

# Insurance guide

*Peace of mind for you and your family*



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## Important information

You should consider all the information contained in the **NGS Accumulation Product Disclosure Statement (PDS)** dated 1 March 2025 and other important information that forms part of the PDS before making a decision about insurance cover with NGS Super. The PDS and other important information that forms part of the PDS is available at [ngsuper.com.au/pds](https://ngsuper.com.au/pds) or you can request a copy by calling us on **1300 133 177**. You can also view our **Target Market Determinations** at [ngsuper.com.au/tmd](https://ngsuper.com.au/tmd)

This guide is issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154 (Trustee) as trustee for NGS Super ABN 73 549 180 515 (Fund). Any reference to 'we', 'us', or 'our' in this guide is a reference to the Trustee.

The information provided in this guide is general information only and does not consider your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.

NGS Super Pty Limited, ABN 73 549 180 515 is the trustee of NGS Super (the Fund) and has partnered with TAL Life Limited, ABN 70 050 109 450, AFSL 237848, (TAL) a registered life insurer. TAL and the Trustee of NGS Super agreed to enter into group insurance arrangements for the purpose of providing Life, Total and Permanent Disablement and Income Protection insurance cover to eligible members of the Fund from 9 November 2022 (Policy Documents or the Policy).

Your insurance benefits are subject to NGS Super's Trust Deed and the terms and conditions of the Policy Documents, the main features of which are described in this guide.

If there is any inconsistency between this guide and the Policy Documents, the terms and conditions contained in the relevant Policy Document will prevail to the extent of the inconsistency.

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL #420367 and offers financial planning services on behalf of NGS Super ABN 73 549 180 515.



# Protecting your biggest asset – you.

While most of us insure our homes and cars, we forget about the most important thing of all – our ongoing ability to work and earn an income.

And because life doesn't always go to plan, insurance is there so you can feel more comfortable knowing that, whatever happens, you've got something to protect the assets you've worked hard for.

NGS Super offers a range of flexible insurance options designed to provide protection for you and your beneficiaries against financial hardship if you are unable to work for a long period due to an **Illness** or **Injury**, become permanently disabled or die.

## This Insurance guide is for:

- new members who join NGS Super on or after the date of this guide
- existing members who don't have insurance cover and wish to apply or
- existing members who wish to make changes to their insurance cover.

It contains important information about the insurance cover available to NGS Super members.

# 1. Your cover through NGS Super

## Important information

There may be words in this guide you may not be familiar with. To help you understand these terms, we have defined them on pages 40-43 and they are in **bold and italicised** throughout the guide. If there is any inconsistency between this guide and the Policy, the terms and conditions of the Policy will apply.

## Three important types of financial protection

As a member of NGS Super, you have access to 3 important types of financial protection:

- Life cover can provide a lump sum in the event you die or become terminally ill
- **Total and Permanent Disablement (TPD)** cover can provide a lump sum if you are permanently unable to work due to **Illness** or **Injury** and
- Income Protection (IP) cover can provide you with an income if you are temporarily (or permanently) unable to work due to an **Illness** or **Injury**.

These covers are available as **Default Cover** if you are eligible or you can apply for tailored cover (**Fixed Cover**) by applying through **Member Online** or by completing the **Insurance – Increase cover form**, once you have an account.

For more details about each type of cover, please see the table beginning on page 6.

## Flexibility to suit your lifestyle

We offer **Default Cover** that is a needs-based insurance package to protect you throughout your working life. If you are eligible for **Default Cover**, the amount of insurance cover will change automatically depending on your age and insurance category.

Your Income Protection and TPD covers are designed to work together, as one provides a regular income and the other provides a lump sum payment. An Income Protection benefit (for up to 2 years) will help meet any future living expenses through regular income payments. A TPD payment will help you manage other financial costs associated with a permanent inability to work, through the payment of a lump sum amount. Financial costs may include alterations to your home or ongoing medical costs.

You also have the option to vary the level of your cover/s (up or down) at any time to suit your current needs. An application to increase your level of cover is subject to written acceptance from TAL.

If you do not want the insurance cover that we provide to you, simply cancel the cover in writing by completing our **Insurance – Reduction or cancellation form**.



## 2. Managing your insurance

### Partnering with TAL

We've partnered with TAL, one of Australia's leading life insurers, to provide you with insurance cover specifically designed to meet the needs of all our members. Like NGS Super, TAL understands that you are at the heart of everything we do. TAL has been protecting people for over 140 years and today they insure almost 4 million Australians.

### Managing your insurance is easy

We make applying to change your insurance cover in NGS Super simple.

Just log in to your account via [ngssuper.com.au/mol](https://ngssuper.com.au/mol) and go to the Insurance page and navigate to the TAL insurance portal button.

[TAL insurance portal ▶](#)

Through the **TAL insurance portal** you can:

- apply for tailored insurance cover, including where you are not eligible to receive **Default Cover**, track the progress of your application and submit additional information if requested
- apply to increase your insurance cover
- decrease or cancel your insurance cover
- change your insurance category and if accepted this may reduce your insurance premiums and, in some cases, increase your sum insured amount
- change your **Default Cover**
- increase your insurance cover due to a Life Event
- transfer cover from another provider including another super fund
- lodge a claim, submit relevant claim documents and track the progress of your claim and
- make an **Inactive Account Election to Opt in** to keep cover even if your account becomes **Inactive**.

### Seek advice

If you are thinking about reviewing your insurance, consider obtaining professional advice to understand what you need and the cost for your personal situation.

