

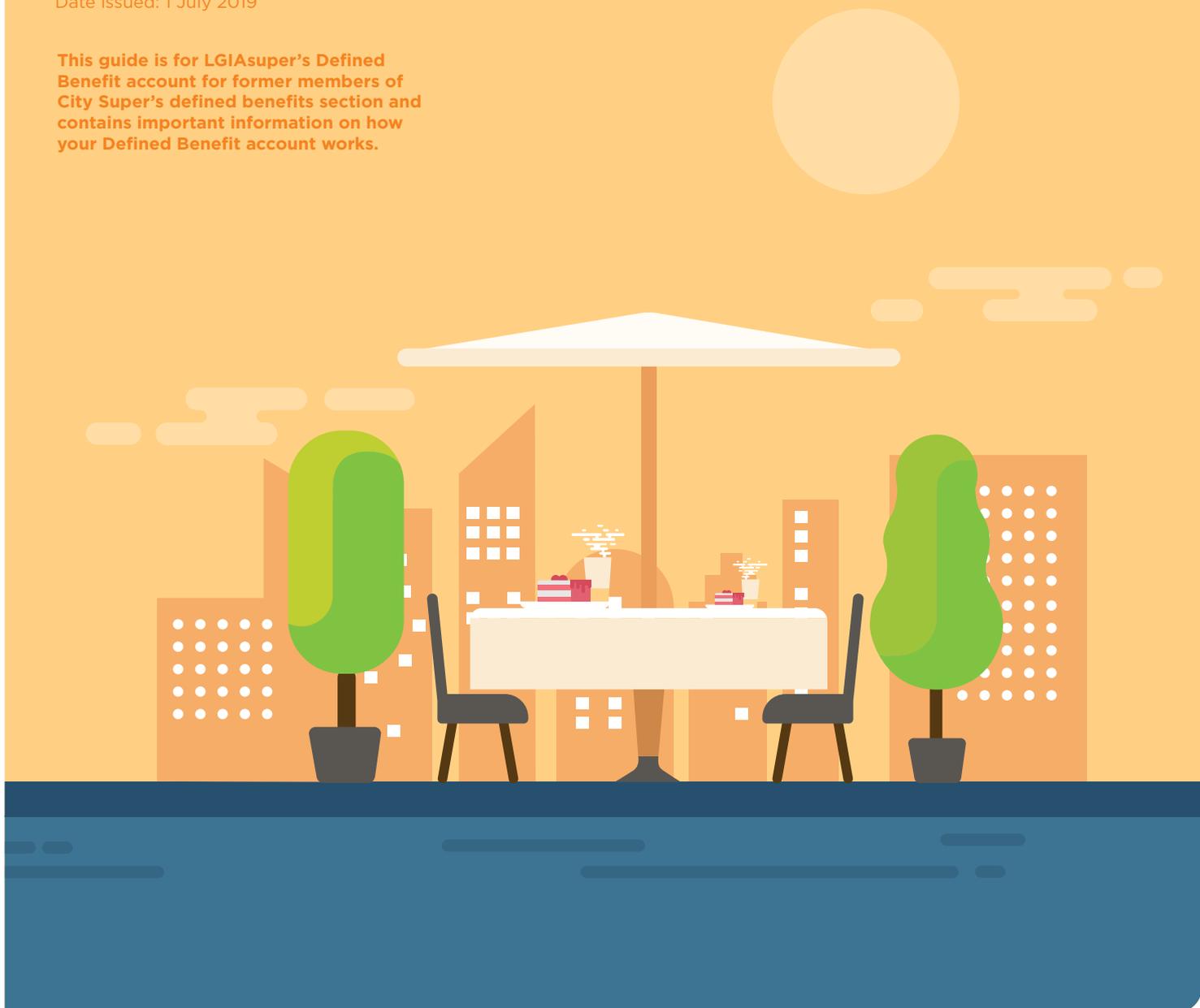
Defined Benefit account guide

For former City Super members

Closed to new members

Date issued: 1 July 2019

This guide is for LGIAsuper's Defined Benefit account for former members of City Super's defined benefits section and contains important information on how your Defined Benefit account works.



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Contact LGIAsuper on 1800 444 396 or visit our website at lgiasuper.com.au if you would like any further information.



Our Heritage

LGIAsuper is one of Australia's longest-running and most trusted superannuation funds, with a unique understanding of the needs of local communities.

When we started in 1965 we had 10,000 Queensland local government employees as members. Today, we help almost 85,000 members from all industries across Australia.

We're trusted with looking after more than \$12 billion in retirement savings.

Let's Grow!



For over 50 years we've helped members plan and enjoy a comfortable retirement by delivering trusted advice and industry-leading performance that is consistently reliable.

We offer:

- ✓ intelligent investment strategies that deliver consistent, optimised returns
- ✓ tailored advice regardless of your life stage or personal objectives
- ✓ insurance solutions to protect the financial future of you and your family.

LGIAsuper is committed to giving you trusted, reliable service you can count on. Unlike some super funds that exist just to make a profit for their shareholders, we promise to put our members first.

There's never been a more exciting time to be a member. We invite you to continue to grow with us and be a part of our strong future.

From solid, long-term investment performance to good governance and a unique understanding of the needs of local communities, there are many reasons why LGIAsuper members choose us to look after their financial future.

As a member of LGIAsuper's Defined Benefit account you have:

A defined benefit

Calculated as a multiple of final average salary (FAS).

An accumulation account

Made up of an Occupational plan account plus any extra contributions and money transferred into LGIAsuper from other funds. This amount grows with investment earnings, which may be positive or negative.

Higher employer contribution

You are required to contribute 5% standard contributions (or 5.89% if you choose to salary sacrifice). Your employer must make the contributions necessary to fund your defined benefit.

Low fees

Fees and insurance premiums are generally paid by your employer, but some investment fees are taken into account before setting the investment earnings rate on the accumulation components of your benefit.



Insurance

We offer insurance solutions to protect the financial future of you and your family. Some of your benefits are supported by death and disability insurance that covers you 24 hours a day, 7 days a week and may continue after you leave your employment. Income Protection cover is also provided automatically.

Trusted and reliable service

LGIAsuper is committed to giving you trusted and reliable service you can count on. When you phone or visit us you speak to someone who cares about you and understands super.

Information

Come to our free seminars, read our regular newsletter, or see the wide range of publications on our website. Register for Member online and you can view your account balance and update your details whenever you wish.

Financial advice

Our trusted and reliable team can show you how to make your super work harder and give you information to help you actively make informed decisions on a range of topics while you're working and when you stop. You can also meet with an authorised representative for more comprehensive personal advice.

Personal contributions

We can accept personal contributions if you want to add to your accumulation benefit by lump sum, salary sacrifice or transfers from other funds.

Flexible pension products

LGIAsuper offers a Transition to Retirement Pension account (some restrictions apply) and if you're retired you can access our Pension account. See our *Pension accounts Product Disclosure Statement (PDS)* for details.

Lifetime Pensions are also payable for certain former Councillors and their spouses.

How a Defined Benefit account works

As a member with a Defined Benefit account, most of your employer's contributions, your standard member contributions and investment earnings are pooled with those of other members with Defined Benefit accounts. Benefits are paid from this common pool as and when required.



Your benefits are defined by a formula and are generally not subject to fluctuations in investment returns, so you can be certain of the benefit you will receive when you retire.

Your employer contributes the amount determined by LGIASuper's Actuary as necessary to fund the defined benefit component of all members of the Defined Benefit scheme, including pensions payable to former Councillors and their spouses. All benefits are subject to a legislated minimum requisite benefit or any other minimum benefit that may apply.

LGIASuper does not keep a separate account for these contributions for each member. The Trustee invests the assets of the pool and the employers bear the investment risk through the contribution rates determined by the Actuary. Your employer's contributions and your standard member contributions cease when you attain the age of 70 years.

Accumulation accounts

As a defined benefit member your employer pays an additional 3% of your salary into an Occupational plan account. In addition, any voluntary contributions, voluntary salary sacrifice contributions or other super you transfer to LGIASuper will go into an accumulation account. See *Contributing to your super* on page 5 for more details.

Amounts in your accumulation accounts are paid in addition to your defined benefit.

Lifetime and Contingent Pensioners

Lifetime Pensioners are certain former Brisbane City Councillors and their spouses that are currently in receipt of a lifetime pension payable from LGIASuper.

Contingent Pensioners are spouses of former Councillors whom previously elected to commute their lifetime pension to a lump sum. Contingent Pensioners are entitled to a pension on the death of the former Councillor.

Contributing to your super

Defined benefit contributions are generally from:

- your employer
- you

Any other contributions add to your accumulation account and grow with investment earnings. These could be from:

- your employer
- you
- your partner
- the Government, if you are eligible to receive the super co-contribution

Lifetime Pensioners cannot contribute

Former councillors and their spouses who are in receipt of, or entitled to, receive a Lifetime Pension from LGIASuper are not able to contribute to their Lifetime Pension account. As such, the contribution arrangements and caps described in this section do not apply. Brisbane City Council contributes the amount required to fund this pension.

Employer contributions

Your employer contributes 3% of your salary to your Occupational plan account plus whatever is required to fund the balance of your defined benefit (determined by an Actuary).

Standard member contributions

You are required to contribute 5% of your salary in standard member contributions toward your defined benefit. These contributions can be made from after-tax pay, or if your employer agrees, by salary sacrifice. See *Salary sacrifice* in this section for more information.

Personal contributions

Personal contributions are extra amounts that add to your accumulation account and grow with investment returns. They do not form part of your defined benefit.

You can make these contributions regularly from your pay or as a one-off lump sum. Once you are aged between 65 and 74, you can only make extra contributions to your account if you have been gainfully employed for at least 40 hours over 30 consecutive days during the current financial year. When you reach age 75 you are unable to contribute to your super at all.

