50,000	70,000	51.50	44.00	36.00	30.70	26.10	22.00
21	50,000	65,000	80,000	70,000	72.20	62.30	51.70	44.10	37.20	31.90
22	50,000	65,000	80,000	70,000	78.90	67.60	55.40	47.00	40.20	34.90
23	50,000	65,000	80,000	70,000	85.50	73.40	59.80	50.70	43.10	37.10
24	57,700	65,000	80,000	70,000	92.90	79.30	65.00	55.90	46.80	40.00
25	82,500	65,000	108,000	70,000	120.46	102.98	84.10	71.64	60.58	52.38
26	106,200	65,000	138,900	70,000	154.56	132.29	107.92	91.91	77.28	66.84
27	132,600	88,400	162,600	108,400	215.72	185.91	150.68	129.00	110.03	93.77
28	155,700	103,800	180,900	120,600	260.50	223.11	182.71	157.38	133.26	112.16
29	180,000	120,000	194,400	129,600	305.86	261.14	214.49	184.03	155.52	132.84
30	176,400	117,600	203,400	135,600	347.81	297.64	244.76	209.50	174.92	149.84
31	172,800	115,200	209,400	139,600	392.97	335.04	277.11	236.62	198.93	170.31
32	169,200	112,800	211,200	140,800	430.85	368.19	301.31	256.96	216.13	183.74
33	165,600	110,400	211,800	141,200	473.73	405.95	331.11	285.22	237.92	204.03
34	162,000	108,000	212,700	141,800	520.41	443.83	364.43	311.96	260.91	224.04
35	157,800	105,200	208,500	139,000	547.66	468.43	383.64	329.43	274.53	234.91
36	153,600	102,400	203,100	135,400	570.03	486.76	400.11	341.89	286.37	244.40
37	149,100	99,400	197,400	131,600	588.91	503.37	413.22	352.69	296.76	253.33
38	144,600	96,400	191,100	127,400	612.79	524.25	428.06	366.28	306.40	261.17
39	140,100	93,400	183,600	122,400	629.75	539.17	441.25	378.22	315.18	270.50
40	133,200	88,800	175,500	117,000	644.67	551.66	450.45	386.10	322.92	277.88
41	126,300	84,200	166,800	111,200	654.97	560.45	459.26	393.09	326.93	280.22
42	119,400	79,600	156,000	104,000	656.24	560.56	459.16	392.60	328.64	282.88
43	112,500	75,000	145,500	97,000	656.21	561.63	460.75	393.34	329.32	280.82
44	105,600	70,400	135,300	90,200	656.66	560.59	459.57	392.82	328.33	281.42
45	103,200	68,800	124,500	83,000	642.01	549.05	449.45	383.88	321.63	275.56
46	93,600	62,400	114,600	76,400	628.77	537.47	440.45	376.65	314.00	268.93
47	84,000	56,000	103,800	69,200	606.19	519.00	424.20	363.30	304.13	259.85
48	71,100	47,400	92,100	61,400	572.86	490.28	401.86	344.15	287.05	244.99
49	58,200	38,800	81,000	54,000	536.22	459.00	375.57	321.84	268.38	229.50
50	45,000	30,000	70,800	47,200	498.67	426.92	349.52	299.01	249.69	213.34
51	35,100	23,400	60,900	40,600	456.95	390.78	320.94	274.05	229.19	196.10
52	27,900	18,600	52,500	35,000	420.00	359.28	294.00	251.65	210.53	179.90
53	24,900	16,600	45,300	30,200	386.11	330.39	270.59	231.48	193.43	165.65
54	21,300	14,200	41,400	27,600	375.50	321.40	263.03	224.94	187.96	160.49
55	18,600	12,400	38,400	25,600	372.74	319.23	260.86	223.49	186.37	159.49
56	16,500	11,000	34,500	23,000	357.65	306.02	250.36	214.36	179.17	153.07
57	14,700	9,800	30,300	20,200	336.13	287.65	235.23	201.39	168.06	143.72
58	13,200	8,800	27,900	18,600	331.36	283.46	231.85	198.56	165.73	142.01
59	11,700	7,800	25,800	17,200	327.40	280.27	229.28	196.25	164.00	140.27