We offer:

- insurance advice limited to your NGS Super cover at no cost over the phone through our Financial Advice Helpline or
- tailored advice through NGS Financial Planning for insurance held inside and outside of super.

To make an appointment phone us on **1300 133 177** or complete the **Financial advice enquiry form** at [ngssuper.com.au/advice](https://ngssuper.com.au/advice)

### How much is enough?

Our **Default Cover** package is designed to provide you with a level of protection that changes automatically throughout your stages of life.

But life can change quickly – you may marry, get a salary increase, have a baby or buy a house. So from time to time, you may want to adjust your level of cover.

Not sure by how much? Try our **Insurance quote calculator** at [ngssuper.com.au/calculators](https://ngssuper.com.au/calculators) or make an appointment to speak with our Financial Advice Helpline on **1300 133 177**.

### 3. NGS Super insurance options

NGS Super offers members a range of flexible cover options. Eligible members receive automatic levels of cover, referred to as **Default Cover** or can tailor cover to suit their individual needs by applying for a fixed amount of insurance cover, referred to as **Fixed Cover**.

The following table provides a summary of the insurance options available to NGS Super members. As indicated in the table, additional information, including various definitions and insurance premium rates, is provided in further sections of this guide.

Features	Life cover (includes <b>Terminal Illness</b> benefit)	TPD cover	Income Protection cover
<b>Benefit payable</b>	A lump sum benefit will be paid if you die or become terminally ill and have less than 24 months to live. If you become terminally ill (see <b>Terminal Illness</b> definition on page 42), the sum insured amount will be payable, subject to maximum cover levels.	A benefit will be paid if you become totally and permanently disabled (see <b>Total and Permanent Disablement (TPD)</b> definition on page 42).	If you are disabled due to <b>Illness</b> or <b>Injury</b> and have satisfied the relevant <b>Waiting period</b> (30, 60 or 90 days), you will be paid a monthly benefit for up to 2 years, 5 years, to age 65 or to age 67 (depending on the applicable benefit payment periods that applies to your cover).
<b>Maximum cover limits</b>	Refer to page 11 for the <b>Default Cover</b> sum insured amount that would apply.		
	Unlimited subject to application and acceptance (but the <b>Terminal Illness</b> benefit has a maximum of \$5 million).	Up to \$5 million subject to application and acceptance.	The maximum monthly benefit you can receive, subject to application and acceptance is: <ul style="list-style-type: none"> <li>• \$41,000 per month for the 2 and 5-year benefit payment period options or</li> <li>• \$31,000 per month for the age 65 and 67 benefit payment period option.</li> </ul>
<b>Eligibility age</b>	15-69	15-66	15-66
<b>Cover expiry age</b>	75	67	67
<b>Insurance category</b>	<p>The amount and cost of <b>Default Cover</b> depends on your age and the insurance category that will apply to your cover (NGS General or NGS Plus) which in turn depends on your employer's occupation category in NGS Super when you first join the Fund.</p> <p>If you apply for <b>Fixed Cover</b> the cost of your cover will depend on your sum insured amount, age, insurance category and, for some Income Protection options, your gender.</p> <p>There are 3 insurance categories available in NGS Super:</p> <ul style="list-style-type: none"> <li>• <b>NGS General</b></li> <li>• <b>NGS Plus</b></li> <li>• <b>NGS Select</b></li> </ul> <p>For further information on insurance categories, please refer to <b>Your insurance category</b> on page 13.</p> <p>If you join through a registered employer, the category you receive will depend on your employer's insurance category in NGS Super (either <b>NGS General</b> or <b>NGS Plus</b>).</p> <p>If you join online at <a href="https://ngssuper.com.au/join">ngssuper.com.au/join</a> or by completing an <b>Application form</b> located in the NGS Accumulation PDS, the insurance category that you receive will depend on the information you provide. Please note, if you or your employer do not provide us with relevant details, you will be placed in NGS General cover which has the lowest sum insured amount and the highest premium costs.</p>		
<b>Fund criteria</b>	For <b>Default Cover</b> , you are an employee of an employer who makes super contributions to NGS Super on your behalf.		