You can make personal contributions by:

- **payroll deduction.** Ask your employer to pay an amount from your salary to LGIASuper each pay period.
- **BPAY from your bank account.** Use the member BPAY generator on the LGIASuper website to find out the biller code and reference number.
- **cheque.** Send it to us with a completed *Personal contribution form*, available from the LGIASuper website or by calling us.

Salary sacrifice

Salary sacrificing contributions is where your employer agrees to pay a certain amount of money into your super from your before-tax pay instead of paying that amount to you as salary. You can salary sacrifice your standard member contributions and/or extra contributions if your employer allows it.

Because your super contributions are taken from your before-tax salary you will not have to pay income tax on them. And if you're paying less income tax then you could receive an increase in your take home pay.

Salary sacrifice contributions are still subject to the 15% contributions tax (subject to contributions caps, see page 6 and higher income earners tax page 24) and are deducted at the time of contribution.

If you choose to salary sacrifice your standard member contribution it increases from 5% to 5.89% so that a full 5% is left to fund your defined benefit after the deduction of the 15% contributions tax.

Salary sacrificed amounts are not eligible to receive the super co-contribution from the Australian Government. So, if you are eligible, you have the option to do a combination of salary sacrifice and after-tax personal contributions. See the *Super co-contribution* section following for more information.

Super co-contribution

The super co-contribution is an incentive offered by the Australian Government to encourage you to save for retirement.

Here's how it works.

The government will contribute up to 50 cents for each \$1 you contribute to super, if you are employed and your total income is less than the limit set each year. The 5% standard member contribution may be eligible for the co-contribution if paid from your after-tax salary.

Salary sacrificed contributions or personal contributions for which you claim a tax deduction do not attract the co-contribution.

For more information on this government incentive, including current limits, refer to the *Super support for low and middle-income earners info sheet* from our website or call us. You can also find out more from the Australian Taxation Office website at www.ato.gov.au.

Contributing to your super (cont.)

Spouse contributions

You can contribute to your partner's super as long as they are under the age of 65. Between the ages of 65 and 69, your partner must be gainfully employed for at least 40 hours over 30 consecutive days in the financial year to have these contributions paid to their account. Once your spouse reaches age 70 spouse contributions can no longer be received.

Spouse contributions are not eligible to receive the super co-contribution, but you could receive a tax offset of up to \$540 if your partner earns less than \$37,000 annually. The offset reduces for incomes over \$37,000 and cuts out completely at \$40,000 per annum.

LGIAsuper can also accept contributions from your partner's employer.

For more information, get a copy of our *Accumulation account Product Disclosure Statement (PDS)*.

Contributions splitting

Any additional salary sacrifice contributions made to your accumulation account can be split with your spouse. You can do this once a year for contributions made in the previous financial year.

You are unable to split the employer contribution or the standard member contribution as these go toward your defined benefit. For more information get a copy of our *Super for your partner info sheet*.

Transfers from other super funds

By transferring your other super to LGIAsuper you could save money on fees and insurance costs. And it's easy to do. Simply:

- use our online transfer tool to roll your other super into LGIAsuper. It only takes 5 minutes!
- complete the *Transfer to LGIAsuper* form available from our website or by calling us and return it to LGIAsuper.

Contribution caps

There are limits on amounts that you and your employer can contribute to super each year.

Concessional (before-tax) contributions

The cap on concessional contributions (including employer contributions, any salary sacrifice contributions and personal contributions for which you claim a deduction) is \$25,000 for the 2019/20 financial year. Contributions up to this limit are taxed at 15%, while amounts above it are taxed at your marginal tax rate (including the Medicare levy).

Special rules apply for members with a Defined Benefit account. A notional taxed contribution based on a formula prescribed in the *Income Tax Assessment Act 1997* counts toward your concessional cap. This formula is generally:

$$NTCC = 1.2 \times (NER \times S \times D / 365 - M)$$

Where:

NER is the New Entrant Rate, which is fixed at 9%.

S is your superannuation salary on the first day of the financial year in which you had a defined benefit in LGIAsuper;

D is the number of days in the financial year that your defined benefit accrued;

M is the amount of post-tax (non-concessional) standard member compulsory contributions you made to fund your defined benefit during the financial year. If you make your compulsory contribution via salary sacrifice for the entire financial year, M will be equal to nil.

The above calculation is modified if you work part-time, take extended leave without pay or where there is a change in your defined benefit. To find out how we calculate your notional taxed contributions, please call us.

Any other concessional contributions such as your 3% occupational contributions or additional salary sacrifice contributions will be added to your notional taxed contributions and you may exceed your concessional cap and be taxed at the higher rate. You should contact LGIAsuper for further information.

Additional contributions tax may apply to concessional contributions for high income earners.

Refund of excess concessional contributions

If you exceed your cap you can elect to withdraw your excess contributions from super. The ATO will contact you to explain your options. If you are likely to exceed the cap you should talk to us on 1800 444 396 or seek advice from a financial advisor.

Non-concessional (after-tax) contributions

The amount of non-concessional contributions (including 5% standard contributions, not salary sacrificed and personal contributions for which you don't claim a deduction) you can pay into super is capped at \$100,000 for the 2019/20 financial year. If you are under age 65 you can make larger payments of up to \$300,000 by using your cap for up to 3 years. You can elect to withdraw excess non-concessional contributions from your account.

Contributions above the limit left in the fund will be taxed at 47% (including the Medicare levy).

From 1 July 2017, anyone with a total superannuation balance of over \$1.6m will not be able to make non-concessional contributions.

Your benefits

The benefit you receive is determined in accordance with a formula contained in LGIAsuper's Trust Deed. The formula used to calculate your benefit depends on the circumstances under which you leave your employer. Benefits for Lifetime and Contingent Pensioners are described at the end of this section.

There are some important terms that are used when calculating your benefits:

Final average salary (FAS) is the average of your annual salary each year in the three years immediately before the date your benefit becomes payable. Your salary is advised to us by your employer at 1 April and 1 October each year.

For example, if you finished work on 1 December 2009, your FAS would be the average of the salaries advised to us by your employer on 1 October 2009, 1 April 2009, 1 October 2008, 1 April 2008, 1 October 2007 and 1 April 2007.

Completed membership is the period of your membership in the fund calculated in years, with complete months counted as fractions of a year. Your completed membership is modified to calculate benefits on death or total and permanent disablement.

Completed membership excludes any period during which you were temporarily absent from employment and not receiving salary, unless you continue to contribute to the fund as required during the period of absence or the Trustee decides to include the period under special circumstances.

Retirement multiple is the annual percentage of final average salary that accrues to you per year of completed membership. The rate for a full-time employee is 17.5% per annum.

Salary for the purposes of working out your benefits means your regular remuneration calculated in accordance with the classification rate, and includes the amount of any:

- supplementary payment (where relevant)
- over award payment
- shift loading.

It does not include any:

- bonuses
- commissions
- overtime payments
- vehicle hire allowances
- weekend or other penalty rates
- other fee or allowance.

Normal retirement benefit

If you retire at any time from age 55 to age 69, your benefit is calculated as:

$$17.5\% \times \text{your FAS} \times \text{your completed membership} + \text{the balance of your accumulation accounts} - \text{any government charges or taxes}$$

This calculation is subject to an additional calculation to ensure your benefit meets the minimum legislated requisite benefit and may also be subject to a minimum benefit from a former fund (such as the BCC Staff Provident Fund). If this applies to you, the calculation will be shown on your exit statement and at the time your benefit is paid.

Examples

Dave

Dave joined the fund on 1 January 1987 and retired at age 65 on 31 December 2008.

Dave's multiple

$$22 \text{ years completed membership} \times 17.5\% = 3.85$$

Dave's salary history

1 October 2008	\$47,500
1 April 2008	\$47,500
1 October 2007	\$42,500
1 April 2007	\$42,500
1 October 2006	\$40,000
1 April 2006	\$40,000

Dave's FAS

$$(\$47,500 + \$47,500 + \$42,500 + \$42,500 + \$40,000 + \$40,000) \div 6 = \$43,333$$

Dave's retirement benefit is calculated as

$$3.85 \times \$43,333 + \text{plus the balance of his other accumulation accounts} = \$166,832$$

Your benefits (cont.)

Terry

Terry joined the fund on 31 May 1993 and retired at age 60 on 1 June 2010.

Terry's multiple

$$17 \text{ years completed membership} \times 17.5\% = 2.975$$

Terry's salary history

1 April 2010	\$145,000
1 October 2009	\$145,000
1 April 2009	\$130,000
1 October 2008	\$130,000
1 April 2008	\$120,000
1 October 2008	\$120,000

Terry's FAS

$$(\$145,000 + \$145,000 + \$130,000 + \$130,000 + \$120,000 + \$120,000) \div 6 = \$131,667$$

Terry's retirement benefit is calculated as

$$2.975 \times \$131,667 = \$391,709$$

plus the balance of his other accumulation accounts

Late retirement benefit

Once you reach age 70, your contributions and retirement multiple cease and your Defined Benefit account is converted to an accumulation style account, which will be subject to market fluctuations ('smoothed' over a 3-year average).

You do not have investment choice on this component of your late retirement benefit, however you can ask us to convert your Defined Benefit account to an LGIASuper Accumulation account.

You will also receive the balance of your other accumulation accounts when your benefit is paid.

Leaving your employer prior to age 55 (withdrawal benefit)

If you leave your employer before age 55, your defined benefit is reduced by a discount factor of 1% for each year and completed months (expressed as a fraction of a year) prior to age 55, calculated as:

$$17.5\% \times \text{FAS} \times \text{your completed membership} \times (1 - \text{discount factor}) + \text{the balance of your accumulation accounts} - \text{any government charges or taxes}$$

Example

Jeff

Jeff joined the fund on 1 July 1997 and ceased working with his employer at age 53 (13 years completed membership). Jeff's FAS when he resigned was \$40,000.