Age	Existing default cover		New default cover		Annual cost for default A death and TPD cover from 8 January 2021					
					Occupation rating					
	Death cover	TPD cover	Death cover	TPD cover	General A		Office A		Professional A	
					Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$
60	11,000	-	23,700	15,800	321.85	275.39	225.39	193.00	161.16	137.78
61	10,600	-	22,200	14,800	322.71	276.02	225.85	193.21	161.25	138.16
62	9,900	-	21,000	14,000	326.48	279.30	228.55	195.51	163.31	139.65
63	9,400	-	18,900	12,600	314.12	269.01	219.87	188.18	157.12	134.51
64	8,800	-	17,700	11,800	314.94	269.45	220.48	188.74	157.41	134.82
65	-	-	16,200	-	141.75	121.18	99.31	84.89	70.96	60.75
66	-	-	14,100	-	135.78	116.18	95.03	81.36	67.96	58.09
67	-	-	12,400	-	131.32	112.34	92.01	78.74	65.60	56.17
68	-	-	11,200	-	130.48	111.66	91.28	78.18	65.18	55.78
69	-	-	10,100	-	129.38	110.70	90.50	77.47	64.74	55.35

Table 2 - Fixed A death and TPD cover

Age	Annual insurance costs for every \$1,000 of cover											
	General A occupation rating				Office A occupation rating				Professional A occupation rating			
	Death		TPD		Death		TPD		Death		TPD	
	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$
15	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
16	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
17	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
18	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
19	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
20	0.54	0.46	0.35	0.30	0.37	0.32	0.25	0.21	0.27	0.23	0.18	0.15
21	0.57	0.49	0.38	0.33	0.41	0.35	0.27	0.23	0.29	0.25	0.20	0.17
22	0.61	0.53	0.43	0.36	0.43	0.36	0.30	0.26	0.31	0.27	0.22	0.19
23	0.64	0.55	0.49	0.42	0.45	0.38	0.34	0.29	0.32	0.28	0.25	0.21
24	0.68	0.58	0.55	0.47	0.48	0.41	0.38	0.33	0.34	0.29	0.28	0.24
25	0.72	0.61	0.61	0.53	0.50	0.43	0.43	0.36	0.36	0.31	0.31	0.27
26	0.76	0.65	0.70	0.60	0.53	0.45	0.49	0.42	0.38	0.33	0.35	0.30
27	0.80	0.69	0.79	0.68	0.56	0.48	0.55	0.47	0.41	0.35	0.40	0.34
28	0.84	0.72	0.90	0.77	0.59	0.51	0.63	0.54	0.43	0.36	0.46	0.39
29	0.90	0.77	1.01	0.86	0.63	0.54	0.71	0.61	0.46	0.39	0.51	0.44
30	0.95	0.81	1.14	0.98	0.67	0.57	0.80	0.69	0.48	0.41	0.57	0.49
31	1.01	0.86	1.30	1.11	0.71	0.61	0.92	0.78	0.51	0.44	0.66	0.56
32	1.06	0.91	1.47	1.25	0.74	0.63	1.03	0.88	0.53	0.45	0.74	0.63
33	1.13	0.97	1.66	1.42	0.79	0.68	1.16	1.00	0.57	0.49	0.83	0.71
34	1.20	1.02	1.87	1.60	0.84	0.72	1.31	1.12	0.60	0.52	0.94	0.80
35	1.26	1.08	2.05	1.75	0.88	0.76	1.44	1.23	0.63	0.54	1.03	0.88
36	1.32	1.13	2.23	1.90	0.93	0.79	1.56	1.34	0.67	0.57	1.11	0.95
37	1.37	1.17	2.42	2.07	0.96	0.82	1.70	1.45	0.69	0.59	1.22	1.04
38	1.46	1.25	2.62	2.24	1.02	0.87	1.83	1.57	0.73	0.62	1.31	1.12
39	1.53	1.31	2.85	2.44	1.07	0.92	2.00	1.71	0.77	0.66	1.42	1.22



