Significant event notice: 30 September 2020

This significant event notice is to inform you of changes to the cost of your insurance cover with Tasplan Super, applying from 30 September 2020.

What's changing?

The cost of cover in Tasplan will increase from 30 September 2020.

- The cost of death and total and permanent disablement (TPD) cover will increase by 42.4%.
- The cost of income protection cover will increase by 7.3%.

See *Cost of cover section* on page 2 for the costs that will apply from 30 September 2020.

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

We've also made changes to our default cover so that it may restart in the future if you lost cover involuntarily and later meet eligibility requirements. This may be beneficial if you lost your default cover as a result of legislative reforms in 2019-20. See *Restarting default cover* on page 12 for more information.

Why is the cost of cover increasing?

Legislative reforms, the current economic environment, along with an increase in insurance benefits being paid to members and beneficiaries have resulted in the cost of cover in Tasplan increasing from 30 September 2020.

The Federal Government announced two major changes to insurance provided through super, *Protecting Your Super* reforms which commenced on 1 July 2019 and *Putting Members' Interests First* reforms which commenced on 1 April 2020.

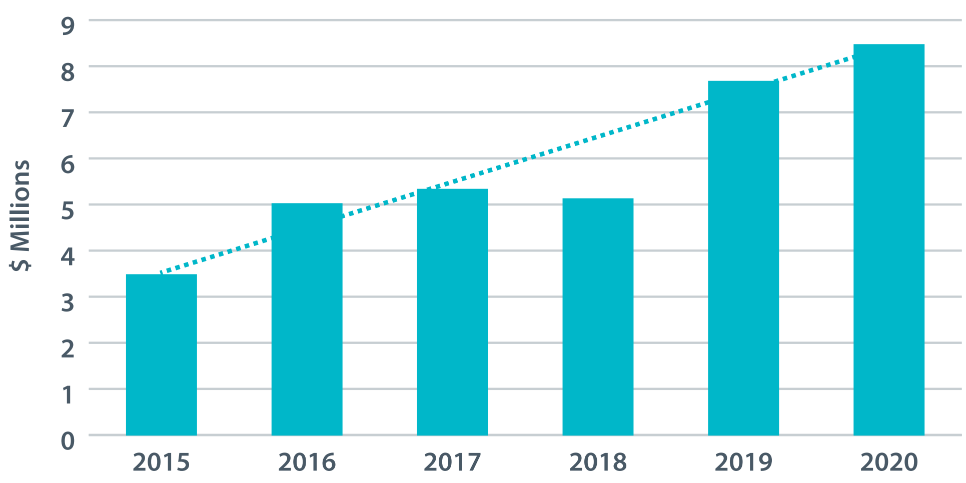
These reforms changed the way that super funds provide default cover to members and when cover must be cancelled, with the aim of protecting members' super savings from erosion by unnecessary fees and costs. In particular, we're required to remove insurance cover from 'inactive' super accounts and can no longer provide automatic default cover to members under age 25 or those with account balances under $6,000.

This has resulted in fewer insured members covered by our group insurance policies.

The uncertainty of the economy as a result of COVID-19 has also 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.

Total death and TPD benefits paid



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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
• through **Tasplan Online** • by completing the *Manage your cover* form • by calling us on **1800 005 166**.	• through **Tasplan Online** • by completing the *Manage your cover* form.	• through **Tasplan Online** • by completing the *Apply for cover* form.

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

Cost of cover

The following tables show what costs will apply from 30 September 2020.

The amount you pay depends on the type of cover you hold and your occupation rating. Income protection cover costs are also impacted by your waiting period and benefit period.

The gross cost is your insurance premium, plus an insurance administration fee of 4% of your premium. The net cost is the gross cost reduced by a tax deduction of up to 15% of your premium. The **net** cost is what you pay. There may be small differences between the costs calculated using the rates in the tables and what you're charged, due to rounding.

Table 1 - Default B death and TPD cover

			Annual insurance costs for default cover					
			Occupation rating					
			General B		Office B		Professional B	
Age	Default B death cover amount $	Default B TPD cover amount $	Gross cost $	Net cost $	Gross cost $	Net cost $	Gross cost $	Net cost $
15	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
16	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
17	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
18	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
19	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
20	100,000	130,000	61.90	54.00	50.70	42.80	45.10	38.20
21	100,000	130,000	63.90	55.00	52.70	44.80	46.10	38.20
22	100,000	130,000	72.40	62.20	56.30	48.40	50.70	42.80
23	100,000	130,000	77.00	66.80	63.50	54.30	54.30	46.40
24	115,400	130,000	91.51	78.09	73.33	63.51	62.21	53.70
25	165,000	130,000	124.60	105.25	97.70	84.25	85.90	74.10
26	212,400	130,000	154.90	130.94	120.66	103.54	106.97	93.27
27	265,200	132,600	194.92	167.08	153.82	132.60	135.25	115.36
28	311,400	155,700	247.56	213.31	199.30	169.71	171.27	146.36
29	360,000	180,000	309.60	264.60	250.20	212.40	212.40	181.80
30	352,800	176,400	328.10	280.48	262.84	224.03	231.08	197.57
31	345,600	172,800	354.24	305.86	279.94	240.19	247.10	209.09
32	338,400	169,200	380.70	323.17	297.79	255.49	260.57	221.65
33	331,200	165,600	404.06	346.10	316.30	269.93	281.52	240.12
34	324,000	162,000	430.92	366.12	338.58	289.98	296.46	254.34
35	315,600	157,800	443.42	378.72	356.63	307.71	309.29	263.53
36	307,200	153,600	460.80	396.29	370.18	317.95	321.02	274.94
37	298,200	149,100	477.12	408.53	386.17	329.51	331.00	284.78