Jeff's discount factor

The discount factor is 1% for each year prior to age 55.

$$\text{Therefore, Jeff's discount factor is equal to } 1\% \times (55 - 53) = 2\%$$

Therefore, Jeff's multiple is

$$13 \text{ years completed membership} \times 17.5\% \times (1 - 2\%) = 2.2295$$

Jeff's withdrawal benefit is calculated as

$$2.2295 \times \$40,000 = \$89,180$$

plus the balance of his other accumulation accounts

You can leave your super with LGIASuper indefinitely. Once you leave your employer, your super is transferred to an Accumulation account. See page 11 for more details.

Death benefit

A death benefit is calculated in the same way as your normal retirement benefit, however your retirement multiple is adjusted as if you had continued to work until age 65, multiplied by your salary at the date of your death, calculated as:

**17.5% x your salary as at the date of your death
x your completed membership to age 65
+ the balance of your accumulation accounts
- any government charges or taxes**

Example

Jill

Jill joined the fund on her 40th birthday and died on her 57th birthday. Jill's salary was \$45,000 at the time of her death.

Jill's multiple

**17.5% x completed membership to age 65
= 17.5% x (65-40) = 4.375**

Jill's death benefit is calculated as

**4.375 x \$45,000 = \$196,875
plus the balance of her other accumulation accounts**

If you die after age 65 but before you retire, your death benefit is calculated as per the late retirement benefit on page 8, as if you had retired on the date of your death. Once a death benefit calculation takes place, the benefit is invested in the Cash investment option until payment can be made.

If you die, your superannuation and any insurance payable can help support your dependants. There are rules set out in the LGIAsuper trust deed and in Australian Government legislation that allow us to pay death benefits to:

- your spouse — married, de facto or same-sex partner
- your children — including step-children, adopted children, mature-age children or a child of a de facto spouse
- someone in an interdependent relationship with you, as defined by the Australian Government
- your legal personal representative (i.e. the executor of your Will or the administrator of your estate)
- some other person.

Nominating who will receive your benefit

Before we pay a death benefit, LGIAsuper will look at whether you have advised us who you would prefer to receive your money. You can do this in two ways:

- A **preferred beneficiary nomination** is used as a guide in determining who to pay your benefit to. The Trustee would have the final decision on in how your benefit is paid, and would need to look for all potential dependants before doing so. See our *Nominating your beneficiary guide* for more details on making a preferred beneficiary nomination and the form required.
- A **binding death benefit nomination** provides you with greater certainty over who your benefit will be paid to than a preferred beneficiary nomination. That's because the Trustee is bound to pay your benefit according to your wishes, as long as your binding death benefit nomination was valid at the time of your death. For more information and the form to complete, get a copy of our *Nominating your beneficiary guide*.

Tax implications for beneficiaries of a death benefit

There are different tax rules that apply to a death benefit paid from a superannuation fund, depending on whom the benefit is paid to or, where the benefit is paid to your estate, who benefits from the estate. LGIAsuper recommends you seek financial advice regarding the treatment of your estate after your death.

For more information on how death benefits are paid, visit our website or call us for a copy of our *Death benefits info sheet*.

(You may be able to access your accumulation account balance if you have a medical condition that is likely to result in your death in the next 24 months). Please contact us to discuss your situation.

Your benefits (cont.)

Total and Permanent Disablement (TPD) benefit

If you become totally and permanently disabled and cease employment as a result of the disability, LGIAsuper will pay you a TPD benefit calculated as:

**17.5% x FAS as at the date of your disablement x your completed membership to age 65 (adjusted for any periods of part-time employment or leave without pay)
+ the balance of your accumulation accounts
- any government charges or taxes**

If you cease employment as a result of the disability after age 65, you will receive the retirement benefit applicable to your age at the date of disablement.

What does 'Totally and Permanently Disabled' mean?

"Totally and Permanently Disabled", "Total and Permanent Disablement", "Total and Permanent Disability" or "TPD" means:

- you satisfy Part (1), (2), (3), (4) or (5) 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 and in making this determination, the insurer will consider any reasonable retraining.

Part 1: Unable to return to work

At the event date you were:

- 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; 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.

Part 2: Permanent impairment

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.

Part 3: Specific loss

As a result of illness or injury, you suffer the total and permanent loss of the use of:

- 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.

Part 4: Loss of independent existence

As a result of illness or injury, you suffer Loss of Independent Existence.

"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:

- 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.

Part 5: Cognitive loss

As a result of illness or injury, you suffer Cognitive Loss.

"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.

Terminal Illness benefit

Similarly, if you are diagnosed with a terminal illness that is likely to lead to your death within 12 months you may be eligible to have a benefit paid which is calculated in the same way as the TPD benefit. You would need to provide the appropriate verification of your condition and the likelihood that it will result in death within 12 months from a specialist physician approved by LGIAsuper.

You may be able to access your accumulation account balance if you have a medical condition that is likely to result in your death in the next 24 months. Please contact us to discuss your situation.

Circumstances that may affect your benefit

Apart from retirement and illness there are a number of other personal circumstances which may affect your account, the calculation of your benefits, your insurance coverage or your eligibility to keep your Defined Benefit account.

What if I change to part-time employment?

LGIAsuper always uses the full-time equivalent salary in FAS calculations to ensure that if you reduce your working hours, you do not experience a drop in the benefit you accrued while working full-time. Instead, your retirement multiple will grow more slowly during periods of part-time work. For example, if you are working 3 days a week (60% of full-time hours) your multiple would accrue at a rate of 10.5% per year (60% x 17.5%) while you are working part-time, instead of the 17.5% you would receive each year working full time.

Example

Jane

Jane has been working full-time for the past 20 years. She is considering working 3 days per week from 1 July 2016 for the next 2 years leading up to her retirement. She currently works full-time, and wants to know how this will affect her defined benefit.

Jane's defined benefit multiple is calculated as

Multiple at 30 June 2016 =
20 years × 17.5% = 3.5

Multiple growth during part-time work (60%) =
60% × 17.5% = 10.5% per year

Multiple at 30 June 2018 =
3.5 + (2 years × 10.5%) = 3.71

If you change to part-time employment and have Income Protection cover (see *Insurance in your super* on page 15 of this guide), provided you are working 14.5 hours or more per week your cover will continue but your benefit will be calculated on your part-time salary. If you work less than 14.5 hours per week, your Income Protection cover will cease.

Leaving your employer

You can leave your super with LGIAsuper indefinitely. Once you leave your employer, your super is transferred to an Accumulation account. You can have your new employer contribute to your super and you will continue to have the same level of Death and Total and Permanent Disablement insurance cover, converted to an equivalent number of units (rounded up to the nearest whole unit).

If you choose to increase this unitised level of cover at this time, the additional units of cover will be subject to you providing medical evidence of health and approval by the Insurer. You may reduce your level of cover or opt for Death only cover at any time. All cover must be in whole units.

If you have a default waiting period of 395 days it will reduce to 90 days when you leave your employer. Your premiums will increase accordingly. Otherwise, any Income Protection cover you have will remain at your existing level unless you apply to alter your level of cover. If you change employer it is important that you review your level of Income Protection cover to ensure it is still relevant to your circumstances (i.e. you are still working 14.5 hours per week or more and cover is no more than 75% of your new salary).

If you wish to increase your Income Protection cover (or you do not have Income Protection cover but wish to apply), you will be required to provide the Insurer with medical information about yourself with the increase subject to approval by the insurer.

A request to reduce or cancel your Income Protection cover can be made at any time by completing an *Insurance cancellation form*.

If you transfer your benefit out of LGIAsuper all insurance cover will cease.

Your benefits (cont.)

Lifetime and Contingent Pensions

Lifetime Pensions

Lifetime Pensions are payable fortnightly and are indexed as follows:

- No indexation applied if the pension payable to the former Councillor first commenced prior to 27 March 1975.
- 3% per annum indexation applies if the pension payable to the former Councillor first commenced on or after 27 March 1975.
- Indexation in line with the Consumer Price Index (CPI)¹ applies if the pension payable to the former Councillor first commenced on or after 1 July 1976.
- Indexation is applied on 1 October each year, where applicable.

Upon the death of the former Councillor in receipt of a Lifetime Pension, the pension reverts to the former Councillor's spouse at the rate of 5/8th's of the pension at the date of death, unless otherwise stipulated in the LGIAsuper Trust Deed.

Lifetime Pensions are payable to the spouses of former Councillors until the spouse dies or re-marries, however if the new spouse subsequently dies, the spouse is entitled to recommence receiving a Lifetime Pension.

Contingent Pensions

A Contingent Pension becomes payable to the spouse of a former Councillor upon the former Councillors death of the former Councillor, regardless of whether they were in receipt of a Lifetime Pension.

The amount of the pension payable is equal to 5/8th's of the Lifetime Pension that would have been payable when the former Councillor ceased to hold office as an alderman for the Brisbane City Council.

The pension is not indexed until such time as the pension becomes payable.

Once in payment, pensions are payable fortnightly and are indexed as follows:

- No indexation applies if the former Councillor ceased to hold office as an alderman for the Brisbane City Council prior to 27 March 1975;
- 3% per annum indexation applies if the former Councillor ceased to hold office as an alderman for the Brisbane City Council from 27 March 1975 to 30 June 1976;
- Indexation in line with the Consumer Price Index (CPI) applies if the former Councillor ceased to hold office as an alderman for the Brisbane City Council on or after 1 July 1976.

Indexation is applied on 1 October each year, where applicable.

¹ Consumer Price Index - All Groups (Brisbane) to 30 June as published by the Australian Bureau of Statistics.



How we invest your money

Members of the Defined Benefit account have a set investment strategy for their defined benefit. You do not bear the investment risk associated with the investments that support your defined benefit.

The investment strategy for the Defined Benefit account is set by the Trustee. The Trustee's goal is to ensure that there are always sufficient funds available to meet the payment of benefits for all members.