### 3. NGS Super insurance options (continued)

Features	Life cover (includes <i>Terminal Illness</i> benefit)	TPD cover	Income Protection cover
<b>Other conditions</b>	Life cover is available on a stand-alone basis or combined with TPD cover for the same or different amount subject to maximum cover limits.	TPD cover is available on a stand-alone basis or combined with Life cover for the same or different cover amount.  If your cover is fixed, TPD cover remains the same until age 61, at which time a sliding scale applies (see page 20 for further details) until age 67 when the benefit becomes nil and premiums (which are payable weekly in arrears) will cease.	Not applicable.
<b>Commencement of cover</b>	For <b>Default Cover</b> , see <b>NGS Super Default Cover</b> on page 11 for this information. For <b>Fixed Cover</b> , your cover will commence from the date when TAL accepts your insurance application. You will be notified in writing of the date your cover commences. If you change your mind and do not wish to have this additional cover, you have 14 days from when we notify you to advise us. If we receive your cancellation within 14 days, no premiums will be payable for the additional cover that was provided and cancelled.		
<b>Interim Accident Cover (only available when you apply for Fixed Cover)</b>	You will be covered for <b>Accidental Death</b> from the date TAL receives your fully completed insurance application: <ul style="list-style-type: none"> <li>for the lesser of: <ul style="list-style-type: none"> <li>the amount (or additional amount) of cover you've applied for; and</li> <li>\$2 million.</li> </ul> </li> <li>until the earlier of the date: <ul style="list-style-type: none"> <li>when your application is accepted or declined by TAL</li> <li>withdrawn by you</li> <li>you no longer have insurance cover</li> <li>you are no longer an eligible member of the Fund</li> <li>120 days from when your interim accident cover commenced</li> <li>the Trustee discontinues the insurance cover arrangement with TAL</li> <li>TAL pays you a TPD benefit; or</li> <li>of your death.</li> </ul> </li> </ul> <p>The payment of a <b>Terminal Illness</b> benefit is not included.</p>	You will be covered for <b>Accidental TPD</b> from the date TAL receives your fully completed insurance application: <ul style="list-style-type: none"> <li>for the lesser of: <ul style="list-style-type: none"> <li>the amount (or additional amount) of cover you've applied for; and</li> <li>\$2 million.</li> </ul> </li> <li>until the earlier of the date: <ul style="list-style-type: none"> <li>when your application is accepted or declined by TAL</li> <li>withdrawn by you</li> <li>you no longer have insurance cover</li> <li>you are no longer an eligible member of the Fund</li> <li>120 days from when your interim accident cover commenced</li> <li>the Trustee discontinues the insurance cover arrangement with TAL; and</li> <li>of your death.</li> </ul> </li> </ul>	You will be covered for <b>Accidental Incapacity</b> from the date TAL receives your fully completed insurance application: <ul style="list-style-type: none"> <li>for the lesser of: <ul style="list-style-type: none"> <li>the amount (or additional amount) of cover you've applied for; and</li> <li>\$15,000 per month up to a maximum benefit payment period of 2 years and a 90-day <b>Waiting Period</b>.</li> </ul> </li> <li>until the earlier of the date: <ul style="list-style-type: none"> <li>when your application is accepted or declined by TAL</li> <li>withdrawn by you</li> <li>you no longer have insurance cover</li> <li>you are no longer an eligible member of the Fund</li> <li>120 days from when your interim accident cover commenced</li> <li>the Trustee discontinues the insurance cover arrangement with TAL; and</li> <li>of your death.</li> </ul> </li> </ul>
<b>New member options, additional cover for members with Default Cover</b>	Members can increase their <b>Default Cover</b> up to a maximum benefit amount, within 120 days of this cover commencing. See page 18 for further details.		
<b>Life Event cover</b>	You can apply to increase your existing cover with limited health questions upon certain life events occurring (see page 19 for life event details, limits and conditions).		

### 3. NGS Super insurance options (continued)

Features	Life cover (includes <i>Terminal Illness</i> benefit)	TPD cover	Income Protection cover
<b>Transfer of insurance cover</b>	If you are insured under another fund or policy, you may be able to transfer your cover to NGS Super (conditions apply – see page 21 for further information).		
<b>Change in work patterns</b>	Not applicable.	Not applicable.	If you previously reduced your IP <b>Default Cover</b> due to reduced work hours, you can increase your IP <b>Default Cover</b> up to the standard default cover level for your age (given evidence of increased work hours and salary) without requiring underwriting. See page 24 for further information.
<b>Claims indexation</b>	Not applicable.	Not applicable.	You will be eligible for claims indexation if your benefit payment period is other than 2 years and you have received benefits for 12 consecutive months. The benefit payable will be increased on the 13th month and each 12 month interval (Adjustment Date) by the lesser of: <ul style="list-style-type: none"> <li>• the percentage increase (if any) by reference to the Consumer Price Index, and</li> <li>• 5.00%.</li> </ul>
<b>Rehabilitation benefit</b>	Not applicable.	Not applicable.	An additional benefit may be provided to cover the cost of your rehabilitation or house or car modifications if TAL determines that your potential to return to gainful employment will be assisted. The rehabilitation expenses will be determined and pre-approved by TAL and may be up to an amount equivalent to 6 monthly benefit payments.
<b>Claims</b>	See <b>Making a claim</b> on page 25.	See <b>Making a claim</b> on page 25. The part of the TPD definition that applies to you will generally depend on your employment status during the 16 months immediately before the cause of any TPD claim (see page 42 for TPD definition).	See <b>Making a claim</b> on page 25. TAL will assess your claim based on your <b>Pre-Disability Income</b> at the time of your claim.
<b>Worldwide cover</b>	Your cover will continue anywhere in the world, 24 hours a day, 7 days a week and the payment of a benefit will be subject to the terms of the Policy. <b>If you claim from outside Australia, you may be required to return, at your expense, for the purpose of assessment of your Terminal Illness, TPD or Income Protection claim.</b> <b>While you are outside Australia Income Protection benefits may be paid for up to a maximum of 12 months. TAL may start to pay you again when you return to Australia if you are still entitled to a benefit payment.</b> If TAL is assessing your claim and you wish to leave Australia, you will need to get TAL's approval prior to leaving.		