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Age	Default B death cover amount $	Default B TPD cover amount $	Annual insurance costs for default cover					
			Occupation rating					
			General B		Office B		Professional B	
			Gross cost $	Net cost $	Gross cost $	Net cost $	Gross cost $	Net cost $
38	289,200	144,600	494.53	425.12	399.10	342.70	345.59	296.43
39	280,200	140,100	512.77	437.11	411.89	351.65	362.86	309.62
40	266,400	133,200	520.81	444.89	416.92	356.98	367.63	314.35
41	252,600	126,300	527.93	450.89	423.11	361.22	371.32	315.75
42	238,800	119,400	533.72	457.30	428.65	367.75	371.33	317.60
43	225,000	112,500	535.50	457.88	430.88	369.00	378.00	324.00
44	211,200	105,600	539.62	461.47	431.90	369.60	376.99	323.14
45	206,400	103,200	562.44	481.94	448.92	382.87	391.13	336.43
46	187,200	93,600	541.94	464.26	432.43	371.59	380.95	325.73
47	168,000	84,000	520.80	445.20	414.12	355.32	363.72	310.80
48	142,200	71,100	467.84	401.00	374.70	320.66	327.06	279.42
49	116,400	58,200	406.82	348.04	325.34	278.78	284.02	243.86
50	90,000	45,000	336.60	288.00	269.55	230.40	235.80	202.05
51	70,200	35,100	279.05	239.38	223.24	190.94	195.16	167.43
52	55,800	27,900	236.59	202.28	188.60	161.82	165.45	141.45
53	49,800	24,900	224.60	192.48	179.53	153.38	157.12	134.71
54	42,600	21,300	205.12	175.51	164.01	140.58	143.56	123.33
55	37,200	18,600	191.39	163.68	153.64	131.32	133.55	114.20
56	33,000	16,500	181.50	155.43	145.37	124.58	127.38	109.23
57	29,400	14,700	173.02	148.03	138.62	118.63	121.28	103.64
58	26,400	13,200	166.85	142.96	133.58	114.05	116.56	99.92
59	23,400	11,700	158.18	135.37	126.13	108.11	110.57	94.65
60	22,000	-	79.64	68.20	63.58	54.34	55.88	47.74
61	21,200	-	82.47	70.60	66.14	56.60	57.66	49.40
62	19,800	-	82.76	70.88	66.33	56.83	57.82	49.50
63	18,800	-	84.41	72.19	67.49	57.72	59.03	50.57
64	17,600	-	84.83	72.51	67.76	57.90	59.31	50.69

Example of the cost of default B death and TPD cover

Natasha is 36, has an occupation rating of office B and is eligible for default B death and TPD cover. Using the cost information from Table 1 - Default B death and TPD cover, the cost of her cover is calculated as follows:

Default B cover	Cover amount	Gross annual cost for default B cover (age 36, office B)	Net annual cost for default B cover (age 36, office B)
Death	$307,200	$370.18	$317.95
TPD	$153,600		
Annual net cost of cover to be deducted from Natasha's account			$317.95

Table 2 - Fixed death and TPD cover

Age	Annual insurance costs for every $1,000 of cover[1]											
	General B occupation rating				Office B occupation rating				Professional B 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	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
16	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
17	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
18	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
19	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
20	0.32	0.28	0.23	0.20	0.26	0.22	0.19	0.16	0.23	0.20	0.17	0.14
21	0.34	0.29	0.23	0.20	0.28	0.24	0.19	0.16	0.24	0.20	0.17	0.14
22	0.36	0.31	0.28	0.24	0.29	0.25	0.21	0.18	0.26	0.22	0.19	0.16
23	0.38	0.33	0.30	0.26	0.31	0.27	0.25	0.21	0.27	0.23	0.21	0.18
24	0.41	0.35	0.34	0.29	0.32	0.28	0.28	0.24	0.28	0.24	0.23	0.20
25	0.44	0.37	0.40	0.34	0.34	0.29	0.32	0.28	0.30	0.26	0.28	0.24
26	0.46	0.39	0.44	0.37	0.36	0.31	0.34	0.29	0.32	0.28	0.30	0.26
27	0.48	0.41	0.51	0.44	0.38	0.33	0.40	0.34	0.34	0.29	0.34	0.29
28	0.51	0.44	0.57	0.49	0.41	0.35	0.46	0.39	0.35	0.30	0.40	0.34
29	0.54	0.46	0.64	0.55	0.44	0.37	0.51	0.44	0.37	0.32	0.44	0.37
30	0.57	0.49	0.72	0.61	0.46	0.39	0.57	0.49	0.40	0.34	0.51	0.44
31	0.61	0.53	0.83	0.71	0.49	0.42	0.64	0.55	0.43	0.36	0.57	0.49
32	0.66	0.56	0.93	0.79	0.51	0.44	0.74	0.63	0.45	0.38	0.64	0.55
33	0.69	0.59	1.06	0.91	0.54	0.46	0.83	0.71	0.48	0.41	0.74	0.63
34	0.73	0.62	1.20	1.02	0.57	0.49	0.95	0.81	0.50	0.43	0.83	0.71
35	0.76	0.65	1.29	1.10	0.61	0.53	1.04	0.89	0.53	0.45	0.90	0.77
36	0.80	0.69	1.40	1.20	0.64	0.55	1.13	0.97	0.55	0.47	0.99	0.85
37	0.84	0.72	1.52	1.30	0.68	0.58	1.23	1.05	0.58	0.50	1.06	0.91
38	0.88	0.76	1.66	1.42	0.71	0.61	1.34	1.15	0.62	0.53	1.15	0.99
39	0.93	0.79	1.80	1.54	0.74	0.63	1.46	1.25	0.66	0.56	1.27	1.09
40	0.97	0.83	1.97	1.68	0.78	0.67	1.57	1.34	0.69	0.59	1.38	1.18
41	1.02	0.87	2.14	1.83	0.82	0.70	1.71	1.46	0.72	0.61	1.50	1.28
42	1.07	0.92	2.33	1.99	0.86	0.74	1.87	1.60	0.75	0.64	1.61	1.38
43	1.12	0.96	2.52	2.15	0.90	0.77	2.03	1.74	0.79	0.68	1.78	1.52
44	1.18	1.01	2.75	2.35	0.95	0.81	2.19	1.88	0.83	0.71	1.91	1.64
45	1.27	1.09	2.91	2.49	1.01	0.86	2.33	1.99	0.88	0.76	2.03	1.74
46	1.35	1.16	3.09	2.64	1.08	0.93	2.46	2.11	0.95	0.81	2.17	1.86
47	1.46	1.25	3.28	2.80	1.16	1.00	2.61	2.23	1.02	0.87	2.29	1.96
48	1.56	1.34	3.46	2.96	1.25	1.07	2.77	2.37	1.09	0.93	2.42	2.07
49	1.66	1.42	3.67	3.14	1.33	1.14	2.93	2.51	1.16	1.00	2.56	2.19
50	1.80	1.54	3.88	3.32	1.44	1.23	3.11	2.66	1.26	1.08	2.72	2.33
51	1.92	1.65	4.11	3.52	1.53	1.31	3.30	2.82	1.34	1.15	2.88	2.47