As you do not bear the investment risk associated with the investments that support your defined benefit, you do not have a choice about how the defined benefit is invested. You do have investment choice for your accumulation accounts, however if you do not make a choice they will be invested with the other funds supporting the defined benefits (see table on page 14). The final earning rate you receive each 30 June is still the average return for the previous 3 financial years. This smooths returns from year to year.

For calculations made during the year, an interim rate that averages returns for the last two financial years, actual returns for the current year to date and the most recent 90 day bank bill rate less tax for the period left to next 30 June is used. The smoothed return only applies until you leave employment or make an investment choice for your accumulation accounts.

You have a choice of investment options for your accumulation accounts. Once you make a choice, you are unable to return to the smoothed return. For more information on our other options, see the *Investment choice guide* available from lgiasuper.com.au/pds or call us on 1800 444 396.

How we invest your money (cont.)

The current asset allocation for the defined benefit pool is as follows:

This strategy invests almost two thirds in return-seeking assets, but has a substantial exposure to risk-controlling assets.



Strategic asset allocation (SAA) and ranges

	SAA %	Ranges %
Australian shares	9.0	0-19.0
International shares	21.0	11.0-31.0
Property	15.0	5.0-25.0
Infrastructure	10.0	0-20.0
Alternatives	12.50	2.5-22.5
Diversified fixed interest	32.5	22.5-44.5
Cash	0	0-5.0

Year ending 30 June	Investment returns (%)	Crediting rate (%)
2018	8.36	6.59
2017	7.13	6.15
2016	4.33	7.11
2015	7.01	9.29
2014	10.07	7.57
3-yr avge (% p.a.)	6.59	6.62
3-yr avge (% p.a.) over AWOTE*	4.56	4.59
*Proxy for salary growth		
3-yr excess over CPI	4.89	4.92
5-yr avge (% p.a.)	7.36	7.34

Returns

Past performance is not an indicator of future performance.

Risk Medium to High



Negative returns expected 3.3 out of 20 years

Estimated fees (2019/20)

Investment fee 0.44%

Closing your defined benefit

When we are notified by your employer that you have ceased working with them, we will close your Defined Benefit account effective the date you ceased employment and convert it to an Accumulation account. If you choose to leave the Defined Benefit account during your employment, we will close the account from the date we receive your request and convert it to an Accumulation account. We will send you a letter that clearly explains what will happen to your money and the timeframes involved after we are notified of you ceasing employment. We briefly discuss this process below.

Your defined benefit

When your defined benefit account is closed, the defined benefit component is calculated as at the date you ceased employment or we received your request to close your account. The resulting balance is then transferred to an Accumulation account with any other accumulation money you have (see below) and the entire balance will grow with investment returns (note returns can be positive or negative) and any other contributions we may receive for you in future.

We will initially invest your former defined benefit money in the Cash investment option until we have given you the opportunity to make an investment choice. If we don't hear from you within the nominated period advised to you by us, we will switch your investment in the Cash option to the LGIASuper MySuper Lifecycle option at the next available switch date after the expiry of the nominated period.

Your accumulation money

When your defined benefit account closes any accumulation money you have will be transferred to an Accumulation account with your defined benefit money and invested as below:

- If you have previously made an investment choice for your accumulation money, it will stay invested as it was immediately prior to the transfer.
- If you have not previously made an investment choice for your accumulation money, it will be invested in the LGIASuper MySuper Lifecycle option from the day we open your Accumulation account.

If you make an investment switch any time after closing your defined benefit it will apply to all money in your accumulation account including the former defined benefit money that is initially invested in the Cash option.

For further information about risks and benefits of the Accumulation account, please see our *Accumulation account Product Disclosure Statement* available on our website.

Insurance

in your super



Suffering an illness or injury can be worrying enough, but have you thought about the added financial stress you or your family could suffer if the illness or injury prevented you from working? With LGIAsuper, death and disability insurance that covers you 24 hours a day 7 days a week is automatically built into your defined benefit. From 1 July 2012 you were also provided with automatic Income Protection cover, so you, your family and your lifestyle are protected.

Death and Total and Permanent Disablement (TPD)

Death and TPD insurance cover is automatically built into your defined benefit until you turn 65. Your employer meets the cost of this Death and TPD insurance through the contributions made to fund your defined benefit. See page 9 for how these benefits are calculated.

If you leave your employer, your Death and TPD insurance cover will be converted to an equivalent number of units, rounded up to the nearest whole unit, in your Accumulation account. Premiums for this insurance will be deducted from your account.

Income Protection cover

Income protection cover can replace your salary or wage if you become sick, injured or temporarily disabled and cannot work.

Your Income Protection cover gives you a monthly benefit based on 75% of your pre-disability salary for a benefit period up to 2 years if you suffer total disability or partial disability.

We will recalculate your Income Protection cover each year based on your salary at 1 July if it's provided by your employer, while you are working for Queensland local government (includes entities, water businesses and associated employers).

Insurance in your super (cont.)

With LGIASuper's Income Protection insurance you...

- ✓ can be covered for a monthly benefit of 75% of your salary
- ✓ will have cover of up to \$20,000 each month automatically—that's without having to show medical evidence, if you work permanently and for at least 14.5 hours per week
- ✓ have the option to change your waiting period
- ✓ will receive a benefit for up to 2 years for any one injury or illness. Income protection benefits will cease prior to the end of the 2 year benefit period if you return to work (earning more than 75% of your pre disability salary), if you are entitled to receive a total and permanent disablement, terminal illness benefit or if you die.
- ✓ get a recalculation of insurance in line with salary increases each 1 July while working for Queensland local government (includes entities, water businesses and associated employers), if you work permanently and for at least 14.5 hours per week
- ✓ could be eligible to pay reduced premiums for low risk or professional occupations (subject to other conditions)
- ✓ will have your 2-year benefit commence on the latter of the cessation of your employer provided sick leave, or the date you complete your waiting period

What if I am employed on a fixed-term contract?

You can receive Income Protection cover if you are a contractor working at least 14.5 hours each week under a written contract for a continuous period of at least 12 months. If your contract is for less than 12 months, you are not eligible for Income Protection cover.

When does my Income Protection cover end?

Your cover will end on your 65th birthday (or your 64th birthday if you have a 395 day waiting period).

Your cover may also end if:

- your account balance falls below \$50 and no contributions are being received
- you joined as the spouse of an LGIASuper member, or left your Queensland local government employer and your superannuation balance falls below \$1,000
- you leave LGIASuper
- you permanently retire
- your TPD or Terminal Illness claim is approved
- you cancel your insurance in writing to LGIASuper by completing an *Insurance cancellation form*
- you are a non-Australian resident who holds a visa and temporarily leave Australia for more than 3 months
- you are a non-Australian resident who holds a visa and permanently leave Australia (your cover will end 30 days from the time you permanently leave Australia)
- you are a non-Australian resident and your visa is no longer valid
- you are no longer employed for at least 14.5 hours each week as a permanent employee or contractor, except where you start working at least 14.5 hours per week with a new employer as a permanent employee or as a contractor within 60 days
- you commence Active Service with the armed forces of any country (except if you are a member of the Defence Force Reserve, in which case, cover will cease only when you become the subject of a call out order under the *Defence Act (Cth) 1903*)
- you are on employer approved paid or unpaid leave for longer than 24 consecutive months
- you die.

How much cover do I get?

If you are eligible to receive Income Protection cover you will be automatically covered to a maximum benefit of \$20,000 each month.

How do I work out my level of cover?

Your automatic Income Protection cover is for 75% of your monthly salary, paid directly to you.

Your cover is calculated as follows:

75% of your annual salary (pro-rated and paid each month in arrears).

Example 1

Annual salary

\$40,000

75% of annual salary

\$30,000

Monthly benefit (75% of salary)

\$2,500 (\$30,000 ÷ 12 months)

Example 2

Annual salary

\$260,000

75% of annual salary

\$195,000

Monthly benefit (75% of salary)

\$16,250 (\$195,000 ÷ 12 months)

* The total benefit is restricted to \$20,000 per month until the amount over \$20,000 is underwritten. If accepted by the Insurer, any further increases would be restricted to a maximum of \$30,000 per month.

Maximum amounts with and without underwriting

The maximum Income Protection cover you automatically receive without underwriting (which means without having to show the Insurer you are in good health by providing medical evidence) is \$20,000 each month, including the super contributions.

You can increase your monthly maximum benefit to \$30,000 if your income requires it and if you can show you are in good health by providing the Insurer with relevant medical evidence. This process is called underwriting and you can read more about it in the definitions section at the back.

How long will I receive an Income Protection benefit for?

If you claim an Income Protection benefit it is payable for a maximum of 2 years. It will stop if you reach age 65, are no longer totally or partially disabled, or if your cover ends—see *When does my Income Protection cover end* on page 16.

Do waiting periods apply?

The default waiting period for Income Protection is 395 days for employees of Brisbane City Council and Queensland Urban Utilities. You can apply for a different waiting period (options include 30, 60, 90, 120, 180 or 395 days), however underwriting may apply. Complete the *Insurance application form* at the back of this guide to reduce or increase your waiting period.

If you have a default waiting period of 395 days it will reduce to 90 days when you leave your employer. Your premiums will increase accordingly.

When could my benefit be reduced?

If you receive other income payments from disability or insurance policies (i.e. other personal insurance policies, workers compensation or insured benefits provided by your employer) while you are on claim, your benefit payment may be reduced or not paid so that the amount we pay plus the other payment(s) is not more than your monthly benefit and 75% of your pre-disability salary, whichever is greater. The application of any reduction of your Income Protection benefit as a result of the receipt of other income is as specified in the Insurer's policy.

Insurance in your super (cont.)

