

Important change notice

On **1 May 2021**, we are making some important changes to LGIAsuper's superannuation accounts.

We are always looking at ways to improve the products and services we offer our members, so that we can continue to offer competitive fees, insurance and investment performance.



Changes to insurance

LGIAsuper provides insurance cover that balances the cost and level of cover with the needs of our members and their families. Last financial year over \$35m in claims were paid to more than 460 members and their families.

On **1 May 2021**, LGIAsuper will be making changes to its insurance. These include removing our insurance administration fee, changing our insurance premiums, and updating definitions.

Why is the cost of insurance going up?

We have been able to maintain the level of premiums charged to members since July 2015. However, due to recent Government changes to insurance in superannuation and an increasing number of insurance claims, we need to make sure that the insurance premiums charged to members are sustainable to ensure you can continue to rely on your insurance in your time of need.

As a profit-to-members fund we work hard to ensure that our members are sufficiently protected and that the premiums charged are competitive and fair. We only charge what it costs us to provide insurance cover and we do not make any profit from the insurance provided to our members.

Removal of insurance administration fee

On **1 May 2021**, the insurance fee of 1% (including GST) charged on all Death, Total and Permanent Disablement and Income Protection premiums will be removed from the insurance premiums deducted from your account.

Changing the names of our occupational risk ratings

The cost of your insurance is directly related to the risk of your occupation. We are renaming two of our occupational risk ratings, giving them clearer names that are more widely understood.

From **1 May 2021**, the names of our occupational risk ratings will be as follows:

UP TO 30 APRIL 2021	FROM 1 MAY 2021
Standard	Blue Collar
Low Risk	White Collar
Professional	Professional (no change to this name)

All LGIAsuper members automatically default to the Standard occupational risk premium rating. From **1 May 2021**, this rating will be renamed Blue Collar.

If you are in a White Collar or Professional occupation and you tell us, you could receive a discount on your premium.

The definitions of each classification remain the same. You can find out more about White Collar and Professional occupations in our *Insurance guide*.

The fastest way you can change your occupational risk rating is by logging on to your Member Online account at lgiasuper.com.au. You can also email a completed *Occupational risk rating change form* which is available on our website, or call us on **1800 444 396**.

Changes to the Total and Permanent Disablement definition

From 1 May 2021, LGIAsuper will change the definition of Total and Permanent Disablement.

Changes to the definition can be summarised as follows:

- We have replaced the previous Loss of Independent Existence definition with a new 'Everyday Working Activities' (EWA) definition. The new definition includes more objective tests against which disability can be assessed, providing greater clarity to our members in the assessment of these claims.
- We have introduced a new Domestic Duties definition which specifically addresses the situation where a member is no longer working and unable to perform Normal Domestic Duties.
- We have simplified the overall TPD definition by reducing the number of parts from five to three.

The changes can be seen in full in the table below and will replace the definition in our *Insurance guide*. This change will only be applied to any events occurring on or after **1 May 2021**.

CHANGES TO TOTAL AND PERMANENT DISABLEMENT DEFINITION

UP TO 30 APRIL 2021	FROM 1 MAY 2021
<p>Total and Permanent Disablement (TPD)</p> <p>“Totally and Permanently Disabled”, “Total and Permanent Disablement”, “Total and Permanent Disability” or “TPD” means:</p> <p>you satisfy Part (1), (2), (3), (4) or (5) of the definition below; and</p> <ul style="list-style-type: none"> • as at the date of disablement and continuing since then you are determined by the insurer to be permanently incapacitated, solely as a result of injury or illness, to such an extent as to render you unable ever to engage in any gainful occupation, business, profession or employment, for which you are, or may become, reasonably suited by education, training or experience and in making this determination, the insurer will consider any reasonable retraining. <p>Part 1: Unable to return to work</p> <p>At the event date you were:</p> <ul style="list-style-type: none"> • not a casual and working for a minimum of 14.5 hours per week in the 6 consecutive months immediately prior to the event date; or • not a casual and working for less than 6 consecutive months immediately prior to the event date but had worked for a minimum of 14.5 hours each week since commencing work and the event date; or • not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week in the 6 consecutive months immediately prior to the day you commenced your employer approved paid or unpaid leave; or • not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week since commencing work and the day you commenced your employer approved paid or unpaid leave; <p>and as a result of injury or illness, you are totally unable to engage in any occupation, business, profession or employment for a period of 6 consecutive months since the event date.</p>	<p>Total and Permanent Disablement (TPD)</p> <p>“Totally and Permanently Disabled”, “Total and Permanent Disablement”, “Total and Permanent Disability” or “TPD” means:</p> <ul style="list-style-type: none"> • you satisfy Part (1), (2) or (3) of the definition below; and • as at the date of disablement and continuing since then, you are determined by the insurer to be permanently incapacitated solely as a result of injury or illness to such an extent as to render you unable ever to engage in any gainful occupation, business, profession or employment, for which you are, or may become, reasonably suited by education, training or experience. In making this determination, the insurer will consider any reasonable retraining. <p>Part 1: Unable to return to work</p> <p>At the event date you were:</p> <ul style="list-style-type: none"> • not a casual and working for a minimum of 14.5 hours per week in the six consecutive months immediately prior to the event date; or • not a casual and working for less than six consecutive months immediately prior to the event date but had worked for a minimum of 14.5 hours per week since commencing work and the event date; or • not a casual and on employer approved paid or unpaid leave for not more than 24 months but had worked for a minimum of 14.5 hours per week in the six consecutive months immediately prior to the day you commenced your employer approved paid or unpaid leave; or • not a casual and on employer approved paid or unpaid leave for not more than 24 months but had worked for a minimum of 14.5 hours per week since commencing work and the day you commenced your employer approved paid or unpaid leave, <p>and as a result of injury or illness, you are totally unable to engage in any occupation, business, profession or employment for a period of six consecutive months since the event date.</p>