### 3. NGS Super insurance options (continued)

Features	Life cover (includes <i>Terminal Illness</i> benefit)	TPD cover	Income Protection cover
<p><b>Standard limitations and exclusions*</b></p>	<p>A Death benefit is not payable where the claim arises directly or indirectly out of your:</p> <ul style="list-style-type: none"> <li>• suicide whether sane or insane; or</li> <li>• any self-inflicted <b>Injury</b>, action or infection, whether sane or insane;</li> </ul> <p>and it occurs within 13 months of cover commencing, recommencing or increasing (as applicable). This applies where you have:</p> <ul style="list-style-type: none"> <li>• <b>Default Cover</b> that is subject to <b>Limited Cover</b> conditions</li> <li>• Interim Accident Cover and</li> <li>• any additional cover obtained through Life Event cover or that requires approval from TAL (except transferred cover).</li> </ul> <p>A <b>Terminal Illness</b> benefit is not payable where the claim arises directly or indirectly out of your:</p> <ul style="list-style-type: none"> <li>• self-inflicted <b>Injury</b>, action or infection, whether sane or insane, and whether intended or not</li> <li>• attempted suicide whether sane or insane and whether intended or not</li> </ul> <p>within 13 months of cover commencing, recommencing or increasing (as applicable). This applies where you have:</p> <ul style="list-style-type: none"> <li>- <b>Default Cover</b> that is subject to <b>Limited Cover</b> conditions</li> <li>- Interim Accident Cover; and</li> <li>- additional cover obtained through Life Event cover or that requires approval from TAL (except transferred cover).</li> </ul>	<p>A TPD benefit is not payable where the claim arises directly or indirectly out of your:</p> <ul style="list-style-type: none"> <li>• self-inflicted <b>Injury</b>, action or infection, whether sane or insane, and whether intended or not;</li> <li>• attempted suicide whether sane or insane and whether intended or not;</li> </ul> <p>within 13 months of cover commencing, recommencing or increasing (as applicable). This applies where you have:</p> <ul style="list-style-type: none"> <li>• <b>Default Cover</b> that is subject to <b>Limited Cover</b> conditions</li> <li>• Interim Accident Cover and</li> <li>• additional cover obtained through Life Event cover or that requires approval from TAL (except transferred cover).</li> </ul>	<p>An Income Protection benefit is not payable where the <b>Injury, Illness</b> or medical condition is caused directly or indirectly by:</p> <ul style="list-style-type: none"> <li>• a self-inflicted <b>Injury</b> or infection or attempted suicide, whether sane or insane at the time; or</li> <li>• <b>War</b></li> <li>• uncomplicated pregnancy or childbirth, which means: <ul style="list-style-type: none"> <li>- a normal and uncomplicated pregnancy or childbirth</li> <li>- multiple pregnancy</li> <li>- caesarean birth</li> <li>- threatened miscarriage</li> <li>- participation in in-vitro fertilisation or other medically assisted fertilisation techniques or</li> <li>- normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems.</li> </ul> </li> </ul> <p>Your Income Protection benefits may also not be payable:</p> <ul style="list-style-type: none"> <li>• if TAL finds that you were employed under a preferential employment practice and you were suffering a medical condition that was likely to cause your disablement within 3 years of your cover starting</li> <li>• if the payment would cause TAL to infringe any legislation in connection with health insurance, including the Private Health Insurance Act 2007 (Cth), Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth) or any succeeding legislation in connection with health insurance</li> <li>• where any <b>Disability Income</b> (see page 10 for more details) exceeds your Income Protection benefit or</li> <li>• at the time of your claim, your <b>Pre-Disability Income</b> is nil.</li> </ul> <p>Income Protection benefits will be paid for a maximum of 12 months while you are outside Australia.</p>

\* Members of the armed forces of any country (including the Australian Defence Force) are excluded from obtaining **Default Cover**. However, members of the Australian Defence Force Reserve are eligible to obtain **Default Cover**.

### 3. NGS Super insurance options (continued)

Features	Life cover (includes <b>Terminal Illness</b> benefit)	TPD cover	Income Protection cover
<b>Benefit offsets</b>	Not applicable.	Not applicable.	<p>Your Income Protection cover is designed to help replace up to 80%<sup>1</sup> of the amount of <b>Pre-Disability Income</b>, plus up to 12% of <b>Pre-Disability Income</b> which will be paid as a super contribution into your NGS Accumulation account<sup>2</sup>.</p> <p>So, any monthly payment you receive will be based on your <b>Pre-Disability Income</b>. If you are receiving income from other sources while you are eligible for an Income Protection payment, your benefit amount may be reduced.</p> <p>This income from other sources is referred to as <b>Disability Income</b> and includes:</p> <ul style="list-style-type: none"> <li>• paid sick leave</li> <li>• amounts paid or payable under legislation such as workers' compensation or motor accident compensation</li> <li>• benefits you may receive or any other income, which in TAL's opinion, you could reasonably be expected to earn while you are <b>Totally Disabled</b> or <b>Partially Disabled</b> and</li> <li>• any benefits payable under other Income Protection insurance policies.</li> </ul>
<b>Cessation of cover</b>	<p>Your cover will cease on the earliest of any of the following events:</p> <ul style="list-style-type: none"> <li>• the day before you reach cover expiry age</li> <li>• the date of your death</li> <li>• where your <b>Terminal Illness</b> or sum insured amount is paid and reduces your Life cover to zero</li> <li>• when you cancel your cover in writing. Any request to cancel your cover will take effect from the later of: <ul style="list-style-type: none"> <li>- the date NGS receives your request and</li> <li>- the date nominated by you in your request</li> </ul> </li> <li>• the date you cease to have an NGS Accumulation account</li> <li>• the date on which there are insufficient funds in your account to cover your next premium deduction</li> <li>• the date you join any armed forces, other than the Australian Armed Forces Reserve</li> <li>• the date the NGS Super Policy Documents with TAL are terminated, unless the Policy Documents are replaced immediately by a policy with another insurer providing equivalent cover</li> <li>• the date your account becomes <b>Inactive</b> (i.e. your account has not received an eligible amount for a continuous period of 16 months) and we have not previously received a valid <b>Inactive Account Election to Opt-in</b> made by you.</li> </ul>		
<b>Other important information</b>	<p>See <b>NGS Super Default Cover</b> on page 11 for more detailed information about <b>Default Cover</b>.</p> <p>See <b>Benefit Payments</b> on page 26 for more information on receiving a benefit.</p>		

1 For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

## 4. NGS Super *Default Cover*

The table below provides information about the NGS Super *Default Cover* package.