Waiting period	Benefit period
90 days	2 years

Table A—Income Protection premium rates Annual premiums (\$) per \$100 per month in cover

Current age	Standard		Low risk		Professional	
	Male	Female	Male	Female	Male	Female
15	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
16	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
17	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
18	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
19	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
20	\$1.97	\$1.93	\$1.47	\$1.44	\$1.19	\$1.14
21	\$1.84	\$1.93	\$1.38	\$1.44	\$1.10	\$1.14
22	\$1.73	\$1.95	\$1.29	\$1.47	\$1.04	\$1.17
23	\$1.63	\$1.97	\$1.21	\$1.47	\$0.97	\$1.19
24	\$1.54	\$1.99	\$1.14	\$1.49	\$0.93	\$1.19
25	\$1.47	\$1.99	\$1.10	\$1.49	\$0.89	\$1.19
26	\$1.42	\$2.12	\$1.08	\$1.60	\$0.87	\$1.27
27	\$1.38	\$2.20	\$1.04	\$1.67	\$0.82	\$1.32
28	\$1.38	\$2.29	\$1.04	\$1.73	\$0.82	\$1.38
29	\$1.38	\$2.35	\$1.04	\$1.78	\$0.82	\$1.40
30	\$1.40	\$2.42	\$1.06	\$1.82	\$0.84	\$1.44
31	\$1.44	\$2.51	\$1.08	\$1.88	\$0.87	\$1.52
32	\$1.49	\$2.58	\$1.12	\$1.93	\$0.89	\$1.54
33	\$1.56	\$2.68	\$1.17	\$2.01	\$0.93	\$1.60
34	\$1.63	\$2.81	\$1.21	\$2.12	\$0.97	\$1.69
35	\$1.71	\$2.96	\$1.27	\$2.23	\$1.02	\$1.78
36	\$1.82	\$3.16	\$1.36	\$2.38	\$1.08	\$1.90
37	\$1.95	\$3.37	\$1.47	\$2.53	\$1.17	\$2.03
38	\$2.10	\$3.64	\$1.58	\$2.73	\$1.25	\$2.18
39	\$2.27	\$3.96	\$1.71	\$2.96	\$1.36	\$2.38
40	\$2.46	\$4.30	\$1.86	\$3.22	\$1.47	\$2.58
41	\$2.71	\$4.72	\$2.03	\$3.55	\$1.63	\$2.83
42	\$2.96	\$5.19	\$2.23	\$3.89	\$1.78	\$3.11
43	\$3.24	\$5.71	\$2.44	\$4.28	\$1.95	\$3.41
44	\$3.59	\$6.31	\$2.71	\$4.74	\$2.16	\$3.79
45	\$3.98	\$6.96	\$2.98	\$5.23	\$2.38	\$4.17
46	\$4.43	\$7.68	\$3.33	\$5.76	\$2.66	\$4.61
47	\$4.95	\$8.45	\$3.72	\$6.33	\$2.96	\$5.08
48	\$5.52	\$9.32	\$4.13	\$6.99	\$3.31	\$5.61
49	\$6.18	\$10.23	\$4.65	\$7.68	\$3.72	\$6.14
50	\$6.92	\$11.20	\$5.19	\$8.41	\$4.15	\$6.73
51	\$7.74	\$12.26	\$5.82	\$9.19	\$4.65	\$7.35
52	\$8.70	\$13.38	\$6.54	\$10.03	\$5.21	\$8.02
53	\$9.73	\$14.56	\$7.31	\$10.92	\$5.84	\$8.74
54	\$10.92	\$15.79	\$8.19	\$11.85	\$6.56	\$9.47
55	\$12.24	\$17.08	\$9.19	\$12.83	\$7.35	\$10.25
56	\$13.71	\$18.42	\$10.29	\$13.82	\$8.22	\$11.05
57	\$15.33	\$19.81	\$11.51	\$14.86	\$9.19	\$11.90
58	\$17.15	\$21.26	\$12.87	\$15.94	\$10.29	\$12.76
59	\$19.16	\$22.73	\$14.38	\$17.04	\$11.51	\$13.65
60	\$21.36	\$24.22	\$16.02	\$18.16	\$12.83	\$14.54
61	\$23.81	\$25.76	\$17.86	\$19.31	\$14.29	\$15.46
62	\$26.32	\$27.10	\$19.75	\$20.33	\$15.79	\$16.26
63	\$21.26	\$21.08	\$15.94	\$15.81	\$12.76	\$12.65
64	\$6.92	\$6.71	\$5.19	\$5.04	\$4.15	\$4.02

* The above premium rates include an Insurance fee and any applicable Stamp Duty and GST.

How much will my cover cost?

The premium you pay for your Income Protection insurance is directly related to the risk of your occupation, your gender and your waiting period.

All LGIA super members automatically default into the standard occupational risk premium rate (see Table A). However, if you tell us you work in a low risk or professional occupation you could receive a discount on your premium.

Low-risk occupation

If you work in a low-risk job you might be in an administrative or clerical type role and spend at least 80% of your total working time in an office or similar environment carrying out office-based duties.

Professional occupation

(a) You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties;

OR

(b) You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.

Whether or not your occupation qualifies you for an occupational premium discount is at the discretion of the Insurer. Your discount will apply from the date the Insurer determines you qualify for a premium discount.

Premiums are deducted automatically from your accumulation account in monthly instalments in arrears.

Your premium will depend on your insured benefit, your age, your gender, your occupation and the waiting period you choose.

Your annual Income Protection premium is calculated as follows:

Your monthly insured benefit ÷ 100 x the premium rate from Table A (as per your age, gender and occupation) x your waiting period multiple from Table B

If you are a Brisbane City Council or Queensland Urban Utilities employee and have the default 395 day waiting period, your annual Income Protection premium is calculated as follows:

Your monthly insured benefit (see *How do I work out my level of cover?* on page 17) ÷ 100 x the premium rate from Table A (as per your age, gender and occupation) x 0.70 (from Table B)

Table B—Waiting period multiples

Waiting period	Premium multiple
30 days	3.20
60 days	1.85
90 days	1.00
120 days	0.90
180 days	0.80
395 days	0.70

Insurance in your super (cont.)

Automatic recalculation from 1 July

If you are a...	Your Income Protection benefit will...
<ul style="list-style-type: none">• permanent full-time employee• permanent part-time employee working at least 14.5 hours each week	<p>be recalculated each 1 July as long as:</p> <ul style="list-style-type: none">• your employer tells us your revised salary• you are still permanently employed by Queensland local government, a water business, local government entity or associated employer• you work at least 14.5 hours each week <p>If your employer does not tell us your new salary your benefit will remain unchanged (with any benefit based on the unchanged amount).</p>
<ul style="list-style-type: none">• permanent part-time employee working less than 14.5 hours each week• flexible permanent part-time employee• non-permanent or a casual employee	<p>Income Protection cover is not available.</p>
<ul style="list-style-type: none">• member who no longer works for a Queensland local government employer• member who joined LGIAsuper directly	<p>not be automatically recalculated each 1 July which means subsequent requests to increase your cover will be subject to underwriting. It's a good idea to periodically assess your level of cover and your financial situation to work out whether you have the right amount of cover for your current circumstances. This will prevent you from becoming under or over insured.</p>

Are there exclusions on my insurance?

For Income Protection you are excluded for any injury or illness caused by:

- your intentional act or omission (whether sane or insane)
- pregnancy, giving birth, miscarriage, pregnancy complications or a termination, unless you are totally disabled for longer than 3 months from when your pregnancy ends
- declared or undeclared war or any act of war
- active service in the armed forces of any country or international organisation

What if I take approved leave, parental leave or travel or work overseas?

We all need a break from time-to-time without being penalised for it. So it's great to know that if you take annual or long-service leave, maternity or paternity leave, leave without pay, a mid-career break, or travel overseas your Income Protection insurance cover will continue for up to 24 months from the date your leave starts. Any cover beyond 24 months must be requested by you before your 24 months leave expires and is subject to approval by the Insurer. Your leave must be approved by your employer and you must continue to pay premiums during that time.

What if my hours reduce to less than 14.5 hours a week?

If this occurs your Income Protection will need to be cancelled. While we will endeavour to get this information from your local government employer, you can also cancel your income protection yourself by completing an *Insurance cancellation form*. You don't want to be paying for insurance you can't claim against.

Other important information

The conditions under the policy LGIASuper has with TAL

This guide aims to give you a comprehensive summary of the terms and conditions of your insurance cover. However all insurance benefits provided by LGIASuper are subject to the terms and conditions detailed in the Group Life and Group Salary Continuance policies LGIASuper has with TAL.

Please contact us if you would like a copy of the policies.

Making a claim

We hope you never have to make a claim, but if the unthinkable does happen you can count on LGIASuper to process your application as quickly as possible. When making a claim, there are seven important things to remember. See below.

If you make a claim for Income Protection, but subsequently return to work and suffer a reoccurrence of the same disability within 6 months of the claim ending, your new claim will be considered a continuation of the earlier one.

This means you will not have to serve another waiting period, but the further period of disability will be seen as a continuation of the previous and count towards your 2 year benefit period.

For more information, or to advise LGIASuper of a claim, phone us on 1800 444 396.

Important things to remember when making a claim

- 1 Be aware of the waiting periods that apply before your Income Protection or TPD claim can be assessed and paid.
- 2 Tell LGIASuper about your illness or injury as soon as possible as the end of your waiting period approaches and if you are likely to make a claim because of it. Your Income Protection waiting period will start from the date you are medically certified as being unfit for at least one of your normal work duties. A benefit cannot be paid if you return to work before the end of your waiting period.
- 3 If you cease with your employer due to disability on or after 5 June 2012 you have 6 years from that date to lodge a claim for Total Permanent Disablement, otherwise your claim cannot be considered by the Trustee.
- 4 Complete the claim form in full and return it to us as soon as possible (we will send it to you as soon as you tell us about your injury or illness).
- 5 Supply all additional information to support your claim at the time you make your claim. This will help us assess your claim fairly and quickly. You will need to include medical reports, health certificates, employer reports and other relevant evidence. The Insurer will generally meet the costs associated with any other medical requests that are required.
- 6 If you die, a relative or legal personal representative should notify LGIASuper as soon as possible so the claim process can begin.
- 7 Keep in mind that once LGIASuper is notified of death the member's benefit is invested in the Cash option. The insurance component of an approved TPD benefit is also invested in the Cash option.