[1]These costs apply to both default and fixed cover.

Age	Annual insurance costs for every $1,000 of cover[1]											
	General B occupation rating				Office B occupation rating				Professional B 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 $
52	2.06	1.76	4.36	3.73	1.64	1.41	3.48	2.98	1.44	1.23	3.05	2.61
53	2.20	1.89	4.62	3.95	1.76	1.50	3.69	3.16	1.54	1.32	3.23	2.77
54	2.37	2.03	4.89	4.18	1.89	1.62	3.92	3.36	1.65	1.42	3.44	2.95
55	2.54	2.17	5.21	4.46	2.04	1.74	4.18	3.58	1.77	1.51	3.64	3.12
56	2.72	2.33	5.56	4.76	2.18	1.87	4.45	3.81	1.91	1.64	3.90	3.34
57	2.92	2.50	5.93	5.07	2.34	2.00	4.75	4.07	2.05	1.75	4.15	3.55
58	3.15	2.70	6.34	5.43	2.52	2.15	5.08	4.34	2.20	1.89	4.43	3.79
59	3.38	2.89	6.76	5.79	2.69	2.31	5.40	4.62	2.36	2.02	4.73	4.05
60	3.62	3.10	7.22	6.18	2.89	2.47	5.77	4.94	2.54	2.17	5.05	4.33
61	3.89	3.33	7.69	6.58	3.12	2.67	6.16	5.27	2.72	2.33	5.38	4.60
62	4.18	3.58	8.22	7.03	3.35	2.87	6.55	5.61	2.92	2.50	5.74	4.91
63	4.49	3.84	8.75	7.48	3.59	3.07	6.99	5.98	3.14	2.69	6.14	5.25
64	4.82	4.12	9.34	7.99	3.85	3.29	7.48	6.40	3.37	2.88	6.53	5.59
65	5.29	4.53	10.08	8.62	4.24	3.63	8.07	6.91	3.71	3.18	7.06	6.04
66	5.83	4.99	10.89	9.32	4.66	3.99	8.73	7.47	4.08	3.49	7.61	6.51
67	6.41	5.48	11.76	10.07	5.13	4.39	9.41	8.05	4.49	3.84	8.24	7.05
68	7.05	6.03	12.69	10.86	5.65	4.83	10.15	8.69	4.94	4.23	8.88	7.60
69	7.76	6.64	13.73	11.75	6.21	5.31	10.98	9.40	5.44	4.65	9.60	8.21

[1]These costs apply to both default and fixed cover.

Example of the cost of fixed B death and TPD cover

Steve is 33 and has fixed death and TPD cover of $250,000, with an occupation rating of general B.

Using the cost information from Table 2 - Fixed death and TPD cover, the cost of his cover is calculated as follows:

Fixed cover	Cover amount	Gross annual cost for fixed B cover (age 33, general B)	Net annual cost for fixed B cover (age 33, general B)
Death	$250,000	$0.69 for each $1,000 of cover = $250,000 ÷ 1,000 × $0.69 = $172.50	$0.59 for each $1,000 of cover = $250,000 ÷ 1,000 × $0.59 = $147.50
TPD	$250,000	$1.06 for each $1,000 of cover = $250,000 ÷ 1,000 × $1.06 = $265.00	$0.91 for each $1,000 of cover = $250,000 ÷ 1,000 × $0.91 = $227.50
Annual net cost of cover to be deducted from Steve's account			$147.50 + $227.50 = **$375.00**