Features	Life cover (includes <i>Terminal Illness</i> benefit)	<i>Total and Permanent Disablement</i> cover (TPD)	Income Protection cover
<b>Sum insured amount</b>	The initial amount of your cover is determined based on your age when you first become eligible and your insurance category. Your cover amount will then change automatically over time with your age. For information on the levels of cover that apply to you, see pages 29-34, Tables 1 to 6.		
<b>Type of benefit paid</b>	Lump sum.	Lump sum.	Monthly income of up to 80% <sup>1</sup> of your <b><i>Pre-Disability Income</i></b> , plus up to 12% of <b><i>Pre-Disability Income</i></b> which will be paid as a super contribution into your NGS Accumulation account. <sup>2</sup> <b>90-day <i>Waiting Period</i></b> Benefit payment period of up to 2 years, subject to the maximum cover expiry age.
<b>Insurance category</b>	Your insurance category will be either: <ul style="list-style-type: none"> <li>• <b>NGS General</b> or</li> <li>• <b>NGS Plus.</b></li> </ul> Your category will depend on your employer's insurance category in NGS Super. See more information about these insurance categories on page 13.		
<b>Eligibility conditions</b>	You can become an eligible member in the following ways: <ul style="list-style-type: none"> <li>• Automatically, if you are: <ul style="list-style-type: none"> <li>- at least age 25 and</li> <li>- have an account balance greater than \$6,000.</li> </ul> </li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• If you don't meet the above age and account balance requirements, you can opt in to receive <b><i>Default Cover</i></b> by completing the <b>Insurance New member options form</b><sup>3</sup> within 120 days of the <b><i>Date of the Welcome Letter</i></b>. You must be at least 15 years of age, and be aged less than 67 for TPD and IP cover, and aged less than 70 for Life cover. You must not have previously cancelled or opted out of insurance cover offered by NGS Super.</li> </ul>		
<b>Commencement of cover</b>	If you receive <b><i>Default Cover</i></b> automatically, your cover starts on the date your <b><i>First Employer Contribution</i></b> is received by us after you first become eligible. If you opt-in for <b><i>Default Cover</i></b> within 120 days of the <b><i>Date of the Welcome Letter</i></b> and your application is accepted, your cover starts on the date your opt-in was received by NGS or the date we receive your <b><i>First Employer Contribution</i></b> after the date you opt in.		

2 The 12% of ***Pre-Disability Income*** paid as a superannuation contribution applies where the ***Waiting Period*** commences on or after 1 October 2024. If you lodge a claim where the ***Waiting Period*** commenced prior to this date, the amount of money paid as a super contribution to your NGS Accumulation account will be up to 10% of ***Pre-Disability Income***.

3 If your application for cover is not accepted, you can apply for ***Fixed Cover*** by completing an **Insurance – Increase cover form** or by applying online through your **Member Online** account. Your application for cover will be subject to acceptance by TAL.

## 4. NGS Super *Default Cover* (continued)

Features	Life cover (includes <i>Terminal Illness</i> benefit)	<i>Total and Permanent Disablement</i> cover (TPD)	Income Protection cover
<b>Limited Cover</b>	Limited Cover may apply, see page 14 for more information.		
	<p><b>Limited Cover</b> means you are only covered for death, <b>Terminal Illness</b> and TPD arising from an <b>Illness</b> that first becomes apparent, or an <b>Injury</b> that first occurs, to you on or after the date your cover last started, restarted or increased.</p>		
<b>Active Employment</b>	You will need to meet the Active Employment definition for Limited Cover to no longer apply.		
	<p><b>Active Employment</b> means:</p> <ul style="list-style-type: none"> <li>• you are employed to carry out identifiable duties (your <b>Usual Duties</b>)</li> <li>• you are actively performing or capable of performing your <b>Usual Duties</b> and</li> <li>• in TAL's opinion, you are capable of performing and not restricted by <b>Illness</b> or <b>Injury</b> from carrying out those duties for at least 30 hours per week (even if you're not actually engaged in your <b>Usual Duties</b> for a specific number of hours per week). If you are on employer-approved leave for reasons other than <b>Illness</b> or <b>Injury</b> you will be considered to be in <b>Active Employment</b> if you satisfy the above at the date for determining <b>Active Employment</b>.</li> </ul>		



### Automatic *Default Cover*

Example:

meet Noah

Noah, who is 28, joins NGS Super on 1 May 2022 and after 2 weeks, his first SG contribution of \$1,000 is paid into his NGS Accumulation account. As his account balance is less than \$6,000 he is not yet eligible to receive **Default Cover**. Noah does not opt in for **Default Cover**.

Six months after joining, Noah's account balance reaches \$6,213 as an employer contribution is received on 15 November 2022, at which time Noah becomes an eligible member. Noah's **First Employer Contribution** is received on 30 November at which time his insurance commences, and his cover will be **Limited Cover** until he has been in **Active Employment** for 14 consecutive days.



### Opting in for *Default Cover*

Example:

meet Peta

Peta joins NGS Super on 1 April 2022. Peta is 35. Peta does not want to wait until her NGS Accumulation account balance reaches \$6,000, the time at which she is eligible to receive **Default Cover**. Peta chooses to opt in for **Default Cover** as she would like to obtain this cover now.

Peta completes the **Insurance – New member options form** on 15 April 2022 and is accepted by TAL. Peta's **First Employer Contribution** is received on 16 April 2022 which is within 120 days of her opt-in election. Peta's **Default Cover** will start on 15 April 2022 and the cover provided will not be subject to **Limited Cover** conditions.