Insurance in your super (cont.)

Frequently asked questions

What happens to my insurance cover if I leave my employer?

It's good to know you can keep your Death and TPD insurance cover as long as you have enough money in your LGIAsuper account to cover your premium deductions. Once you leave your employer your Death and TPD insurance cover and premiums will no longer be linked to your salary (if they were previously), so it's a good idea to keep an eye on your LGIAsuper account balance and you can make regular contributions to cover the premiums if you wish.

If you have Income Protection cover it will also stay in place when you leave your employer as long as your premiums continue to be deducted from your account and your account balance does not fall below certain amounts. See *When does my Income Protection cover end?* If your salary changes when you change jobs you should review your level of cover to make sure it continues to meet your needs and is no more than 75% of your new salary.

If you do leave your employer your Income Protection cover will continue for 60 days without change. If you do not start working in a permanent job or as a contractor working at least 14.5 hours each week within 60 days of leaving your employer, you will no longer be eligible to claim against your Income Protection cover.

You will need to tell us if this happens so we can cancel your Income Protection cover otherwise you could end up paying for insurance you might not be able to claim for.

If you stop working altogether or take a new job with a new employer and work less than 14.5 hours each week you will no longer be eligible for Income Protection cover. You will need to tell us if this happens by completing an *Insurance cancellation form* so we can cancel your Income Protection cover otherwise you could end up paying for insurance you might not be able to claim for.

Can I cancel my Income Protection cover?

Yes, you can. It's a good idea to periodically assess your financial situation to work out how much insurance cover you need.

If you cancel your cover and decide a little later on that you want it again you will need to apply. This will mean providing evidence of good health. The Insurer will assess and decide whether or not to accept your application. Contact LGIAsuper for more details.

What if I have more than one account?

If you have more than one account with LGIAsuper, you can only claim a Death or TPD benefit against one of them. This will be the account that insures you for the largest amount. The premiums deducted from your other accounts will be refunded in full for the lower amounts of cover.

Can I extend my cover beyond age 65?

No, your cover will stop on your 65th birthday.

Can I claim a tax deduction for my premiums?

Because this is a group policy, individual members are unable to claim a tax deduction for their premiums — this is something done at the fund level. However, we pass the savings on to you in the form of lower premiums, special offers and a range of other benefits.

Are commissions paid on my insurance premiums?

No. There are no commissions paid on any of your insurance premiums through LGIAsuper. However, there is a 1% insurance administration fee incorporated into your premiums which is used to partially offset the administration cost of managing LGIAsuper's insurance arrangements. GST is also applied to this fee.

Fees and costs

This section of the document shows fees and other costs you may be charged. These fees and costs are deducted from the investment returns on your money.

Your employer pays all the administration costs of the defined benefit section and insurance premiums for your Death and Total and Permanent Disablement cover. Investment management costs are deducted from the investment returns on your accumulation accounts.

If you have exercised investment choice on your accumulation accounts, the investment and administration fees applicable to your investment option will apply. See the *Investment choice guide* available from lgiasuper.com.au or by calling us.

Insurance fee

An insurance fee is included in the premiums you pay. Please see the *Insurance* section of this guide for more details.

Financial advice fees

LGIAsuper does not charge a fee for the provision of general advice. You may be charged additional fees if you meet with an LGIAsuper representative and/or obtain financial advice. See our *Financial Services Guide* for further details of our financial advice services.

How super is taxed



Although super is subject to tax on earnings and some contributions, it remains the most tax-effective way to save for your retirement.

To avoid paying more tax than you need to though, you should make sure:

- you and your employer do not exceed the concessional (before-tax) cap or non-concessional (after-tax) cap on contributions. Amounts above the cap are taxed at much higher rates. Read the *Contribution caps* section on page 6 for more information.
- you or your employer provide your tax file number (TFN) to LGIASuper. Without your TFN, LGIASuper is required to tax deductible contributions at the top marginal tax rate of 47% including the Medicare levy. You could claim this extra tax back by providing your TFN to LGIASuper within 4 years, but it's best to make sure we have your TFN in the first place. In addition, without your TFN we are unable to accept non-concessional (after-tax) contributions.

Contributions tax

All money paid into your super for which a tax deduction is claimed is taxed at 15%. This is known as the contributions tax and also applies to contributions you make from your before-tax pay (salary sacrifice) or personal contributions for which you claim a deduction. The contributions tax is deducted directly from your LGIASuper account. If you do not give us your tax file number your contributions will be taxed at the top marginal rate of 47% including the Medicare levy. Excess concessional contributions will be taxed at your marginal tax rate plus an interest charge. You can read more about this on page 6.

The money you put into your super from your after-tax earnings for which you do not claim a deduction does not incur the contributions tax. Additional tax will not apply as long as you do not exceed the non-concessional contribution cap.

Higher income earners and concessional contributions

If your total income is more than \$250,000, an additional 15% tax on concessional contributions applies. Income is defined in a similar way to that for Medicare levy surcharge purposes. If your income is below the \$250,000 threshold before your concessional contributions, but your concessional contributions push you over the threshold, the 15% tax will only apply to the contributions above the threshold.

Investment earnings tax

The money put into your super account is invested. Income from investment returns is taxed at 15%. However, the effective tax rate may be lower because of allowable deductions, tax credits and offsets. The investment earnings you receive are the amount after the deduction of tax on investment income.

Tax on lump sum withdrawals

Any lump sum you withdraw from LGIASuper is generally made up of two components — tax-free and taxable. Withdrawals will be drawn proportionally from each component.

Tax-free

The tax-free component is always tax free and includes any pre-July 1983 component at 30 June 2007 and all after-tax contributions paid in after 1 July 2007, such as:

- super co-contribution
- spouse contributions received
- personal contributions for which no tax deduction has been claimed
- any tax-free components of money transferred from other super funds to LGIASuper
- any tax-free components of eligible termination payments transferred to LGIASuper
- any amounts that are tax-free as a result of total and permanent disability or terminal illness
- capital gains tax tax-exempt contributions (lifetime limit).

Taxable

The rest of your money is called the taxable component, and generally grows with:

- employer and salary sacrifice contributions
- personal contributions for which a tax deduction has been claimed
- investment earnings.

Your taxable component is taxed as follows, depending on your age when you make a withdrawal. To find out your preservation age, see *Accessing your super* on page 26.

Your age	Taxable component
Under preservation age	Taxed at 22% including the Medicare levy.
Preservation age—59	First \$210,000 tax-free (2019/20). Amounts above taxed at 17% including the Medicare levy.
60 plus	Tax free

Tax on disability or terminal illness

If you suffer a total and permanent disability before the age of 60, an additional portion of your benefit will become tax-free.

If you become terminally ill, your full benefit will be tax free.

Tax on death benefits

Death benefits are tax free, if paid to a dependant as defined by the ATO. Your spouse (married, de facto or same sex partner), child under the age of 18 years (including step-children and adopted children), anyone who is financially dependent on you at the time you die and those in an interdependent relationship are considered dependants for tax purposes. If your death benefit is paid to anyone else, the taxable component will be taxed at 17% including the Medicare levy and any untaxed component taxed at 32% including the Medicare levy.

Accessing your super

As superannuation is designed specifically to fund your retirement, there are restrictions on when you can access your money.

Retirement

You can access your super as a lump sum, pension or combination of these methods when you permanently retire after reaching your preservation age. Your preservation age is set by the Australian Government and is based on your date of birth.

Date of birth	Preservation age
Before July 1960	55
1 July 1960 — 30 June 1961	56
1 July 1961 — 30 June 1962	57
1 July 1962 — 30 June 1963	58
1 July 1963 — 30 June 1964	59
From July 1964 on	60

You are also able to access your super when:

- you reach age 60 and then stop work or change jobs, or
- you turn 65 (whether you are working or not).

Transition to retirement

Did you know you can access your superannuation as a regular income stream (but not as a lump sum) when you reach your preservation age, even if you are still working? LGIASuper offers a Transition to Retirement Pension account for members wanting to take advantage of the transition to retirement provisions. Special conditions apply for members of the Defined Benefit account. Contact us for more information or get a copy of our *Pension accounts Product Disclosure Statement (PDS)*.

Other limited circumstances

There are only a few situations where you can access your preserved superannuation before retirement. These are:

- death
- terminal illness
- total and permanent disability
- temporary residents permanently leaving Australia (excluding NZ residents)
- severe financial hardship, as defined by the Australian Government
- compassionate grounds, approved by the Department of Human Services.

If you think any of these situations apply to you, contact LGIASuper for further information on accessing your super.

Non-preserved benefits

Some super contributions and investment earnings made before 1 July 1999 may be accessible before your preservation age. These amounts will be shown on your annual benefit statement as unrestricted non-preserved amounts that can be accessed now, or as restricted non-preserved amounts that can be accessed when you leave your employer.

If you choose to leave unrestricted non-preserved money with LGIASuper, or transfer some unrestricted money to LGIASuper from another super fund, it will always be accessible. However, if you choose to withdraw non-preserved money from your defined benefit (conditions apply), you will be required to close your defined benefit and transfer your remaining balance to an Accumulation account.

Family law and superannuation

Superannuation held by many couples who have separated or divorced can be divided by agreement or court order. If you were to split your superannuation in this way, a separate account would be created for your former spouse, and they could then remain a member of LGIASuper or transfer this money to another fund. Contact us for more information.

LGIAsuper's Privacy policy summary

About LGIAsuper's privacy policy

LGIAsuper is bound by the *Australian Privacy Principles* (APPs) which are legally binding principles that support the privacy protection framework in the *Privacy Act 1988* (Act). The APPs set out standards, rights and obligations for organisations in relation to handling, holding, accessing and correcting personal information.