Table 3 - Income protection - two-year benefit

Age	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
16	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
17	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
18	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
19	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
20	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
21	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
22	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
23	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
24	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
25	5.56	3.65	2.09	4.76	3.12	1.79	3.89	2.56	1.47	3.33	2.19	1.25	3.12	2.04	1.16	2.67	1.74	1.00
26	5.69	3.75	2.17	4.87	3.21	1.86	3.98	2.63	1.52	3.41	2.25	1.30	3.19	2.10	1.22	2.73	1.80	1.04
27	5.87	3.87	2.25	5.02	3.31	1.92	4.11	2.71	1.57	3.52	2.32	1.34	3.28	2.17	1.26	2.80	1.86	1.08
28	6.09	4.01	2.32	5.22	3.44	1.98	4.26	2.81	1.62	3.65	2.40	1.39	3.41	2.26	1.29	2.92	1.93	1.10
29	6.36	4.17	2.39	5.45	3.57	2.05	4.45	2.92	1.67	3.81	2.50	1.43	3.56	2.34	1.34	3.04	2.00	1.15
30	6.68	4.36	2.45	5.71	3.73	2.10	4.67	3.05	1.72	4.00	2.61	1.47	3.74	2.44	1.37	3.20	2.09	1.17
31	7.05	4.57	2.53	6.03	3.91	2.16	4.93	3.20	1.78	4.22	2.74	1.52	3.95	2.56	1.41	3.38	2.19	1.21
32	7.47	4.79	2.62	6.39	4.10	2.24	5.22	3.36	1.84	4.47	2.87	1.58	4.18	2.68	1.48	3.58	2.30	1.26
33	7.90	5.06	2.74	6.76	4.33	2.34	5.54	3.55	1.91	4.74	3.03	1.64	4.43	2.83	1.53	3.79	2.42	1.31
34	8.41	5.37	2.87	7.20	4.59	2.46	5.88	3.74	2.01	5.03	3.20	1.72	4.71	3.01	1.60	4.03	2.57	1.37
35	8.93	5.69	3.04	7.65	4.87	2.60	6.26	3.98	2.12	5.36	3.41	1.82	5.01	3.19	1.70	4.29	2.73	1.45
36	9.52	6.05	3.23	8.14	5.18	2.77	6.66	4.24	2.27	5.70	3.63	1.94	5.34	3.39	1.81	4.57	2.90	1.55
37	10.13	6.46	3.47	8.67	5.53	2.97	7.09	4.52	2.42	6.07	3.87	2.07	5.67	3.61	1.94	4.85	3.09	1.66
38	10.78	6.92	3.74	9.23	5.92	3.20	7.55	4.84	2.62	6.46	4.14	2.24	6.03	3.87	2.10	5.16	3.31	1.80
39	11.48	7.40	4.07	9.83	6.34	3.48	8.03	5.19	2.84	6.87	4.44	2.43	6.43	4.15	2.28	5.50	3.55	1.95
40	12.21	7.95	4.45	10.45	6.80	3.81	8.55	5.55	3.11	7.32	4.75	2.66	6.83	4.45	2.49	5.85	3.81	2.13
41	12.99	8.53	4.88	11.12	7.30	4.17	9.09	5.97	3.41	7.78	5.11	2.92	7.27	4.77	2.74	6.22	4.09	2.34
42	13.82	9.17	5.38	11.83	7.85	4.60	9.67	6.43	3.75	8.28	5.50	3.21	7.74	5.14	3.02	6.62	4.40	2.58

	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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
Age	Gross cost $			Net cost $			Gross cost $			Net cost $			Gross cost $			Net cost $		
43	14.70	9.87	5.94	12.58	8.45	5.08	10.29	6.92	4.15	8.80	5.92	3.55	8.24	5.53	3.33	7.05	4.73	2.85
44	15.62	10.64	6.56	13.37	9.10	5.62	10.93	7.45	4.60	9.35	6.37	3.93	8.75	5.96	3.67	7.48	5.10	3.14
45	16.60	11.47	7.26	14.20	9.82	6.21	11.63	8.02	5.09	9.95	6.86	4.35	9.29	6.43	4.07	7.95	5.50	3.48
46	17.64	12.36	8.04	15.09	10.57	6.88	12.34	8.65	5.64	10.56	7.40	4.82	9.88	6.93	4.50	8.46	5.93	3.85
47	18.75	13.33	8.90	16.05	11.41	7.62	13.11	9.34	6.24	11.22	7.99	5.34	10.49	7.47	4.98	8.98	6.39	4.26
48	19.93	14.37	9.85	17.05	12.30	8.43	13.95	10.06	6.90	11.93	8.61	5.90	11.16	8.05	5.51	9.55	6.89	4.72
49	21.18	15.52	10.88	18.13	13.28	9.31	14.83	10.87	7.60	12.69	9.30	6.51	11.87	8.68	6.09	10.15	7.43	5.22
50	22.54	16.74	11.99	19.29	14.33	10.26	15.78	11.71	8.40	13.50	10.02	7.19	12.62	9.37	6.72	10.80	8.02	5.75
51	23.99	18.05	13.21	20.53	15.45	11.30	16.79	12.64	9.25	14.36	10.81	7.91	13.43	10.12	7.39	11.49	8.66	6.33
52	25.55	19.49	14.52	21.87	16.68	12.42	17.89	13.64	10.16	15.31	11.68	8.70	14.31	10.91	8.13	12.25	9.34	6.96
53	27.25	21.03	15.93	23.32	18.00	13.63	19.07	14.72	11.16	16.32	12.59	9.55	15.26	11.77	8.92	13.06	10.07	7.64
54	29.08	22.67	17.44	24.88	19.40	14.93	20.35	15.87	12.21	17.42	13.58	10.45	16.29	12.71	9.78	13.94	10.88	8.37
55	31.08	24.46	19.05	26.59	20.93	16.30	21.75	17.12	13.34	18.61	14.65	11.42	17.40	13.70	10.67	14.89	11.72	9.13
56	33.26	26.40	20.77	28.46	22.59	17.77	23.28	18.47	14.55	19.92	15.81	12.45	18.63	14.78	11.64	15.94	12.65	9.96
57	35.65	28.48	22.60	30.51	24.37	19.34	24.95	19.94	15.82	21.35	17.06	13.54	19.97	15.94	12.66	17.09	13.64	10.83
58	38.27	30.72	24.52	32.75	26.29	20.99	26.79	21.51	17.18	22.93	18.41	14.70	21.43	17.20	13.74	18.34	14.72	11.76
59	41.17	33.13	26.57	35.24	28.36	22.74	28.82	23.20	18.61	24.66	19.86	15.92	23.06	18.56	14.88	19.73	15.89	12.74
60	44.39	35.78	28.72	37.99	30.62	24.58	31.06	25.04	20.11	26.58	21.43	17.21	24.86	20.03	16.09	21.27	17.14	13.77
61	47.94	38.62	30.98	41.03	33.05	26.51	33.55	27.03	21.69	28.71	23.13	18.57	26.85	21.63	17.36	22.98	18.51	14.85
62	51.92	41.70	33.36	44.43	35.69	28.55	36.33	29.19	23.35	31.09	24.98	19.98	29.07	23.36	18.68	24.88	19.99	15.98
63	55.22	44.94	36.54	47.26	38.46	31.27	38.66	31.46	25.57	33.08	26.92	21.89	30.92	25.17	20.46	26.46	21.54	17.51
64	28.13	22.27	17.46	24.07	19.05	14.94	19.69	15.58	12.22	16.85	13.33	10.46	15.75	12.47	9.78	13.47	10.67	8.37

