

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 making some changes to our design and product features.

The cost of income protection cover is also increasing due to the impact of COVID-19.

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.

Income protection costs are increasing

The cost of income protection cover will increase from 8 January 2021.

See **Tables 2-4** starting on page 4 for the costs that will apply from 8 January for the two-year benefits, five-year benefits and to age 65 benefits.

Why is the cost of cover increasing?

The impact of COVID-19 has led to the increase in income protection costs. History shows that in times of recession and higher unemployment rates there are increases in insurance claims for income protection. With an increase in expected claims there's an increase in cost.

Why are we making this change now?

Unfortunately, the cost increases resulting from the economic downturn for the COVID-19 pandemic 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.

Changes to default death and total and permanent disablement (TPD) cover

If you're aged 59 and under

If you hold default cover at 7 January 2021:

- 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 2021 and you're eligible for cover to restart from 8 January 2021.

Table 1 on page 3 shows the default cover that will apply from age 60 on 8 January 2021. There are no changes to default cover prior to age 60.

If you're aged 60 or over

If you hold default death cover at 7 January 2021:

- your default death cover will be converted to fixed cover
- your death cover will no longer reduce each birthday and will continue to apply until age 70
- the new default arrangements will not apply to you.



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 Tasplan 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.

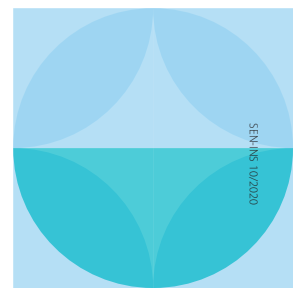
Table 1 - Default B death and TPD cover from age 60

Age	Existing default cover		New default cover from 8 January 2021		Annual cost for default B death and TPD cover from 8 January 2021					
					Occupation rating					
	Death cover	TPD cover	Death cover	TPD cover	General B		Office B		Professional B	
					Gross cost \$	Net cost \$	Gross cost \$	Net cost \$	Gross cost \$	Net cost \$
60	22,000	-	22,000	15,800	193.72	165.84	154.75	132.39	135.67	116.15
61	21,200	-	21,200	14,800	196.28	167.98	157.31	134.60	137.29	117.48
62	19,800	-	19,800	14,000	197.84	169.30	158.03	135.37	138.18	118.24
63	18,800	-	18,800	12,600	194.66	166.44	155.57	133.06	136.40	116.72
64	17,600	-	17,600	11,800	195.04	166.79	156.02	133.42	136.37	116.65
65	-	-	16,100	-	85.17	72.93	68.26	58.44	59.73	51.20
66	-	-	15,700	-	91.53	78.34	73.16	62.64	64.06	54.79
67	-	-	13,800	-	88.46	75.62	70.79	60.58	61.96	52.99
68	-	-	12,400	-	87.42	74.77	70.06	59.89	61.26	52.45
69	-	-	11,200	-	86.91	74.37	69.55	59.47	60.93	52.08



Table 2 - Income protection - two-year benefit

Age	Annual costs for every \$100 of monthly cover																	
	General B occupation rating						Office B occupation rating						Professional B 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



Age	Annual costs for every \$100 of monthly cover																	
	General B occupation rating						Office B occupation rating						Professional B 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	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
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 3 - Income protection - five-year benefit

Age	Annual costs for every \$100 of monthly cover																	
	General B occupation rating						Office B occupation rating						Professional B 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
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

Age	Annual costs for every \$100 of monthly cover																	
	General B occupation rating						Office B occupation rating						Professional B 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 \$		
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 4 - Income protection - to age 65 benefit

Age	Annual costs for every \$100 of monthly cover																	
	General B occupation rating						Office B occupation rating						Professional B 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 B occupation rating						Office B occupation rating						Professional B 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

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