Age	Annual insurance costs for every \$1,000 of cover											
	General A occupation rating				Office A occupation rating				Professional A occupation rating			
	Death		TPD		Death		TPD		Death		TPD	
	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$
40	1.60	1.37	3.11	2.66	1.12	0.96	2.17	1.86	0.80	0.69	1.56	1.34
41	1.68	1.44	3.37	2.88	1.18	1.01	2.36	2.02	0.84	0.72	1.68	1.44
42	1.76	1.50	3.67	3.14	1.23	1.05	2.57	2.20	0.88	0.76	1.84	1.58
43	1.85	1.58	3.99	3.42	1.30	1.11	2.80	2.39	0.93	0.79	2.00	1.71
44	1.96	1.67	4.34	3.71	1.37	1.17	3.04	2.60	0.98	0.84	2.17	1.86
45	2.09	1.79	4.60	3.93	1.47	1.25	3.21	2.75	1.05	0.90	2.30	1.97
46	2.24	1.91	4.87	4.17	1.57	1.34	3.41	2.92	1.12	0.96	2.43	2.08
47	2.40	2.06	5.16	4.41	1.68	1.44	3.61	3.09	1.21	1.03	2.58	2.21
48	2.58	2.21	5.46	4.67	1.81	1.55	3.83	3.28	1.29	1.10	2.74	2.34
49	2.76	2.36	5.79	4.96	1.93	1.66	4.06	3.47	1.38	1.18	2.90	2.48
50	2.95	2.53	6.14	5.25	2.07	1.77	4.30	3.68	1.48	1.26	3.07	2.63
51	3.17	2.71	6.50	5.56	2.23	1.90	4.56	3.90	1.59	1.36	3.26	2.79
52	3.40	2.91	6.90	5.90	2.38	2.04	4.83	4.13	1.71	1.46	3.45	2.95
53	3.65	3.12	7.31	6.26	2.56	2.19	5.12	4.38	1.83	1.57	3.66	3.13
54	3.91	3.35	7.74	6.62	2.74	2.34	5.42	4.64	1.96	1.67	3.87	3.31
55	4.20	3.60	8.26	7.07	2.94	2.52	5.78	4.95	2.10	1.80	4.13	3.53
56	4.50	3.85	8.80	7.53	3.15	2.70	6.16	5.27	2.26	1.93	4.40	3.76
57	4.84	4.14	9.38	8.03	3.39	2.90	6.56	5.62	2.42	2.07	4.69	4.01
58	5.19	4.44	10.03	8.58	3.63	3.11	7.02	6.01	2.60	2.23	5.01	4.29
59	5.57	4.77	10.68	9.14	3.90	3.34	7.48	6.40	2.79	2.39	5.35	4.57
60	5.98	5.12	11.40	9.75	4.19	3.59	7.98	6.83	3.00	2.56	5.70	4.88
61	6.43	5.50	12.16	10.40	4.50	3.85	8.51	7.28	3.21	2.75	6.08	5.21
62	6.90	5.90	12.97	11.10	4.83	4.13	9.08	7.77	3.45	2.95	6.49	5.55
63	7.40	6.34	13.83	11.84	5.18	4.43	9.68	8.29	3.70	3.17	6.92	5.92
64	7.96	6.81	14.75	12.62	5.57	4.77	10.33	8.84	3.98	3.41	7.37	6.31
65	8.75	7.48	15.94	13.64	6.13	5.24	11.16	9.55	4.38	3.75	7.98	6.83
66	9.63	8.24	17.21	14.73	6.74	5.77	12.05	10.32	4.82	4.12	8.61	7.37
67	10.59	9.06	18.58	15.90	7.42	6.35	13.01	11.13	5.29	4.53	9.30	7.96
68	11.65	9.97	20.07	17.18	8.15	6.98	14.05	12.02	5.82	4.98	10.04	8.59
69	12.81	10.96	21.67	18.55	8.96	7.67	15.17	12.99	6.41	5.48	10.84	9.27