Example of the cost of income protection - two-year benefit

Murray is 42 and has default income protection cover with a monthly cover of $5,000, a 90-day waiting period and two-year benefit period. His occupation rating is general.

Using the cost information from Table 3 – Income protection – two-year benefit, the cost of his cover is calculated as follows:

Income protection	Cover amount	Gross annual cost for monthly cover (age 42, general)	Net annual cost for monthly cover (age 42, general)
Default income protection	$5,000 each month	$5.38 for each $100 of cover = $5,000 ÷ 100 × $5.38 = $269.00	$4.60 for each $100 of cover = $5,000 ÷ 100 × $4.60 = $230.00
Annual net cost of cover to be deducted from Murray's account			**$230.00**

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Table 4 - Income protection - five-year benefit

Age	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
16	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
17	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
18	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
19	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
20	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
21	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
22	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
23	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
24	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
25	7.43	5.04	3.09	6.35	4.32	2.64	5.20	3.53	2.16	4.45	3.02	1.85	4.16	2.82	1.73	3.56	2.41	1.48
26	7.64	5.23	3.26	6.54	4.48	2.79	5.36	3.66	2.29	4.58	3.13	1.96	4.28	2.93	1.83	3.67	2.51	1.57
27	7.95	5.45	3.41	6.80	4.66	2.92	5.55	3.82	2.39	4.75	3.27	2.05	4.45	3.06	1.90	3.81	2.62	1.63
28	8.31	5.70	3.56	7.11	4.88	3.04	5.82	3.98	2.49	4.98	3.41	2.13	4.65	3.19	1.99	3.98	2.73	1.70
29	8.76	5.97	3.69	7.49	5.11	3.16	6.14	4.18	2.59	5.25	3.58	2.22	4.91	3.35	2.06	4.20	2.87	1.76
30	9.27	6.28	3.83	7.93	5.38	3.28	6.49	4.40	2.67	5.55	3.76	2.29	5.19	3.52	2.14	4.44	3.01	1.83
31	9.86	6.62	3.98	8.44	5.67	3.41	6.91	4.64	2.79	5.91	3.97	2.39	5.52	3.71	2.24	4.73	3.18	1.91
32	10.50	7.02	4.15	8.99	6.01	3.55	7.36	4.91	2.91	6.30	4.20	2.49	5.89	3.93	2.32	5.04	3.36	1.98
33	11.23	7.45	4.36	9.61	6.37	3.73	7.86	5.22	3.05	6.73	4.47	2.61	6.29	4.17	2.44	5.38	3.57	2.09
34	12.02	7.95	4.60	10.29	6.80	3.93	8.41	5.55	3.22	7.20	4.75	2.76	6.74	4.45	2.58	5.77	3.81	2.21
35	12.89	8.49	4.89	11.03	7.26	4.18	9.02	5.94	3.42	7.72	5.08	2.93	7.22	4.75	2.74	6.18	4.07	2.34
36	13.81	9.09	5.23	11.82	7.78	4.48	9.66	6.36	3.67	8.27	5.45	3.14	7.73	5.09	2.93	6.61	4.35	2.51
37	14.80	9.78	5.66	12.66	8.37	4.84	10.36	6.83	3.96	8.86	5.85	3.39	8.29	5.47	3.17	7.09	4.68	2.71
38	15.86	10.51	6.14	13.57	9.00	5.25	11.10	7.36	4.30	9.50	6.30	3.68	8.88	5.89	3.43	7.60	5.04	2.94
39	17.00	11.35	6.72	14.55	9.71	5.75	11.90	7.95	4.70	10.18	6.80	4.02	9.52	6.34	3.75	8.14	5.43	3.21
40	18.21	12.26	7.38	15.58	10.49	6.32	12.75	8.58	5.17	10.91	7.34	4.42	10.19	6.86	4.14	8.72	5.87	3.54