## 5. Your insurance category

Your premiums are based on your insurance category. For **Default Cover**, it also determines the amount of your cover. The table below describes the eligibility conditions for each insurance category and how you can apply to change into another category.

Your employer	Default category
<p>I work for an employer who has registered with NGS Super and who is:</p> <ul style="list-style-type: none"> <li>• a school, a kindergarten, a P &amp; C Association or other body which provides education as its primary function or</li> <li>• a credit union, bank or other employer in the finance sector.</li> </ul>	<p>Your insurance category is <b>NGS Plus</b>.</p> <p>You can apply to change your category to <b>NGS Select</b> if:</p> <ul style="list-style-type: none"> <li>• your duties are limited to professional, managerial, teaching, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment or classroom (excluding workshops) and</li> <li>• your earnings<sup>3</sup> are \$100,000 or more per annum.</li> </ul> <p>The NGS Select cover has the same level of cover as NGS Plus with a reduction of 10% in premium costs.</p>
<p>I work for an employer who:</p> <ul style="list-style-type: none"> <li>• operates in the aged, health and community care sectors or</li> <li>• <b>is not</b> <ul style="list-style-type: none"> <li>– a school, a kindergarten, a P &amp; C Association or other body which provides education as its primary function</li> <li>– a credit union, bank or other employer in the finance sector or</li> </ul> </li> <li>• has not registered with NGS Super.</li> </ul>	<p>Your insurance category is <b>NGS General</b> – which has the lowest sum insured amount and the highest premium cost.</p> <p>If your duties are limited to professional, managerial, teaching, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment or classroom (excluding workshops), you can apply to change your category to:</p> <ul style="list-style-type: none"> <li>• <b>NGS Plus</b> if your earnings<sup>4</sup> are less than \$100,000 per annum or</li> <li>• <b>NGS Select</b> if your earnings<sup>4</sup> are \$100,000 or more per annum.</li> </ul> <p>If accepted by TAL, changing your insurance category from <b>NGS General</b> to <b>NGS Plus</b> or <b>NGS Select</b> will result in a cheaper premium rate and in some cases an increase in your sum insured amount.</p>

If you work for a school, kindergarten, P&C Association or other body which provides education as its primary function; or a credit union, bank or other employer in the finance sector and you have been classified as **NGS General**, please complete the **Insurance – Change insurance category form** to change your default insurance category.

You can apply to change your insurance category through your **Member Online** account at [ngssuper.com.au/mol](https://ngssuper.com.au/mol) or by completing the **Insurance – Change insurance category form**.

If you change your job or your salary increases in the future, you may apply to change your category at this time. For example, if you join NGS Super and receive **NGS General** cover, you can apply to change your category to **NGS Plus** subject to your new job satisfying the **NGS Plus** requirements and acceptance by TAL.

If you are in the NGS General category and your sum insured for any insurance type is above the **Default Cover** for your age for that insurance type, then you will receive the greater of either:

- the NGS Plus age based **Default Cover**, and
  - your current cover
- for that insurance type.

<sup>4</sup> Earnings that count for the \$100,000 are in line with the earnings that count for **Pre-Disability Income**.

## 6. Limitations on *Default Cover*

### When will there be limitations on my *Default Cover*?

Under certain circumstances your *Default Cover* will be *Limited Cover*, as summarised in the table below.

You become eligible for <i>Default Cover</i> by opting in	Within what period from the date of your <i>Default Cover Election to Opt in</i> is your <i>First Employer Contribution</i> received?	Does <i>Limited Cover</i> apply to your insured amount of cover?
You make an election within 120 days of the <b>Date of the Welcome Letter</b> to opt in to <i>Default Cover</i> .	Within 120 days.	No.
	More than 120 days.	Yes, <i>Limited Cover</i> will apply for 12 months. <i>Limited Cover</i> will cease on the day after 12 months when you have been in <b>Active Employment</b> for 14 consecutive days after the expiry of the 12 month period.
You automatically become eligible for <i>Default Cover</i>	Within what period from the date when you become eligible for <i>Default Cover</i> is your <i>First Employer Contribution</i> received?	Does <i>Limited Cover</i> apply to your insured amount of cover?
You wait to become eligible for <i>Default Cover</i> , which occurs when: <ul style="list-style-type: none"> <li>• your account balance reaches \$6,000 and</li> <li>• your age is at least 25.</li> </ul>	Within 120 days.	Yes, <i>Limited Cover</i> will apply until you have been in <b>Active Employment</b> for 14 consecutive days after your cover commences.
	More than 120 days.	Yes, <i>Limited Cover</i> will apply for 24 months. <i>Limited Cover</i> will cease on the day after 24 months when you have been in <b>Active Employment</b> for 14 consecutive days after the expiry of the 24 month period.

There may be other circumstances where your *Default Cover* has restrictions. Please contact us for more information.

## 6. Limitations on *Default Cover* (continued)



### Active Employment

#### Example:

#### meet Jane

Prior to starting her new job, Jane had arranged a holiday which was approved by her new employer. She was on leave without pay when employment commenced being 10 November 2022 and returned to her work 17 November. Jane then continued to work for the next week.

Jane's insurance cover was subject to **Limited Cover** for the period 10 November 2022 to 24 November 2022.

Despite not being at work when her insurance cover commenced on 10 November 2022, Jane is considered to have been in **Active Employment** for the period 10 November 2022 to 17 November 2022 as she was on employer approved leave and capable of carrying out her **Usual Duties** without any restriction due to **Illness** or **Injury** for at least 30 hours per week even though she did not actually engage in her **Usual Duties** for a specific number of hours per week for her first week in her new job.