CHANGES TO TOTAL AND PERMANENT DISABLEMENT DEFINITION

UP TO 30 APRIL 2021	FROM 1 MAY 2021
<p>Part 2: Permanent impairment</p> <p>As a result of injury or illness, you suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by the insurer.</p> <p>Part 3: Specific loss</p> <p>As a result of illness or injury, the you suffer the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> • two limbs (where 'limb' is defined as the whole hand or the whole foot); or • the sight in both eyes; or • one limb and the sight in one eye. <p>Part 4: Loss of independent existence</p> <p>As a result of illness or injury, you suffer Loss of Independent Existence.</p> <p>"Loss of Independent Existence" means we have determined that you are totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:</p> <ul style="list-style-type: none"> • bathing and/or showering; • dressing and undressing; • eating and drinking; • using a toilet to maintain personal hygiene; or • getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, or with the assistance of a walking aid or wheelchair. 	<p>Part 2: Everyday Working Activities (EWA)</p> <p>As a result of injury or illness, you will be permanently unable to perform (with aids or adaptations) at least two of the following activities of daily work:</p> <ul style="list-style-type: none"> • Bending: the ability to bend, kneel or squat to pick something up from the floor and straighten up again; and the ability to get into and out of a standard sedan car; • Communicating: the ability to: <ol style="list-style-type: none"> 1. clearly hear with or without a hearing aid or alternative aid if required; and 2. comprehend and express oneself by spoken or written language with clarity; • Vision (distance vision): the ability to read, with visual aids, to the extent that an ophthalmologist can certify that: <ol style="list-style-type: none"> 1. visual acuity is equal to, or better than, 6/48 in both eyes; or 2. constriction is greater than within 20 degrees of fixation in the eye with the better vision; • Walking: the ability to walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body; • Lifting: the ability to lift from the ground an object weighing 5kg, carry it a distance of 10 metres, and place the item down at bench height; • Manual dexterity: the ability, with reasonable precision and success, to: <ol style="list-style-type: none"> 1. use at least one hand, its thumb and fingers, to manipulate small objects; or 2. use a keyboard if you were required to use a keyboard in your previous job. <p>The permanent inability to perform the activities of daily work must have lasted for a continuous period of six months or more.</p>

CHANGES TO TOTAL AND PERMANENT DISABLEMENT DEFINITION

UP TO 30 APRIL 2021	FROM 1 MAY 2021
<p>Part 5: Cognitive loss</p> <p>As a result of illness or injury, you suffer Cognitive Loss.</p> <p>“Cognitive loss” means we have determined a total and permanent deterioration or loss of intellectual capacity has required you to be under the continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.</p>	<p>Part 3: Normal Domestic Duties</p> <p>As a result of illness or injury, you are:</p> <p>(a) Following the advice of a Medical Practitioner in relation to the injury or illness for which you are claiming; and</p> <p>(b) unable to perform Normal Domestic Duties for a period of six consecutive months since the event date; and</p> <p>(c) as at the date of disablement:</p> <p style="margin-left: 20px;">(i) incapable of ever performing any Normal Domestic Duties; and</p> <p style="margin-left: 20px;">(ii) incapable of ever working in any gainful employment for which you are reasonably suited by education, training or experience.</p> <p>“Following the advice of a Medical Practitioner” means you are under the regular care and following the regular advice of a Medical Practitioner on an ongoing basis, including following all recommended courses of treatment and rehabilitation.</p> <p>“Home” means your principal place of residence.</p> <p>“Normal Domestic Duties” means the tasks performed by you where your sole occupation is to maintain your family Home. These tasks are:</p> <ul style="list-style-type: none"> • cleaning of the Home; • cooking of meals for the family; • doing the family’s laundry; • shopping for your family’s food; and • taking care of dependent children (where applicable). <p>Normal Domestic Duties do not include duties performed outside your Home for salary, reward or profit.</p>