Age	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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
Age	Gross cost $			Net cost $			Gross cost $			Net cost $			Gross cost $			Net cost $		
41	19.50	13.26	8.15	16.69	11.35	6.98	13.66	9.28	5.70	11.69	7.94	4.88	10.92	7.43	4.57	9.35	6.35	3.91
42	20.87	14.35	9.04	17.86	12.28	7.73	14.61	10.05	6.32	12.50	8.60	5.41	11.69	8.04	5.05	10.00	6.88	4.33
43	22.33	15.57	10.03	19.11	13.32	8.58	15.64	10.90	7.03	13.39	9.33	6.02	12.50	8.73	5.63	10.70	7.47	4.81
44	23.89	16.89	11.17	20.44	14.45	9.56	16.73	11.82	7.81	14.32	10.12	6.68	13.38	9.46	6.25	11.45	8.10	5.35
45	25.55	18.34	12.43	21.87	15.69	10.64	17.89	12.83	8.70	15.31	10.98	7.45	14.31	10.28	6.96	12.25	8.79	5.95
46	27.34	19.91	13.84	23.40	17.03	11.85	19.13	13.95	9.69	16.37	11.93	8.29	15.31	11.16	7.75	13.10	9.55	6.63
47	29.23	21.63	15.41	25.02	18.51	13.19	20.47	15.14	10.78	17.52	12.96	9.23	16.37	12.12	8.63	14.01	10.37	7.39
48	31.27	23.50	17.14	26.76	20.11	14.67	21.89	16.45	12.00	18.73	14.08	10.27	17.51	13.17	9.60	14.99	11.27	8.21
49	33.48	25.54	19.05	28.65	21.86	16.30	23.42	17.88	13.33	20.04	15.30	11.41	18.74	14.30	10.66	16.04	12.24	9.12
50	35.84	27.75	21.12	30.67	23.75	18.08	25.08	19.42	14.79	21.47	16.62	12.66	20.06	15.54	11.84	17.17	13.30	10.13
51	38.40	30.15	23.40	32.86	25.80	20.03	26.87	21.10	16.37	23.00	18.06	14.01	21.50	16.88	13.10	18.40	14.44	11.21
52	41.17	32.75	25.86	35.24	28.03	22.13	28.81	22.92	18.11	24.65	19.62	15.49	23.06	18.34	14.48	19.73	15.69	12.39
53	44.18	35.57	28.52	37.81	30.44	24.40	30.93	24.90	19.97	26.47	21.31	17.09	24.74	19.93	15.97	21.17	17.05	13.67
54	47.48	38.63	31.39	40.63	33.05	26.86	33.23	27.04	21.98	28.44	23.14	18.81	26.58	21.63	17.58	22.75	18.51	15.04
55	51.06	41.94	34.48	43.70	35.89	29.50	35.74	29.36	24.14	30.59	25.12	20.66	28.60	23.49	19.31	24.48	20.11	16.53
56	55.03	45.53	37.78	47.09	38.96	32.33	38.51	31.88	26.45	32.96	27.28	22.63	30.80	25.50	21.15	26.36	21.82	18.10
57	59.37	49.43	41.29	50.81	42.30	35.33	41.56	34.60	28.91	35.56	29.61	24.74	33.25	27.68	23.12	28.45	23.69	19.78
58	64.18	53.65	45.04	54.92	45.92	38.55	44.93	37.55	31.53	38.45	32.14	26.98	35.94	30.05	25.22	30.76	25.71	21.58
59	69.51	58.25	49.03	59.49	49.85	41.95	48.65	40.77	34.31	41.63	34.89	29.36	38.93	32.61	27.45	33.31	27.91	23.49
60	77.94	69.18	62.02	66.70	59.20	53.07	54.56	48.43	43.41	46.69	41.45	37.15	43.65	38.74	34.74	37.35	33.15	29.73
61	73.16	64.18	56.85	62.61	54.92	48.65	51.21	44.93	39.79	43.82	38.45	34.05	40.97	35.94	31.83	35.06	30.76	27.24
62	65.15	56.20	48.89	55.75	48.10	41.84	45.59	39.34	34.23	39.02	33.67	29.29	36.47	31.48	27.37	31.21	26.94	23.42
63	55.22	44.94	36.54	47.26	38.46	31.27	38.66	31.46	25.57	33.08	26.92	21.89	30.92	25.17	20.46	26.46	21.54	17.51
64	28.13	22.27	17.46	24.07	19.05	14.94	19.69	15.58	12.22	16.85	13.33	10.46	15.75	12.47	9.78	13.47	10.67	8.37