### Age-based eligibility

Jane starts working as a school administrator when she is 67. Jane first joins NGS Super when commencing her new employment. Jane is given Life cover when she joins NGS Super but is not eligible for TPD and Income Protection cover because she is older than 66.



### Not in Active Employment

#### Example:

#### meet Emma

Emma was accepted for a new teaching position. Emma becomes eligible for default insurance and her employer contributes to NGS Super on her behalf within 120 days of her becoming eligible for default insurance. Emma's default insurance cover commences.

Emma had previously been diagnosed with an illness which prevented her from going to work on the first day her insurance cover commenced.

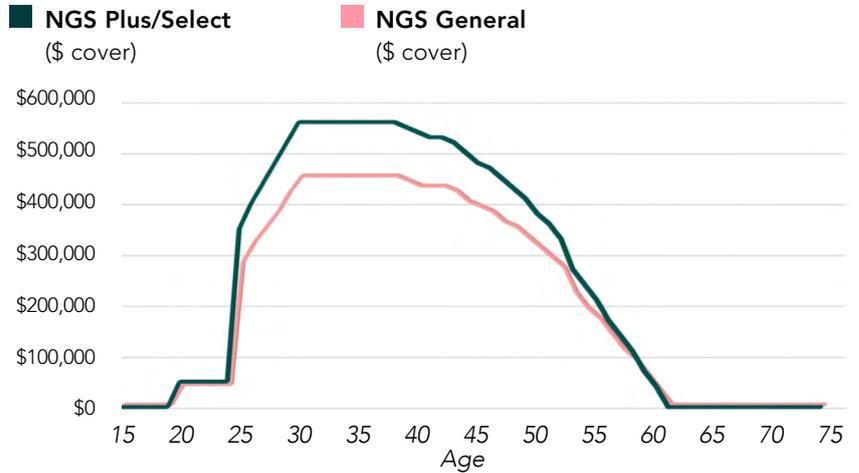
Emma's cover will be **Limited Cover** until she has been in **Active Employment** for at least 14 consecutive days after the commencement of her cover.

While her cover is **Limited Cover**, Emma will only be covered for an **Illness** that first becomes apparent or from an **Injury** that occurs after the date her cover commenced. Additionally, a suicide exclusion applies whilst Emma's cover is **Limited Cover**.

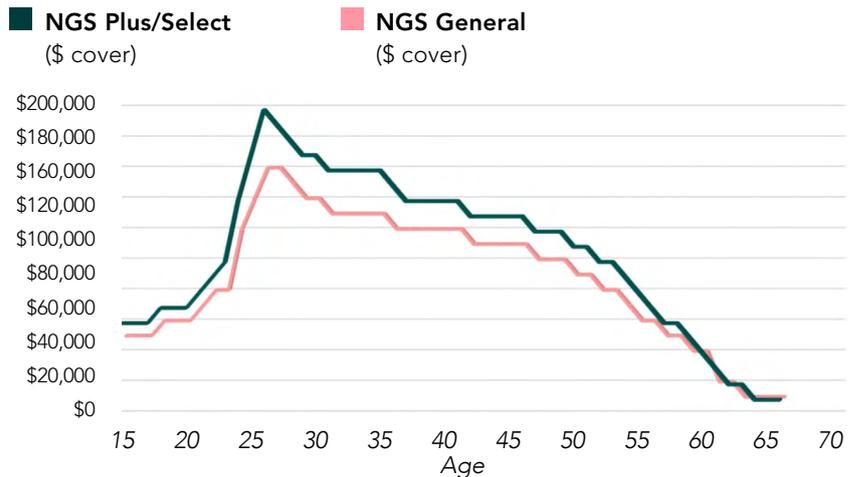
# 7. Default Cover levels over time

The following graphs show the **Default Cover** levels for Life, TPD and Income Protection benefits and illustrate how these change over time.

## Life Default Cover

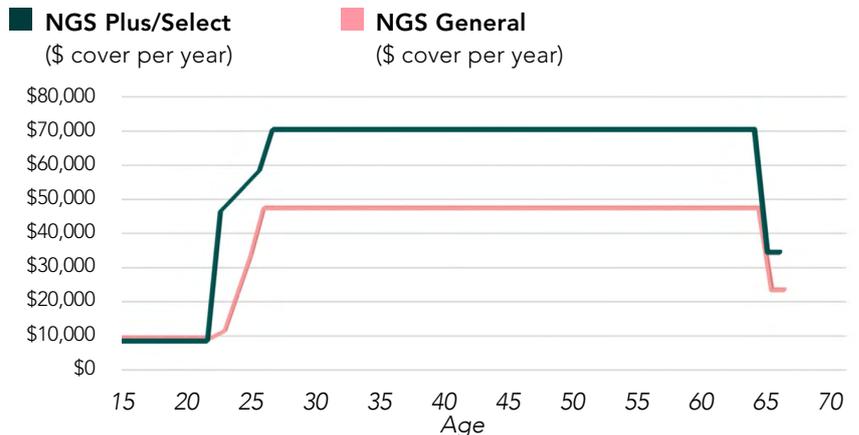


## TPD Default Cover



## Income Protection Default Cover

(90-day **Waiting Period** and up to 2-year benefit payment period)