This Privacy policy summary is intended to give you an understanding of how we deal with the personal information we collect in order to offer our products and services to you.

What is personal information?

'Personal information' is defined under the Act as any 'information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not'.

Personal information usually includes your name, date of birth, gender, address, contact details including email address and telephone numbers, occupation, financial information, salary, tax file number and employment history.

Personal information may also contain 'sensitive information'. Sensitive information relates to things such as your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record, health information, genetic information, biometric information or templates.

Why does LGIAsuper collect my personal information?

LGIAsuper only collects your personal information to offer and administer our products and services and to keep you up-to-date with important changes that could affect your super or your insurance. We handle your information with the highest level of care and in line with the Act and the APPs.

If you decide not to provide your personal information to us, we may not be able to provide you with our products or services. Many of our products and services require us by law to collect your personal information to identify who we are dealing with and we generally do not allow anonymity or the use of pseudonyms.

How do you collect my personal information?

Where reasonable and practical, we collect personal information about you directly from you. Usually this information comes from forms that you complete or information you provide through the LGIAsuper website (including the use of 'cookies').

Your employer also gives us personal information about you when you start employment with them.

If we collect personal information about you from somebody else, we will take reasonable steps to make sure you and the other party are aware of this statement in relation to the information we collect.

In the event we receive unsolicited personal information about you from other sources, we will destroy or de-identify the information as soon as practicable if it is lawful and reasonable to do so.

What do you do with my personal information?

We only collect personal information which is reasonably necessary to administer or offer you our products and services, or provide you with employment.

Your personal information is primarily used by us to:

- start and maintain a correct superannuation account/record for you
- identify you and your superannuation entitlements
- accurately calculate the amount of benefit you should receive
- assess, manage and pay any claims you may be entitled to, including claims that contain an insured component
- communicate with you and provide advice about your superannuation and insurance cover
- assess and manage an employment application and your ongoing employment if you are offered a position of employment with LGIAsuper.

Your personal information may also be:

- disclosed by us to our insurers so we can give you death and disability insurance cover
- used by us or a trusted supplier to undertake market research with you
- used by us to search the Australian Taxation Office's lost member register
- disclosed by us to our trusted suppliers such as mailing houses or market research organisations so they can complete a business activity for us
- disclosed by us to government agencies to comply with legislation (like the *Income Tax Assessment Act 1997*)
- used or disclosed for another purpose that is related to LGIAsuper's functions or activities.

If you do not want us to use your personal information for marketing and research purposes you can opt out at any time by contacting us.

LGIAsuper Privacy policy summary (cont.)

Why do you collect sensitive information?

We only collect sensitive information about you if:

- you consent to it
- it is required for one or more of the purposes previously outlined
- the collection is authorised under the Act.

We know this information is personal and private and take extreme care handling and protecting it from unauthorised access. When collecting sensitive information, we will specify the purpose for its collection and provide an undertaking to use the information for that purpose only.

How do you keep my information safe?

Your personal information is protected from unauthorised access at all times. We have a number of measures in place to protect it such as information technology systems and internal personnel processes. In addition, we destroy or permanently de-identify personal and sensitive information that is no longer needed for the primary or secondary purposes above or no longer required to be kept by law.

Do you send my personal information overseas?

LGIAsuper does not outsource any of its functions or activities to a service provider located overseas.

However, our insurers for death and disability benefits have advised that they may disclose information to recipients (including service providers and related companies) which are located outside Australia and/or are not established in or do not carry on business in Australia. You can find out details about the location of these recipients in the insurer's privacy policy and in LGIAsuper's privacy policy.

Can I access and correct my information?

If you have registered, you can access your personal account information through Member online at any time. In this secure member area on our website you can check details such as your date of birth, address and account information. You can also make some changes to some of these details if you need to. If you don't have internet access or have not yet registered to use Member online, you can check and change your details by contacting us on 1800 444 396.

If you believe additional information we hold about you is not accurate, complete or up-to-date, we will take steps to correct it at no charge. Sometimes changes to information cannot be made. If we do not correct or change the information we hold about you when you ask us to we will give you a written notice including reasons for refusal generally within 30 days of the request. If you are not satisfied with the reasons given you may submit a written complaint to LGIAsuper's Complaints Officer.

You can also request us to attach a statement with your personal information record stating that you believe your personal information held with us is inaccurate, out-of-date, incomplete, irrelevant or misleading.

Will LGIAsuper withhold information from me?

LGIAsuper will give you access to personal information we hold about you unless:

- providing access poses a serious threat to the life, health or safety of any individual, or to public health or public safety
- providing access would have an unreasonable impact on the privacy of other people
- the request for access is frivolous or vexatious
- providing access gives you information relating to existing or anticipated legal proceedings between you and LGIAsuper and the information would not be accessible by the process of discovery in those proceedings
- providing access would reveal the intentions of LGIAsuper in relation to negotiations with you in such a way as to prejudice those negotiations
- providing access would be unlawful
- denying access is required or authorised by law
- providing access is likely to prejudice an investigation of possible unlawful or improper activities
- providing access is likely to prejudice an enforcement related activity
- providing access would reveal sensitive information in connection with a commercially sensitive decision-making process.

What are identifiers?

An identifier is a unique code or number or combination of both used to distinguish one person or business or agency from another. We will not adopt as our own identifier, an identifier of a person assigned by another agency and disclosed by the person unless adoption of the identifier is required or authorised by law. Nor will we disclose to a third party the identifier assigned by another agency unless doing so is consistent with LGIAsuper's functions or activities.

What if I have a privacy concern?

We take your privacy seriously. If you have a concern about the way your privacy has been managed please contact our Complaints Officer immediately by:

Phone: **1800 444 396**
Email: complaints@lgiasuper.com.au
Post: Complaints officer
LGIAsuper
GPO Box 264
Brisbane Qld 4001

If, after raising your concerns you are not happy with the outcome you can contact the Office of the Australian Information Commissioner at www.privacy.gov.au or on 1300 363 992 (for the cost of a local call).

TAL's Privacy statement

In this section 'we', 'us' and 'our' refers to TAL Life Limited. 'You' and 'your' refers to policy owners and life insured's.

Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships. This summary sets out the key points about how TAL handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles are those that apply to our practices for handling personal information.

More information can be found in the full version of the TAL Privacy Policy available at tal.com.au/privacy-policy.

Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you or when we handle your claim.

We collect personal information (including sensitive information) from third parties or publically available sources to enable us to provide our products and services to you.

We also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisation and Government agencies. Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Our complaints process

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to complaints within 45 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity.

Our contact details

TAL Life Limited

Mail	GPO Box 5380, Sydney NSW 2001
Phone	1300 209 088 or (02) 9448 9000
Fax	1800 300 072
Email	customerservice@tal.com.au
Website	tal.com.au

TAL Privacy Officer

If you have any privacy related questions or would like further information on TAL privacy and information handling practices, please contact the TAL Privacy Officer.

Mail	GPO Box 5380, Sydney NSW 2001
Phone	(02) 9448 9000

Enquiries, concerns and complaints

LGIAsuper is passionate about providing the personal service you want. We do our best to look after your wellbeing with individual attention, personal advice and quick responses to your needs.

How do I get my questions answered?

Whatever your question, we can answer it. Simply visit our website at lgiasuper.com.au, call us on 1800 444 396, email info@lgiasuper.com.au or send us a letter.

Our enquiries procedure

Note

Where 'member' is mentioned it includes a former member and/or a beneficiary who is not a member of LGIAsuper.

Definition of enquiry

Request for information concerning a person's membership of the fund.

When an LGIAsuper member makes an enquiry, the following action is taken:



Verbal enquiry

A verbal enquiry (telephone or face-to-face) will be answered immediately where possible. If further research is needed to answer your query, you will be contacted with a response by close of business the following day. In that case, an interim response will be given in the time frame outlined above, with an indication of when full details will be available.



Written enquiry

A written enquiry will generally be answered within 2 days from the date of receipt. If no answer is possible within this time, an interim response will be provided.

What do I do if I have a concern or complaint?

If you have a concern or if we do something you are unhappy about, we want you to tell us straight away so we can resolve the matter quickly.

Our complaints process

If you are unhappy with the financial service provided by LGIAsuper or its representatives we have an internal complaints handling process. You can contact our Complaints Officer as follows:

Post Complaints Officer
LGIAsuper
GPO Box 264
Brisbane Qld 4001

Email complaints@lgiasuper.com.au

Phone 1800 444 396

Fax 07 3244 4344

If you believe our internal complaints process has not satisfactorily resolved your complaint, you can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

To find out whether the SCT is able to handle a complaint you can contact them on the details below.

Post The Superannuation Complaints Tribunal
Locked Mail Bag 3060
Melbourne Vic 3001

Website www.sct.gov.au

Email info@sct.gov.au

Phone 1300 884 114

Fax 03 8635 5588

You can find out more on our procedures by downloading a copy of our *Enquiries, concerns and complaints info sheet* from our website or call us and we can post a free copy to you.

Insurance application form

IA



Use this form to apply for or increase your Death or Death and Total and Permanent Disablement (TPD) cover or to apply for Income Protection cover or reduce your current waiting period.

SAVE

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1. YOUR DUTY OF DISCLOSURE

Before you enter into a life insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

2. PERSONAL DETAILS

Please print your answers clearly

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other	<input type="text"/>
Given name(s)	<input type="text"/>					
Last name	<input type="text"/>					
Date of birth	<input type="text" value="DD / MM / YYYY"/>					
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female				
Street address	<input type="text"/>					
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	



T 1800 444 396
F 07 3244 4344

E insurance@lgiasuper.com.au
W lgiasuper.com.au

GPO Box 264
Brisbane Qld 4001

LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No. 230511
LGIAsuper ABN 23 053 121 564



2. PERSONAL DETAILS (continued)

TAL may contact you directly to clarify or gather information in relation to this application.