Changes to our insurance premiums

Death and Total and Permanent Disability (TPD) cover

The cost of unit-based Death only cover will decrease. The cost of Death and Total and Permanent Disablement (TPD) cover will increase.

The table below sets out the new weekly cost per unit of cover which applies from **1 May 2021**.

PREMIUMS PER WEEK PER UNIT OF COVER				
	UP TO 30 APRIL 2021		FROM 1 MAY 2021	
Occupational risk rating	Weekly Death only cover premium	Weekly Death and TPD cover premium	Weekly Death only cover premium	Weekly Death and TPD cover premium
Blue Collar	\$0.67	\$1.32	\$0.65	\$1.52
White Collar	\$0.51	\$1.02	\$0.49	\$1.17
Professional	\$0.43	\$0.87	\$0.42	\$1.00

The above premium rates include any applicable Stamp Duty and GST.

Fixed cover costs

The table below sets out the new annual premium rates per \$1,000 of fixed Death and TPD cover, which applies from **1 May 2021**.

ANNUAL FIXED COVER PREMIUM RATES PER \$1,000 OF COVER						
Age	Blue Collar		White Collar		Professional	
	Death Only	Death & TPD	Death Only	Death & TPD	Death Only	Death & TPD
15	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
16	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
17	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
18	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
19	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
20	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
21	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
22	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
23	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
24	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
25	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
26	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
27	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
28	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
29	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
30	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
31	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
32	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
33	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
34	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
35	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
36	\$0.64	\$1.40	\$0.44	\$1.03	\$0.38	\$0.88
37	\$0.68	\$1.52	\$0.46	\$1.11	\$0.41	\$0.95
38	\$0.74	\$1.67	\$0.52	\$1.22	\$0.44	\$1.06
39	\$0.83	\$1.87	\$0.58	\$1.37	\$0.49	\$1.17
40	\$0.96	\$2.16	\$0.67	\$1.57	\$0.57	\$1.35
41	\$1.09	\$2.43	\$0.74	\$1.76	\$0.65	\$1.52
42	\$1.19	\$2.64	\$0.81	\$1.94	\$0.71	\$1.65
43	\$1.29	\$2.90	\$0.90	\$2.12	\$0.77	\$1.82
44	\$1.44	\$3.23	\$1.00	\$2.37	\$0.86	\$2.02
45	\$1.58	\$3.51	\$1.09	\$2.57	\$0.93	\$2.21
46	\$1.73	\$3.88	\$1.20	\$2.84	\$1.03	\$2.44
47	\$1.92	\$4.30	\$1.32	\$3.13	\$1.14	\$2.71
48	\$2.07	\$4.64	\$1.44	\$3.40	\$1.24	\$2.93
49	\$2.27	\$5.07	\$1.57	\$3.73	\$1.34	\$3.19
50	\$2.50	\$5.57	\$1.73	\$4.09	\$1.48	\$3.51
51	\$2.77	\$6.20	\$1.92	\$4.54	\$1.65	\$3.89
52	\$3.12	\$6.97	\$2.16	\$5.11	\$1.84	\$4.39
53	\$3.57	\$7.96	\$2.47	\$5.84	\$2.12	\$5.00
54	\$4.16	\$9.30	\$2.87	\$6.82	\$2.47	\$5.84
55	\$4.99	\$11.16	\$3.45	\$8.19	\$2.96	\$7.01
56	\$5.76	\$12.89	\$3.99	\$9.45	\$3.42	\$8.10
57	\$6.49	\$14.49	\$4.50	\$10.63	\$3.85	\$9.11
58	\$7.42	\$16.57	\$5.14	\$12.16	\$4.40	\$10.41
59	\$8.65	\$19.34	\$5.99	\$14.18	\$5.14	\$12.16
60	\$10.53	\$23.52	\$7.28	\$17.24	\$6.24	\$14.78
61	\$13.43	\$30.00	\$9.30	\$22.00	\$7.96	\$18.87
62	\$18.54	\$41.44	\$12.84	\$30.38	\$11.00	\$26.05
63	\$29.96	\$66.93	\$20.74	\$49.08	\$17.76	\$42.07
64	\$38.95	\$87.02	\$26.96	\$63.80	\$23.09	\$54.71

The above premium rates include any applicable Stamp Duty and GST.