Table 5 - Income protection - to age 65 benefit

Age	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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	20.96	15.76	11.50	17.93	13.48	9.84	14.67	11.03	8.05	12.56	9.44	6.89	11.73	8.82	6.44	10.04	7.55	5.51
16	20.96	15.76	11.50	17.93	13.48	9.84	14.67	11.03	8.05	12.56	9.44	6.89	11.73	8.82	6.44	10.04	7.55	5.51
17	20.96	15.76	11.50	17.93	13.48	9.84	14.67	11.03	8.05	12.56	9.44	6.89	11.73	8.82	6.44	10.04	7.55	5.51
18	20.94	15.74	11.48	17.92	13.47	9.83	14.65	11.02	8.04	12.54	9.43	6.88	11.72	8.81	6.43	10.03	7.54	5.50
19	20.91	15.71	11.47	17.90	13.45	9.82	14.63	11.00	8.02	12.52	9.42	6.86	11.71	8.80	6.43	10.02	7.53	5.50
20	20.88	15.69	11.44	17.87	13.43	9.79	14.61	10.98	8.01	12.50	9.40	6.85	11.69	8.79	6.42	10.00	7.52	5.49
21	20.85	15.66	11.42	17.84	13.40	9.77	14.59	10.96	8.00	12.49	9.38	6.84	11.68	8.77	6.41	9.99	7.50	5.48
22	20.81	15.64	11.40	17.81	13.39	9.75	14.57	10.94	7.98	12.47	9.36	6.83	11.66	8.76	6.38	9.98	7.49	5.46
23	20.77	15.60	11.38	17.77	13.35	9.74	14.55	10.92	7.97	12.45	9.35	6.82	11.64	8.74	6.36	9.96	7.48	5.45
24	20.73	15.57	11.35	17.74	13.32	9.71	14.51	10.90	7.95	12.42	9.33	6.80	11.62	8.73	6.35	9.94	7.47	5.44
25	20.62	15.50	11.29	17.65	13.26	9.67	14.45	10.86	7.90	12.36	9.29	6.76	11.55	8.67	6.32	9.89	7.42	5.41
26	21.48	16.35	12.17	18.38	13.99	10.41	15.03	11.44	8.52	12.86	9.79	7.29	12.02	9.16	6.81	10.29	7.84	5.83
27	22.54	17.24	12.92	19.29	14.76	11.05	15.78	12.06	9.05	13.50	10.32	7.74	12.62	9.66	7.23	10.80	8.27	6.19
28	23.80	18.17	13.57	20.36	15.55	11.61	16.65	12.73	9.51	14.25	10.89	8.13	13.33	10.17	7.59	11.41	8.70	6.50
29	25.26	19.17	14.18	21.62	16.40	12.13	17.69	13.42	9.93	15.14	11.48	8.50	14.14	10.73	7.95	12.10	9.18	6.80
30	26.93	20.24	14.76	23.04	17.32	12.63	18.86	14.16	10.33	16.14	12.12	8.84	15.08	11.34	8.27	12.91	9.70	7.08
31	28.78	21.39	15.36	24.63	18.31	13.15	20.14	14.98	10.75	17.24	12.82	9.20	16.12	11.98	8.60	13.80	10.25	7.36
32	30.80	22.66	16.02	26.36	19.39	13.71	21.56	15.87	11.21	18.45	13.58	9.59	17.24	12.70	8.96	14.76	10.87	7.67
33	33.00	24.06	16.75	28.24	20.59	14.34	23.10	16.85	11.72	19.77	14.42	10.03	18.47	13.48	9.38	15.81	11.53	8.03
34	35.34	25.58	17.62	30.24	21.89	15.08	24.74	17.91	12.32	21.17	15.33	10.55	19.79	14.33	9.86	16.94	12.26	8.44
35	37.84	27.27	18.63	32.38	23.34	15.94	26.48	19.08	13.04	22.66	16.33	11.16	21.18	15.27	10.43	18.13	13.07	8.93