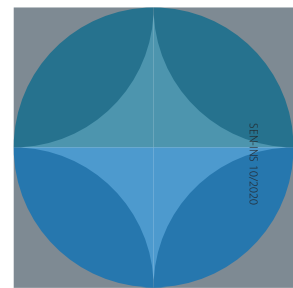


Table 3 - Fixed income protection - two-year benefit

Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
	Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$		
15	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
16	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
17	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
18	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
19	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
20	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
21	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
22	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
23	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
24	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
25	6.12	4.00	2.29	5.23	3.43	1.96	4.27	2.81	1.60	3.66	2.40	1.37	3.43	2.25	1.28	2.94	1.92	1.09
26	6.25	4.13	2.39	5.35	3.53	2.05	4.38	2.89	1.66	3.75	2.47	1.42	3.50	2.31	1.33	3.00	1.98	1.14
27	6.45	4.25	2.46	5.52	3.64	2.11	4.51	2.97	1.73	3.86	2.55	1.48	3.61	2.39	1.38	3.09	2.05	1.18
28	6.70	4.41	2.55	5.73	3.77	2.18	4.68	3.09	1.78	4.01	2.64	1.52	3.75	2.48	1.42	3.21	2.12	1.22
29	7.00	4.59	2.62	5.99	3.92	2.24	4.89	3.21	1.84	4.18	2.75	1.58	3.91	2.58	1.47	3.35	2.21	1.25
30	7.34	4.79	2.69	6.28	4.10	2.31	5.14	3.35	1.89	4.40	2.87	1.62	4.12	2.68	1.51	3.52	2.30	1.29
31	7.75	5.01	2.79	6.63	4.29	2.39	5.42	3.52	1.94	4.64	3.01	1.66	4.34	2.81	1.56	3.71	2.40	1.34
32	8.21	5.27	2.88	7.02	4.51	2.47	5.74	3.69	2.02	4.91	3.16	1.73	4.60	2.95	1.62	3.93	2.53	1.39
33	8.69	5.56	3.01	7.44	4.76	2.57	6.09	3.90	2.11	5.22	3.34	1.81	4.87	3.11	1.67	4.17	2.66	1.43
34	9.25	5.90	3.15	7.91	5.05	2.70	6.46	4.12	2.20	5.53	3.52	1.89	5.17	3.30	1.77	4.42	2.82	1.51
35	9.82	6.25	3.34	8.40	5.35	2.86	6.87	4.38	2.33	5.88	3.75	1.99	5.50	3.50	1.86	4.71	3.00	1.59
36	10.45	6.66	3.56	8.94	5.70	3.04	7.32	4.66	2.49	6.27	3.99	2.13	5.86	3.72	1.99	5.01	3.19	1.70
37	11.13	7.09	3.82	9.52	6.07	3.27	7.80	4.98	2.66	6.68	4.26	2.28	6.23	3.97	2.13	5.33	3.40	1.82
38	11.86	7.60	4.12	10.15	6.51	3.52	8.30	5.32	2.88	7.10	4.56	2.47	6.64	4.25	2.31	5.68	3.64	1.98
39	12.62	8.14	4.47	10.80	6.97	3.83	8.83	5.70	3.13	7.56	4.88	2.68	7.06	4.56	2.50	6.04	3.90	2.14
40	13.43	8.73	4.89	11.49	7.47	4.18	9.39	6.10	3.42	8.04	5.22	2.93	7.52	4.89	2.74	6.43	4.18	2.34
41	14.28	9.38	5.36	12.22	8.03	4.58	9.99	6.56	3.75	8.55	5.62	3.21	7.99	5.24	3.01	6.84	4.49	2.57
42	15.18	10.08	5.91	12.99	8.62	5.06	10.63	7.06	4.13	9.10	6.04	3.53	8.51	5.65	3.31	7.28	4.83	2.83
43	16.14	10.85	6.52	13.81	9.28	5.58	11.30	7.60	4.56	9.67	6.51	3.90	9.05	6.08	3.65	7.74	5.21	3.12
44	17.16	11.69	7.21	14.69	10.00	6.17	12.01	8.18	5.05	10.28	7.00	4.33	9.61	6.54	4.04	8.22	5.60	3.45
45	18.24	12.60	7.98	15.61	10.79	6.83	12.77	8.81	5.58	10.93	7.54	4.78	10.21	7.06	4.47	8.74	6.04	3.83
46	19.38	13.58	8.84	16.58	11.62	7.57	13.57	9.52	6.19	11.61	8.14	5.30	10.86	7.61	4.95	9.29	6.51	4.24
47	20.60	14.64	9.79	17.63	12.53	8.37	14.41	10.26	6.85	12.34	8.78	5.87	11.53	8.21	5.48	9.87	7.02	4.69
48	21.89	15.80	10.83	18.73	13.52	9.26	15.32	11.06	7.57	13.11	9.46	6.48	12.26	8.85	6.05	10.49	7.57	5.18
49	23.28	17.06	11.95	19.92	14.60	10.23	16.31	11.94	8.36	13.96	10.22	7.16	13.04	9.55	6.70	11.16	8.17	5.73
50	24.76	18.40	13.18	21.19	15.74	11.28	17.34	12.88	9.24	14.84	11.02	7.90	13.86	10.30	7.38	11.86	8.81	6.32
51	26.36	19.84	14.52	22.56	16.98	12.42	18.45	13.88	10.16	15.79	11.88	8.70	14.76	11.12	8.12	12.63	9.51	6.95
52	28.08	21.41	15.96	24.03	18.33	13.66	19.67	15.00	11.17	16.83	12.83	9.56	15.72	11.99	8.93	13.46	10.26	7.65
53	29.94	23.11	17.50	25.62	19.78	14.98	20.97	16.17	12.26	17.94	13.84	10.49	16.76	12.93	9.81	14.35	11.06	8.39

Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
	Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$		
54	31.96	24.92	19.17	27.35	21.32	16.40	22.37	17.44	13.43	19.14	14.93	11.49	17.90	13.96	10.74	15.32	11.94	9.19
55	34.15	26.88	20.94	29.23	23.01	17.92	23.90	18.81	14.66	20.45	16.10	12.55	19.13	15.05	11.73	16.37	12.88	10.04
56	36.56	29.01	22.83	31.28	24.82	19.54	25.58	20.30	15.98	21.89	17.37	13.68	20.47	16.24	12.78	17.52	13.90	10.94
57	39.18	31.29	24.84	33.53	26.78	21.25	27.42	21.90	17.38	23.47	18.74	14.87	21.94	17.51	13.92	18.78	14.99	11.91
58	42.06	33.76	26.96	35.99	28.89	23.07	29.44	23.63	18.88	25.20	20.22	16.15	23.56	18.90	15.10	20.16	16.17	12.92
59	45.24	36.42	29.20	38.72	31.17	24.99	31.68	25.50	20.45	27.11	21.82	17.50	25.33	20.39	16.35	21.68	17.45	13.99
60	48.78	39.31	31.56	41.74	33.64	27.01	34.14	27.52	22.10	29.22	23.55	18.91	27.31	22.02	17.68	23.37	18.84	15.13
61	52.69	42.44	34.05	45.09	36.32	29.14	36.87	29.70	23.84	31.55	25.42	20.40	29.50	23.76	19.07	25.25	20.34	16.32
62	57.04	45.83	36.66	48.82	39.22	31.37	39.93	32.08	25.66	34.17	27.46	21.96	31.95	25.67	20.53	27.34	21.97	17.57
63	60.69	49.39	40.14	51.94	42.27	34.35	42.48	34.57	28.11	36.36	29.58	24.06	33.98	27.65	22.48	29.08	23.67	19.24
64	30.92	24.47	19.19	26.46	20.94	16.42	21.63	17.13	13.44	18.51	14.66	11.50	17.31	13.71	10.74	14.81	11.73	9.19

Table 4 - Fixed income protection - five-year benefit

Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
	Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$		
15	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
16	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
17	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
18	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
19	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
20	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
21	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
22	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
23	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
24	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
25	8.16	5.54	3.39	6.99	4.74	2.90	5.71	3.87	2.38	4.89	3.31	2.04	4.58	3.10	1.90	3.92	2.65	1.63
26	8.39	5.75	3.58	7.18	4.92	3.06	5.89	4.02	2.52	5.04	3.44	2.15	4.71	3.22	2.01	4.03	2.76	1.72
27	8.73	5.99	3.75	7.47	5.13	3.21	6.10	4.19	2.62	5.22	3.59	2.24	4.89	3.36	2.10	4.18	2.87	1.80
28	9.13	6.26	3.91	7.81	5.36	3.35	6.40	4.38	2.74	5.47	3.75	2.34	5.12	3.50	2.18	4.38	3.00	1.87
29	9.62	6.56	4.06	8.23	5.62	3.47	6.74	4.60	2.84	5.77	3.93	2.43	5.40	3.68	2.27	4.62	3.15	1.94



Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
	Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$		
30	10.18	6.91	4.20	8.71	5.91	3.60	7.13	4.83	2.94	6.11	4.13	2.52	5.70	3.86	2.35	4.88	3.30	2.01
31	10.84	7.28	4.38	9.27	6.23	3.75	7.59	5.10	3.07	6.50	4.36	2.63	6.06	4.08	2.45	5.19	3.49	2.10
32	11.54	7.71	4.56	9.88	6.59	3.90	8.09	5.40	3.20	6.92	4.62	2.74	6.47	4.32	2.55	5.54	3.69	2.18
33	12.34	8.18	4.79	10.56	7.00	4.10	8.64	5.74	3.35	7.40	4.91	2.87	6.92	4.59	2.68	5.92	3.92	2.30
34	13.22	8.73	5.05	11.31	7.47	4.33	9.25	6.10	3.55	7.91	5.22	3.03	7.40	4.89	2.83	6.34	4.18	2.42
35	14.15	9.33	5.37	12.11	7.98	4.59	9.90	6.52	3.76	8.47	5.58	3.22	7.94	5.22	3.01	6.79	4.47	2.57
36	15.17	9.99	5.75	12.99	8.55	4.92	10.62	7.00	4.04	9.09	5.99	3.45	8.50	5.58	3.22	7.27	4.78	2.76
37	16.27	10.74	6.22	13.92	9.19	5.32	11.39	7.52	4.35	9.75	6.43	3.72	9.11	6.01	3.48	7.80	5.14	2.98
38	17.43	11.55	6.74	14.92	9.89	5.77	12.20	8.09	4.72	10.44	6.92	4.04	9.76	6.47	3.78	8.35	5.54	3.23
39	18.68	12.47	7.38	15.98	10.67	6.32	13.08	8.73	5.16	11.20	7.47	4.41	10.45	6.98	4.13	8.94	5.97	3.53
40	20.02	13.47	8.11	17.13	11.53	6.94	14.01	9.42	5.68	11.99	8.06	4.86	11.20	7.54	4.54	9.59	6.45	3.89
41	21.42	14.57	8.96	18.33	12.47	7.67	15.01	10.20	6.26	12.84	8.73	5.36	12.00	8.16	5.01	10.27	6.99	4.29
42	22.93	15.78	9.93	19.62	13.50	8.50	16.06	11.04	6.95	13.74	9.45	5.95	12.84	8.84	5.55	10.99	7.57	4.75
43	24.54	17.11	11.02	21.00	14.64	9.43	17.18	11.98	7.73	14.70	10.25	6.61	13.74	9.59	6.18	11.76	8.21	5.29
44	26.26	18.55	12.27	22.47	15.88	10.50	18.39	12.99	8.58	15.74	11.12	7.34	14.71	10.40	6.86	12.58	8.90	5.87
45	28.08	20.16	13.66	24.03	17.25	11.69	19.67	14.11	9.56	16.83	12.08	8.18	15.72	11.29	7.64	13.46	9.67	6.54
46	30.05	21.88	15.22	25.71	18.73	13.02	21.02	15.32	10.65	17.99	13.11	9.11	16.82	12.26	8.52	14.39	10.49	7.29
47	32.13	23.76	16.94	27.49	20.34	14.50	22.50	16.65	11.86	19.25	14.25	10.15	17.99	13.31	9.48	15.40	11.39	8.12
48	34.37	25.82	18.84	29.41	22.10	16.13	24.07	18.09	13.19	20.59	15.48	11.29	19.24	14.47	10.56	16.47	12.38	9.03
49	36.78	28.07	20.94	31.48	24.02	17.92	25.74	19.65	14.64	22.03	16.81	12.53	20.59	15.71	11.72	17.62	13.45	10.03
50	39.38	30.50	23.21	33.70	26.10	19.86	27.57	21.34	16.26	23.59	18.26	13.91	22.05	17.08	13.01	18.87	14.61	11.13
51	42.19	33.13	25.72	36.11	28.36	22.01	29.53	23.19	17.99	25.27	19.85	15.40	23.62	18.54	14.40	20.21	15.87	12.33
52	45.24	35.99	28.42	38.72	30.80	24.32	31.66	25.19	19.90	27.09	21.56	17.03	25.33	20.16	15.91	21.68	17.25	13.62
53	48.56	39.09	31.35	41.55	33.46	26.82	33.99	27.36	21.94	29.09	23.42	18.78	27.19	21.89	17.56	23.26	18.73	15.02
54	52.17	42.45	34.50	44.64	36.33	29.52	36.51	29.71	24.15	31.25	25.43	20.67	29.21	23.76	19.32	25.00	20.34	16.54
55	56.12	46.09	37.89	48.02	39.44	32.42	39.29	32.26	26.53	33.62	27.61	22.70	31.43	25.81	21.22	26.90	22.09	18.16
56	60.47	50.03	41.52	51.74	42.82	35.53	42.33	35.04	29.07	36.22	29.98	24.88	33.85	28.02	23.24	28.97	23.98	19.89
57	65.25	54.33	45.38	55.84	46.49	38.83	45.68	38.02	31.77	39.09	32.54	27.19	36.55	30.42	25.41	31.27	26.03	21.74
58	70.53	58.96	49.49	60.36	50.45	42.36	49.38	41.28	34.65	42.26	35.32	29.65	39.50	33.02	27.72	33.80	28.26	23.72
59	76.39	64.01	53.87	65.37	54.78	46.10	53.47	44.80	37.71	45.75	38.34	32.27	42.79	35.84	30.17	36.61	30.67	25.82
60	85.64	76.02	68.15	73.29	65.06	58.32	59.96	53.23	47.70	51.31	45.55	40.82	47.96	42.57	38.17	41.05	36.43	32.66
61	80.40	70.53	62.46	68.81	60.36	53.45	56.27	49.38	43.72	48.16	42.26	37.42	45.02	39.50	34.99	38.53	33.80	29.94
62	71.58	61.77	53.73	61.26	52.86	45.98	50.11	43.23	37.61	42.88	37.00	32.18	40.08	34.59	30.08	34.30	29.60	25.74
63	60.69	49.39	40.14	51.94	42.27	34.35	42.48	34.57	28.11	36.36	29.58	24.06	33.98	27.65	22.48	29.08	23.67	19.24
64	30.92	24.47	19.19	26.46	20.94	16.42	21.63	17.13	13.44	18.51	14.66	11.50	17.31	13.71	10.74	14.81	11.73	9.19