Please advise your preferred method of contact:

Telephone

Email

Please ensure the email address provided is your personal address as we may send information of a sensitive and personal nature to it.

3. COVER REQUESTED

BENEFIT TYPE	EXISTING SUM INSURED	ADDITIONAL SUM INSURED	NEW TOTAL SUM INSURED
Death	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Total & Permanent Disablement (TPD)	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Income Protection (IP)			
Existing monthly benefit	<input type="text" value="\$"/>		
Additional monthly benefit	<input type="text" value="\$"/>		
New total monthly benefit	<input type="text" value="\$"/>		
Income level (% of your salary)	<input type="checkbox"/> 75% <input type="checkbox"/> Other (enter value) <input type="text"/>		
Waiting period (days)	<input type="checkbox"/> 30 <input type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> Other (enter value) <input type="text"/>		

4. YOUR OCCUPATION AND INCOME DETAILS

1. Please select your employment status and complete details

Self-employed Employee full-time Employee part-time

a) Hours worked per week

b) Weeks worked per year

2. Occupation name

3. Industry

4. Duties performed including % of time in each

5. Annual income before tax

5. YOUR INSURANCE AND CLAIM HISTORY

1. Apart from this application, do you have or are you applying for any other Life, Total and Permanent Disablement (TPD) or Income Protection (IP) insurance? (Please include cover held or applied and/or applied for through TAL or under superannuation). No Yes
2. Are you claiming or have you ever claimed a benefit from any source e.g. Total and Permanent Disablement benefit from any superannuation fund, workers' compensation, disability pension, Veterans' Affairs or any other insurance cover providing accident or illness benefits? No Yes
3. Has an application for life, disability, trauma, accident or illness insurance on your life ever been declined, deferred or accepted with a loading, exclusion or special terms? No Yes

If yes to 1, 2 or 3, please provide full details below.

NAME OF COMPANY	COVER TYPE	SUM INSURED/ MONTHLY BENEFIT	DATE OF APPLICATION OR CLAIM	STATE ANY LOADINGS / EXCLUSIONS	REASON FOR DECISION / CLAIM	DURATION OF CLAIM	RECOVERY	IS COVER TO BE REPLACED
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	DD / MM / YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	DD / MM / YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	DD / MM / YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> No <input type="checkbox"/> Yes

6. YOUR HABITS AND ACTIVITIES

1. Do you drink alcohol?
 No Yes → State type, number of standard drinks per day and number of days per week when alcohol is consumed. A standard drink = 1 nip spirits, 1 x 100ml glass of wine, 1 x 10oz/285ml of beer.
2. Have you smoked in the past 12 months?
 No Yes → State form and daily quantity.
3. In the last 5 years have you smoked any substance other than tobacco?
 No Yes → State substances smoked, frequency of use, date first smoked and date last smoked.
4. Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare-paying passenger on a commercial airline), football, scuba diving, motor sports, trail bike riding or rock climbing?
 No Yes → State activity/ies performed, frequency of participation, level of participation (e.g. amateur or professional), maximum depth/speed, equipment used and location (if applicable).

6. YOUR HABITS AND ACTIVITIES (continued)

5. Except for holidays, do you intend to live or travel anywhere outside Western Europe, North America, Australia or New Zealand in the next 12 months?

No Yes → State where, when, duration and reason.

6. Are you an Australian citizen, a New Zealand citizen residing in Australia, a holder of an Australian permanent visa or a person who resides in Australia on an approved working visa?

Yes No → State type of visa you hold, expiry date, plans for applying for permanent residency and nationality/current citizenship.

7. MEDICAL DETAILS

1. Please state your:

Height cm

Weight kg

2. Name and address of your usual doctor or medical centre

Doctor's last name

Doctor's given name

Doctor's address

Suburb State Postcode

3. Details of last medical consultation with your usual doctor or medical centre

Date

Reason

Outcome/results

4. If you have attended that doctor for less than 12 months, state name and address of previous doctor

Doctor's last name

Doctor's given name

Doctor's address

Suburb State Postcode

8. YOUR FAMILY HISTORY

Has any of your immediate family (mother, father, brother or sister) been diagnosed with any of the following conditions before the age of 60?: Heart disease (e.g. angina or heart attack), stroke, cardiomyopathy, cancer, diabetes, mental illness, Alzheimer's disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, polycystic kidney disease, Huntington's disease or any other inherited blood or neurological disorder?

No Yes → Provide details in the table below.

RELATIONSHIP TO MEMBER	MEDICAL CONDITION (eg breast cancer, heart attack, type 2 diabetes)	AGE WHEN DIAGNOSED	AGE AT DEATH (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. YOUR MEDICAL HISTORY

Please provide details for all 'Yes' answers in the general medical questionnaire at section 10.

- Have you ever had or received medical advice or treatment (including surgery) for any of the following conditions?
 - Chest pain, high blood pressure, raised cholesterol or any heart / circulatory disorder? No Yes
 - Stroke, paralysis, epilepsy, multiple sclerosis or any blood or neurological condition? No Yes
 - Diabetes, hepatitis, or any condition of the thyroid, liver, kidneys, prostate or urinary bladder? No Yes
 - Asthma, sleep apnoea, respiratory or any other lung condition (other than the common cold)? No Yes
 - Any injury, disease or disorder of the back, neck, knee, shoulder or other joint, bone, muscle, tendon or ligament condition, including arthritis or gout? No Yes
 - Depression, anxiety, chronic tiredness or fatigue, panic attacks, post-traumatic stress, or any other behavioural, mental or nervous condition? No Yes
 - Cancer, tumour, melanoma, sun spot, mole or malignant growth of any kind? No Yes
 - Drug dependence or abuse (either prescribed or non-prescribed), or alcohol dependence or abuse? No Yes
 - Hernia, gall bladder, bowel or stomach condition (other than constipation, upset stomach, diarrhoea, or gastro where these were short, isolated episodes from which you have made a full recovery)? No Yes
 - Any condition of the eyes causing visual impairment (partial or complete loss of sight that can't be corrected by glasses, contact lenses or laser eye surgery) or impaired hearing or tinnitus? No Yes
- Have you been infected with the Human Immunodeficiency Virus (HIV) or tested positive for Acquired Immune Deficiency Syndrome (AIDS)? No Yes
- In the last 5 years have you engaged in any activity reasonably expected to having an increased risk of exposure to the HIV/AIDS virus? (This includes unprotected anal sex, sex with a sex worker or sex with someone you know, or suspect to be HIV positive). No Yes
- Apart from treating any condition already disclosed, have you in the last year had medication prescribed by a medical practitioner that is intended to be used for three months or longer (excluding contraceptives)? No Yes
- Apart from any condition already disclosed, do you plan to seek or are you awaiting medical advice, investigation or treatment for any other current health condition or symptoms? No Yes
- Apart from any condition already disclosed, are you currently off work due to injury or illness, or restricted from being capable of performing your full and normal duties on a full time basis (for at least 30 hours per week), even if your actual employment is on part-time or casual basis? No Yes
- Apart from any condition already disclosed, have you been unable to work because of injury or illness (excluding pregnancy) for more than two consecutive weeks in the last 3 years? No Yes

10. GENERAL MEDICAL QUESTIONNAIRE

Please provide details for all 'Yes' answers in Section 8, Q's 1A-J and Q's 2-7. Please complete on a separate sheet if you need to provide additional information.

	QUESTION NUMBER _____	QUESTION NUMBER _____	QUESTION NUMBER _____
1. Date symptoms first started and description of symptoms	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
2. What was the condition and which part and side of the body was affected (if applicable)?			
3. What was the medical diagnosis including results of x-rays and investigations?			
4. What was the frequency (daily, weekly, etc.) of attacks or symptoms?			
5. What was the severity (mild/moderate/severe) and duration of attacks or symptoms?			
6. How long were you unable to work or perform your normal duties/activities?			
7. If a hospital visit was required, please provide date and duration of your stay.	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
8. What advice/treatment did you receive?			
9. Are you still receiving treatment? If so, please advise nature and frequency of treatment.			
10. Date treatment/ medication ceased (if applicable).	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
11. When did you last suffer from any symptoms?			
12. Degree of recovery (%).			
13. Please supply the name and address of all your doctors, hospitals or other practitioners consulted.			

11. PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal and sensitive information is set out in the TAL Privacy Policy available at <https://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1300 209 088.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following.

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

12. DECLARATION

I understand and acknowledge that I am bound by the Duty of Disclosure. I declare that the information provided here is true and complete and I agree that this Declaration shall be held to form part of the application for insurance on my life now made to the Company.

Signature
of member

X

Date

DD / MM / YYYY

13. MEDICAL EVIDENCE AUTHORITY

Reference number

Date of birth

Name of member

Dear Doctor

I have applied to TAL Life Limited (TAL) for insurance and a medical report from your practice may be required.

If TAL seeks a report from you, TAL may not be able to finalise my application for insurance until it receives your report.

I have agreed that any Medical Practitioner or any other person who has been or may be consulted by me at any time in the future whether named by me or not shall be and is hereby authorised and directed by me to divulge to TAL, any legal tribunal or any third party engaged by TAL all medical or surgical information acquired with regard to myself.

A copy of this authority shall be considered as valid as the original. I would be grateful if you could attend to this matter as soon as possible.

Signature of member

Date

SUBMITTING THIS FORM

Now you have completed this form and signed the declaration, please send it to us by:

Post LGIASuper
GPO Box 264
Brisbane Qld 4001

Email (scanned copy)
insurance@lgiasuper.com.au

Fax 07 3244 4344

CONTACTING TAL

@ groupriskadmin@tal.com.au

☎ 1800 666 136

📞 +61 (0)2 9465 2065

🌐 tal.com.au

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Where there is an inconsistency between this document and the fund's rules as per the LGIASuper Trust Deed and Government regulations, the rules in the Trust Deed and Government regulations shall prevail.

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