Age	Annual costs for every $100 of monthly cover																	
	General occupation rating						Office occupation rating						Professional 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 $		
36	40.46	29.11	19.82	34.62	24.91	16.96	28.32	20.38	13.87	24.23	17.44	11.87	22.65	16.30	11.10	19.38	13.95	9.50
37	43.21	31.12	21.23	36.98	26.63	18.16	30.25	21.79	14.86	25.89	18.65	12.72	24.19	17.42	11.88	20.70	14.91	10.16
38	46.08	33.31	22.86	39.44	28.51	19.56	32.26	23.32	16.00	27.61	19.95	13.69	25.80	18.65	12.79	22.08	15.96	10.95
39	49.05	35.67	24.73	41.97	30.53	21.16	34.33	24.97	17.32	29.38	21.37	14.82	27.47	19.98	13.85	23.50	17.10	11.85
40	52.10	38.23	26.87	44.59	32.72	23.00	36.47	26.76	18.80	31.21	22.90	16.09	29.18	21.40	15.05	24.97	18.32	12.88
41	55.24	40.97	29.29	47.28	35.06	25.06	38.67	28.67	20.50	33.09	24.54	17.54	30.94	22.94	16.40	26.48	19.63	14.04
42	58.46	43.89	31.98	50.03	37.56	27.37	40.92	30.73	22.39	35.02	26.30	19.16	32.74	24.59	17.90	28.02	21.04	15.32
43	61.72	47.00	34.94	52.82	40.22	29.90	43.21	32.90	24.46	36.98	28.15	20.93	34.57	26.31	19.56	29.58	22.52	16.74
44	65.05	50.26	38.17	55.67	43.01	32.66	45.53	35.18	26.72	38.96	30.11	22.86	36.43	28.15	21.37	31.18	24.09	18.29
45	68.40	53.68	41.64	58.54	45.94	35.64	47.88	37.58	29.15	40.98	32.16	24.95	38.30	30.06	23.33	32.78	25.72	19.96
46	71.77	57.23	45.34	61.42	48.98	38.80	50.24	40.07	31.73	43.00	34.29	27.15	40.19	32.04	25.39	34.39	27.42	21.72
47	75.14	60.88	49.22	64.30	52.10	42.12	52.59	42.62	34.46	45.01	36.47	29.49	42.08	34.10	27.56	36.01	29.18	23.59
48	78.47	64.59	53.24	67.15	55.28	45.56	54.93	45.22	37.26	47.01	38.70	31.89	43.95	36.17	29.82	37.61	30.95	25.52
49	81.76	68.33	57.35	69.97	58.47	49.07	57.23	47.83	40.14	48.98	40.93	34.35	45.79	38.26	32.12	39.19	32.74	27.48
50	84.96	72.03	61.45	72.70	61.64	52.59	59.48	50.42	43.01	50.90	43.15	36.81	47.57	40.33	34.41	40.71	34.51	29.45
51	88.03	75.63	65.49	75.33	64.72	56.04	61.62	52.94	45.83	52.73	45.30	39.22	49.30	42.35	36.67	42.19	36.24	31.38
52	90.91	79.05	69.34	77.79	67.65	59.34	63.64	55.34	48.54	54.46	47.36	41.54	50.91	44.26	38.82	43.57	37.88	33.22
53	93.54	82.18	72.89	80.05	70.33	62.38	65.48	57.52	51.02	56.03	49.23	43.66	52.38	46.02	40.81	44.83	39.38	34.92
54	95.83	84.92	75.99	82.00	72.67	65.03	67.08	59.45	53.20	57.41	50.87	45.52	53.66	47.55	42.56	45.92	40.69	36.42
55	97.66	87.11	78.50	83.57	74.55	67.18	68.35	60.99	54.94	58.49	52.19	47.02	54.69	48.79	43.96	46.81	41.75	37.62
56	98.89	88.62	80.23	84.63	75.84	68.65	69.22	62.03	56.15	59.24	53.08	48.05	55.38	49.63	44.92	47.39	42.47	38.44
57	99.36	89.22	80.93	85.03	76.35	69.26	69.54	62.46	56.65	59.51	53.45	48.48	55.64	49.97	45.32	47.62	42.76	38.79
58	98.84	88.70	80.41	84.59	75.91	68.81	69.18	62.09	56.28	59.20	53.13	48.17	55.35	49.67	45.03	47.37	42.51	38.54
59	97.02	86.75	78.34	83.03	74.23	67.04	67.91	60.73	54.85	58.12	51.97	46.94	54.33	48.58	43.87	46.49	41.57	37.54
60	93.52	83.02	74.42	80.03	71.05	63.69	65.47	58.12	52.10	56.03	49.73	44.59	52.37	46.49	41.67	44.82	39.78	35.66
61	87.79	77.02	68.21	75.12	65.91	58.38	61.45	53.91	47.74	52.59	46.14	40.85	49.16	43.13	38.19	42.07	36.91	32.68
62	78.17	67.44	58.66	66.89	57.72	50.20	54.71	47.21	41.07	46.82	40.40	35.15	43.77	37.77	32.85	37.46	32.32	28.12
63	66.27	53.93	43.84	56.71	46.16	37.51	46.39	37.76	30.69	39.70	32.32	26.26	37.11	30.20	24.55	31.76	25.85	21.01
64	33.77	26.72	20.95	28.90	22.86	17.92	23.64	18.70	14.66	20.23	16.00	12.55	18.91	14.96	11.73	16.18	12.80	10.04

Example of the cost of income protection - to age 65 benefit

Meg is 32 and has fixed income protection cover with a monthly benefit of $6,000, a 90-day waiting period and benefit period to age 65. Her occupation rating is office.

Using the cost information from Table 5 – Income protection – to age 65 benefit, the cost of her cover is calculated as follows:

Income protection	Cover amount	Gross annual cost for monthly cover (age 32, office)	Net annual cost for monthly cover (age 32, office)
Fixed income protection	$6,000 each month	$11.21 for each $100 of cover = $6,000 ÷ 100 × $11.21 = $672.60	$9.59 for each $100 of cover = $6,000 ÷ 100 × $9.59 = $575.40
Annual net cost of cover to be deducted from Meg's account			**$575.40**

Restarting default cover

Your default cover may restart in the future, if your cover was cancelled on or after 1 July 2019 because:

- you didn't have enough money in your account to pay for the cost of your cover
- your account was inactive for 16 months and you didn't elect to keep your cover
- your cover was cancelled on 1 April 2019 as you were under age 25 or your account balance was under $6,000
- your default income protection monthly cover amount fell below $1,000 at a review or
- you joined the armed forces of any country (other than the Australian Armed Forces Reserves).

! Your default cover will not restart if you cancelled your cover.

Default cover will restart:

- if you're not in the armed forces of any country (other than the Australian Armed Forces Reserves)
- on the date you satisfy all of the following eligibility conditions:
  - For default death and TPD cover:
    - a) you're aged 25 or over and under 65
    - b) your account balance is at least $6,000
    - c) an SG contribution has been received from your employer no earlier than 90 days before, or any time after, the date you satisfied conditions a) and b).
  - For default income protection cover:
    - a) you're aged 25 or over and under 60
    - b) your account balance is at least $6,000
    - c) you've received at least $650 of SG contributions no earlier than 90 days before you satisfied both conditions a) and b) and
    - d) at least one of these SG contributions must have been received from an eligible employer

If you've been diagnosed with a terminal illness that's likely to result in your death within 24 months when your cover restarts, or you've previously received or been eligible for a terminal illness or TPD benefit from any insurer or super fund, you're not eligible for any default cover. We'll refund the insurance costs you've paid if we become aware that you're not eligible for default cover, however this is usually only identified if you tell us or lodge a claim.

You won't be covered for any gap in cover between the date your cover was cancelled and the date it restarts. We'll let you know if your cover restarts.

Important information

If your default cover restarts, it's limited cover, meaning you're not covered for any illnesses or injuries you already had before your cover started. Limited cover normally ends when you've been in active employment for 30 consecutive days after your cover starts. In certain circumstances, it may be extended to 24 months or more. For more information see our *Insurance guide* available at tasplan.com.au/pds.

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 30 September 2020.

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**.

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