Table 5 - Fixed income protection - to age 65 benefit

Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
	Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$		
15	23.04	17.32	12.64	19.71	14.82	10.81	16.13	12.13	8.85	13.80	10.38	7.57	12.90	9.69	7.07	11.04	8.29	6.05
16	23.04	17.32	12.64	19.71	14.82	10.81	16.13	12.13	8.85	13.80	10.38	7.57	12.90	9.69	7.07	11.04	8.29	6.05
17	23.04	17.32	12.64	19.71	14.82	10.81	16.13	12.13	8.85	13.80	10.38	7.57	12.90	9.69	7.07	11.04	8.29	6.05
18	23.00	17.30	12.62	19.69	14.80	10.80	16.11	12.12	8.84	13.79	10.37	7.57	12.89	9.68	7.06	11.03	8.29	6.04
19	22.98	17.27	12.60	19.67	14.78	10.79	16.08	12.08	8.81	13.76	10.34	7.54	12.88	9.67	7.06	11.02	8.28	6.04
20	22.94	17.24	12.57	19.63	14.76	10.76	16.06	12.07	8.80	13.74	10.33	7.53	12.84	9.66	7.05	10.99	8.27	6.03
21	22.91	17.21	12.55	19.61	14.73	10.74	16.04	12.05	8.79	13.72	10.32	7.52	12.83	9.63	7.04	10.98	8.24	6.03
22	22.87	17.18	12.53	19.57	14.70	10.72	16.01	12.02	8.77	13.70	10.29	7.50	12.81	9.62	7.01	10.96	8.23	6.00
23	22.83	17.15	12.50	19.54	14.68	10.70	15.98	12.00	8.76	13.68	10.27	7.49	12.78	9.60	7.00	10.94	8.21	5.99
24	22.78	17.11	12.47	19.49	14.64	10.67	15.94	11.98	8.73	13.64	10.25	7.47	12.76	9.59	6.99	10.92	8.21	5.98
25	22.66	17.02	12.42	19.39	14.57	10.63	15.87	11.93	8.69	13.58	10.21	7.44	12.70	9.54	6.95	10.87	8.16	5.95
26	23.60	17.97	13.37	20.19	15.38	11.45	16.52	12.57	9.36	14.13	10.76	8.01	13.22	10.07	7.49	11.31	8.62	6.41
27	24.76	18.95	14.20	21.19	16.22	12.15	17.34	13.26	9.94	14.84	11.35	8.51	13.86	10.62	7.95	11.86	9.09	6.80
28	26.15	19.97	14.91	22.37	17.09	12.76	18.30	13.99	10.44	15.66	11.97	8.94	14.64	11.18	8.35	12.53	9.57	7.15
29	27.77	21.06	15.58	23.76	18.02	13.33	19.44	14.75	10.91	16.63	12.62	9.34	15.55	11.79	8.73	13.31	10.09	7.47
30	29.59	22.24	16.21	25.32	19.03	13.88	20.72	15.57	11.35	17.73	13.32	9.71	16.58	12.46	9.08	14.19	10.66	7.77
31	31.63	23.51	16.88	27.06	20.12	14.44	22.14	16.46	11.81	18.95	14.09	10.11	17.71	13.17	9.45	15.16	11.27	8.09
32	33.85	24.91	17.61	28.97	21.32	15.07	23.69	17.44	12.32	20.27	14.93	10.55	18.95	13.95	9.86	16.22	11.93	8.44
33	36.25	26.44	18.41	31.03	22.62	15.75	25.39	18.51	12.89	21.72	15.84	11.03	20.30	14.81	10.31	17.37	12.67	8.82
34	38.83	28.12	19.35	33.23	24.07	16.56	27.19	19.69	13.54	23.26	16.85	11.59	21.75	15.76	10.84	18.61	13.48	9.27
35	41.58	29.97	20.47	35.58	25.65	17.52	29.10	20.98	14.33	24.90	17.95	12.26	23.28	16.79	11.46	19.92	14.36	9.81
36	44.46	31.99	21.78	38.05	27.38	18.64	31.13	22.39	15.25	26.64	19.16	13.05	24.90	17.91	12.20	21.31	15.33	10.44
37	47.49	34.20	23.33	40.64	29.26	19.96	33.25	23.94	16.33	28.45	20.49	13.97	26.59	19.15	13.05	22.76	16.38	11.17
38	50.64	36.60	25.12	43.33	31.32	21.49	35.45	25.62	17.58	30.34	21.92	15.04	28.35	20.50	14.06	24.26	17.54	12.03
39	53.90	39.20	27.18	46.13	33.54	23.26	37.73	27.45	19.02	32.29	23.49	16.28	30.18	21.95	15.23	25.83	18.79	13.03
40	57.26	42.01	29.53	49.00	35.95	25.27	40.08	29.41	20.66	34.30	25.17	17.68	32.06	23.52	16.54	27.44	20.13	14.15
41	60.72	45.02	32.19	51.96	38.53	27.55	42.49	31.51	22.53	36.37	26.97	19.28	34.01	25.22	18.02	29.10	21.58	15.42
42	64.24	48.24	35.14	54.98	41.28	30.07	44.98	33.77	24.61	38.49	28.90	21.06	35.97	27.02	19.68	30.79	23.12	16.84
43	67.84	51.65	38.41	58.05	44.20	32.87	47.49	36.15	26.88	40.64	30.94	23.01	37.99	28.91	21.50	32.51	24.74	18.40
44	71.49	55.23	41.94	61.18	47.27	35.89	50.03	38.66	29.36	42.82	33.08	25.12	40.04	30.94	23.48	34.27	26.48	20.10
45	75.17	59.00	45.76	64.33	50.49	39.16	52.62	41.30	32.03	45.03	35.34	27.41	42.10	33.03	25.64	36.03	28.27	21.94
46	78.86	62.90	49.83	67.49	53.83	42.64	55.21	44.03	34.87	47.25	37.68	29.84	44.17	35.21	27.90	37.80	30.14	23.88
47	82.57	66.90	54.09	70.66	57.25	46.29	57.79	46.84	37.87	49.46	40.09	32.40	46.24	37.47	30.28	39.57	32.07	25.92
48	86.24	70.99	58.51	73.80	60.75	50.07	60.37	49.69	40.96	51.66	42.52	35.05	48.30	39.75	32.77	41.33	34.02	28.04
49	89.86	75.09	63.01	76.90	64.26	53.93	62.90	52.56	44.12	53.83	44.98	37.75	50.32	42.05	35.29	43.06	35.98	30.20
50	93.37	79.16	67.53	79.90	67.75	57.79	65.36	55.41	47.27	55.94	47.42	40.45	52.28	44.32	37.81	44.74	37.93	32.36