Income protection costs

The table below sets out the new income protection premium rates per \$100 per month of cover applicable to a 90 day waiting period, which applies from **1 May 2021**. To calculate the premium using different waiting periods, refer to the Income Protection sections of our *Insurance guide*.

ANNUAL INCOME PROTECTION PREMIUM RATES PER \$100 PER MONTH OF COVER						
Current age	Blue Collar		White Collar		Professional	
	Male	Female	Male	Female	Male	Female
15	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
16	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
17	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
18	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
19	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
20	\$2.15	\$2.11	\$1.61	\$1.58	\$1.30	\$1.25
21	\$2.01	\$2.11	\$1.51	\$1.58	\$1.20	\$1.25
22	\$1.89	\$2.13	\$1.41	\$1.61	\$1.14	\$1.28
23	\$1.78	\$2.15	\$1.32	\$1.61	\$1.06	\$1.30
24	\$1.68	\$2.17	\$1.25	\$1.63	\$1.01	\$1.30
25	\$1.61	\$2.17	\$1.20	\$1.63	\$0.97	\$1.30
26	\$1.56	\$2.32	\$1.18	\$1.74	\$0.95	\$1.39
27	\$1.51	\$2.40	\$1.14	\$1.82	\$0.89	\$1.44
28	\$1.51	\$2.50	\$1.14	\$1.89	\$0.89	\$1.51
29	\$1.51	\$2.57	\$1.14	\$1.94	\$0.89	\$1.53
30	\$1.53	\$2.65	\$1.16	\$1.99	\$0.92	\$1.58
31	\$1.58	\$2.74	\$1.18	\$2.05	\$0.95	\$1.65
32	\$1.63	\$2.81	\$1.22	\$2.11	\$0.97	\$1.68
33	\$1.70	\$2.92	\$1.28	\$2.19	\$1.01	\$1.74
34	\$1.78	\$3.07	\$1.32	\$2.32	\$1.06	\$1.84
35	\$1.86	\$3.23	\$1.39	\$2.44	\$1.11	\$1.94
36	\$1.99	\$3.45	\$1.49	\$2.60	\$1.18	\$2.07
37	\$2.13	\$3.68	\$1.61	\$2.76	\$1.28	\$2.22
38	\$2.29	\$3.97	\$1.72	\$2.98	\$1.37	\$2.38
39	\$2.48	\$4.32	\$1.86	\$3.23	\$1.49	\$2.60
40	\$2.69	\$4.70	\$2.03	\$3.52	\$1.61	\$2.81
41	\$2.96	\$5.15	\$2.22	\$3.87	\$1.78	\$3.09
42	\$3.23	\$5.67	\$2.44	\$4.25	\$1.94	\$3.40
43	\$3.54	\$6.23	\$2.67	\$4.68	\$2.13	\$3.73
44	\$3.92	\$6.89	\$2.96	\$5.17	\$2.36	\$4.14
45	\$4.35	\$7.60	\$3.25	\$5.71	\$2.60	\$4.56
46	\$4.84	\$8.38	\$3.64	\$6.29	\$2.90	\$5.03
47	\$5.40	\$9.23	\$4.06	\$6.92	\$3.23	\$5.55
48	\$6.02	\$10.18	\$4.51	\$7.63	\$3.62	\$6.12
49	\$6.75	\$11.17	\$5.07	\$8.38	\$4.06	\$6.71
50	\$7.56	\$12.23	\$5.67	\$9.19	\$4.53	\$7.35
51	\$8.45	\$13.39	\$6.35	\$10.04	\$5.07	\$8.03
52	\$9.50	\$14.61	\$7.14	\$10.95	\$5.69	\$8.76
53	\$10.62	\$15.89	\$7.99	\$11.92	\$6.38	\$9.54
54	\$11.92	\$17.24	\$8.95	\$12.94	\$7.16	\$10.35
55	\$13.37	\$18.65	\$10.04	\$14.01	\$8.03	\$11.20
56	\$14.97	\$20.12	\$11.24	\$15.09	\$8.98	\$12.07
57	\$16.74	\$21.63	\$12.56	\$16.23	\$10.04	\$12.99
58	\$18.73	\$23.22	\$14.05	\$17.41	\$11.24	\$13.93
59	\$20.92	\$24.82	\$15.71	\$18.61	\$12.56	\$14.90
60	\$23.33	\$26.45	\$17.49	\$19.83	\$14.01	\$15.87
61	\$26.00	\$28.13	\$19.50	\$21.09	\$15.61	\$16.89
62	\$28.74	\$29.59	\$21.56	\$22.20	\$17.24	\$17.76
63	\$23.22	\$23.02	\$17.41	\$17.26	\$13.93	\$13.81
64	\$7.56	\$7.32	\$5.67	\$5.50	\$4.53	\$4.39

The above premium rates include any applicable Stamp Duty and GST.



Changes to our MySuper Lifecycle investment option

Currently, members who have not chosen an investment option for their superannuation, default to LGIAsuper's MySuper product which is called *LGIAsuper MySuper Lifecycle*.

On **1 May 2021**, we will close the **MySuper Lifecycle** investment option and instead will offer a single diversified investment option, **MySuper**. This option does not invest in line with your age but is still managed on your behalf and continually reviewed and adjusted.

What does this mean for you?

If you are currently invested in the **MySuper Lifecycle Under 75 option**, you will be moved to our **MySuper** investment option, which will have exactly the same asset allocation as your current option.

UP TO 30 APRIL 2021	FROM 1 MAY 2021
MySuper Lifecycle Under 75	MySuper
Return target of 3% per year above inflation after fees and taxes over the next ten financial years.	Return target of 3% per year above inflation after fees and taxes over the next ten financial years.
Risk Medium to High Negative returns expected 3.5 out of 20 years.	Risk Medium to High Negative returns expected 3.5 out of 20 years.
Investment fee 0.26% p.a.	Investment fee 0.26% p.a.
Indirect cost ratio 0.69% p.a.	Indirect cost ratio 0.69% p.a.
Growth assets 70%	Growth assets 70%
Defensive assets 30%	Defensive assets 30%

If you are currently invested in the **MySuper Lifecycle 75 plus** option, you will be moved to our **MySuper** investment option. This option aims for higher investment returns and medium to high risk and has a different strategic asset allocation to your current option.

UP TO 30 APRIL 2021	FROM 1 MAY 2021
MySuper Lifecycle 75 plus	MySuper
Return target of 2.5% per year above inflation after fees and taxes over the next ten financial years.	Return target of 3% per year above inflation after fees and taxes over the next ten financial years.
Risk Medium Negative returns expected 2.4 out of 20 years.	Risk Medium to High Negative returns expected 3.5 out of 20 years
Investment fee 0.24% p.a.	Investment fee 0.26% p.a.
Indirect cost ratio 0.61% p.a.	Indirect cost ratio 0.69% p.a.
Growth assets 50%	Growth assets 70%
Defensive assets 50%	Defensive assets 30%

What do you need to do?

The insurance cost changes will be automatically applied on 1 May 2021.

If you are comfortable with the price change, you do not need to do anything. However:



You can change or cancel your insurance cover at any time by logging in to your Member Online account at **lgiasuper.com.au** or by calling us on **1800 444 396**.



To see what level of cover might be best for you and how much this will cost, you can use our insurance calculators at **lgiasuper.com.au/insurance**.

We have two calculators - get a quick estimate or a more detailed estimate based on more of your details.



To learn more about insurance in superannuation, visit the Australian Government website **moneysmart.gov.au** and search 'insurance through super'.



If you would like to change your investment option(s) you will need to do so before 5.00pm (AEST) on **30 April 2021**.

You can change an investment option by logging in to your Member Online account at **lgiasuper.com.au**. Or you can refer to the *Investment choice guide* for your account, which can be found at **lgiasuper.com.au/pds**, for details about alternative ways to submit an investment switch.

We are here to help

We urge members to seek financial advice before making decisions about their insurance cover or investment options. LGIAsuper members can receive limited advice on a single topic related to superannuation, such as choosing an investment option and insurance through superannuation at no additional cost.

If you have any questions, or to book an advice appointment, please email us at **info@lgiasuper.com.au** or call us on **1800 444 396**, weekdays 8.30am to 5.00pm AEST.

🗨 SUPERANNUATION 🗨 INVESTMENT 🗨 ADVICE 🗨 INSURANCE



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