Age	Annual costs for every \$100 of monthly cover																	
	General A occupation rating						Office A occupation rating						Professional A occupation rating					
	Waiting period						Waiting period						Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			Gross cost \$			Net cost \$			
51	96.74	83.11	71.97	82.79	71.12	61.59	67.71	58.18	50.37	57.95	49.79	43.10	54.16	46.54	40.30	46.35	39.83	34.49
52	99.90	86.87	76.20	85.49	74.34	65.21	69.93	60.81	53.33	59.84	52.04	45.64	55.94	48.64	42.67	47.87	41.63	36.52
53	102.79	90.31	80.11	87.97	77.29	68.56	71.96	63.21	56.07	61.58	54.09	47.98	57.56	50.58	44.86	49.26	43.28	38.39
54	105.31	93.32	83.51	90.12	79.86	71.47	73.72	65.32	58.46	63.08	55.90	50.03	58.98	52.26	46.77	50.47	44.72	40.02
55	107.32	95.73	86.27	91.84	81.92	73.83	75.12	67.02	60.38	64.28	57.35	51.67	60.10	53.61	48.31	51.43	45.88	41.34
56	108.68	97.39	88.16	93.01	83.34	75.45	76.08	68.17	61.70	65.10	58.34	52.80	60.86	54.54	49.36	52.08	46.67	42.24
57	109.20	98.05	88.94	93.45	83.91	76.11	76.43	68.64	62.25	65.41	58.74	53.28	61.14	54.91	49.81	52.32	46.99	42.62
58	108.62	97.48	88.37	92.95	83.42	75.62	76.02	68.22	61.86	65.06	58.38	52.94	60.83	54.59	49.48	52.06	46.72	42.35
59	106.62	95.33	86.10	91.24	81.58	73.68	74.63	66.74	60.27	63.87	57.11	51.58	59.71	53.38	48.21	51.09	45.68	41.26
60	102.77	91.24	81.79	87.95	78.08	69.99	71.95	63.87	57.26	61.57	54.65	49.00	57.55	51.10	45.79	49.25	43.73	39.19
61	96.47	84.65	74.96	82.56	72.44	64.15	67.53	59.24	52.47	57.79	50.69	44.90	54.02	47.40	41.97	46.23	40.57	35.92
62	85.90	74.11	64.47	73.51	63.42	55.17	60.12	51.88	45.14	51.45	44.39	38.63	48.10	41.51	36.10	41.16	35.52	30.89
63	72.82	59.27	48.17	62.32	50.72	41.22	50.98	41.50	33.72	43.63	35.51	28.85	40.78	33.20	26.98	34.90	28.41	23.09
64	37.11	29.36	23.03	31.76	25.12	19.70	25.98	20.54	16.12	22.23	17.58	13.80	20.78	16.44	12.90	17.78	14.07	11.04

This Significant event notice contains information or advice that's intended to be general in nature and which was prepared without taking into account your personal objectives, financial situation or needs. Because of that, before acting on any information or advice in this Significant event notice, please consider whether it's appropriate to your personal circumstances, talk to a financial planner and consider the Tasplan Super guide, available at tasplan.com.au/pds or by calling 1800 005 166, before making a decision about whether to acquire the products.