## 8. New members options to increase cover

Cover type	Your options
Life (including Terminal Illness benefit) and TPD	<p>Within 120 days from the commencement date of your <b>Default Cover</b>, you can apply to increase your Life and TPD cover (subject to eligibility questions) by an amount nominated by you, subject to <b>Default Cover</b> becoming <b>Fixed Cover</b> and your total cover after any increase is subject to a maximum cover limit of up to:</p> <ul style="list-style-type: none"> <li>• \$1,140,000 for Life cover; and</li> <li>• \$400,000 for TPD cover.</li> </ul> <div style="background-color: #f0f0f0; padding: 10px; border-radius: 10px; margin-top: 10px;"> <p><b>Example:</b>  <i>meet Louise</i></p> <p>Louise is a teacher, aged 46, who elects to obtain <b>Default Cover</b> within 120 days of the <b>Date of the Welcome Letter</b>.</p> <p>As her insurance category is <b>NGS Plus</b>, the <b>Default Cover</b> she would be eligible for is:</p> <ul style="list-style-type: none"> <li>• \$480,000 Life and</li> <li>• \$130,000 TPD.</li> </ul> <p>When Louise makes the election, on the same form (<b>Insurance – New member options form</b>) she decides to fix her level of cover. At age 46 Louise chose to apply for <b>Fixed Cover</b> at \$600,000 Life cover and \$260,000 TPD cover. Then when Louise turns 47, the sum insured amount would not change, but the cost of the cover would increase based on her age.</p> </div>
Income Protection	<p>Within 120 days from the commencement of your <b>Default Cover</b> you can apply to:</p> <ul style="list-style-type: none"> <li>• increase your Income Protection cover up to a maximum amount of \$86,000. To do this, you must be aged between 27 and 64, and be in the NGS Plus or NGS Select category. Your application is subject to your income supporting your requested cover level. Completion of eligibility questions is not required.</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• apply for cover up to a maximum total insured amount of \$120,000 per annum. That is, the increased amount together with your existing cover amount cannot exceed the amount of \$120,000 per annum (referred to as the Conditional Acceptance Limit). Your application is subject to successfully completing eligibility questions and your income supporting your requested cover level.</li> </ul> <p>All your Income Protection cover will become <b>Fixed Cover</b> if you select either of these options.</p>

You can apply for additional Life, TPD and/or Income Protection cover by completing the **Insurance – New member options form**.

# 9. Increasing your cover for Life Events

## What is Life Event cover?

Events like getting married, buying a house or starting a family can have a huge impact on your everyday life. They can also affect the level of insurance cover you may need.

Life Event cover enables you to increase your insurance covers up to certain limits without providing further medical evidence when one of the events listed in the table occurs.

To apply for an increase for a Life Event you must:

- be under age 60
- not had a cover increase in the previous 12 months as a result of a Life Event
- be in **Active Employment**
- provide proof, satisfactory to TAL, that the Life Event has taken place and of the date it took place
- not have been diagnosed with or be suffering from, any **Illness or Injury** that may cause permanent inability to work within the next 24 months
- not be terminally ill with a life expectancy of less than 24 months
- in the last 10 years prior to the date of your application you must not have received, nor are eligible to receive, any payment for an **Illness, Injury** or accident benefit from the following:
  - workers' compensation
  - government benefits (such as sickness benefit, invalidity pension)
  - motor accident scheme
  - super fund
  - life insurance policies

- not have, within the last 12 months, been absent from your usual occupation (employed or unemployed) for more than 10 consecutive days due to **Illness or Injury**
- not have had an application for life, **Total and Permanent Disablement** or income protection cover declined or been offered cover on alternative terms to those applied for (except where TAL is satisfied with the alternative terms).

To apply for an increase for a Life Event, you must currently hold the type of cover for which you are seeking to apply for an increase.

You can apply:

- through **Member Online** or
- by completing the **Insurance – Life events application form**.

The type of cover you increase as a result of a Life Event will become **Fixed Cover**.

Where you have **Default Cover**, all your cover will become **Fixed Cover** if you increase your cover as a result of a Life Event.

Life Event	Life/TPD cover increase limit	Income Protection cover increase limit
<p>You can apply to make increases to your cover within 90 days of any of the following events taking place:</p> <ul style="list-style-type: none"> <li>• you get married or commence a de facto relationship</li> <li>• the birth or adoption of a child</li> <li>• you take out a mortgage for the purchase of your first home</li> <li>• your child's first day at school (primary or secondary)</li> <li>• you divorce/separate from your spouse/de facto partner</li> <li>• the death of a spouse/de facto partner</li> <li>• you first become eligible for a Centrelink carer's allowance</li> <li>• your salary increases when employed by an employer</li> <li>• you attain the age of 30, 40 or 50</li> <li>• you have been a member of NGS Super for 10 consecutive years (including continuous membership of QIEC Super immediately prior to 6 May 2019).</li> </ul>	<p>The maximum Life Event cover limit is the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of your existing sum insured amount or</li> <li>• \$200,000.</li> </ul> <p>The amount of the total sum insured after the increase of cover cannot exceed \$2 million.</p>	<p>The maximum Life Event cover limit is the lesser of:</p> <ul style="list-style-type: none"> <li>• 25% of your existing sum insured amount or</li> <li>• \$2,500 per month.</li> </ul> <p>The amount of the total sum insured after the increase of cover cannot exceed \$15,000 per month.</p>

**Your change in cover will start on the date of our written confirmation to you that your application has been accepted.**

**You can apply for a maximum of one Life Event increase every 12 months.**

# 10. Applying for and making changes to cover

## Changes to and applying for cover

You can apply for cover where:

- you are not eligible for **Default Cover**
- you require cover now
- you require additional cover or
- you have previously cancelled cover.

Your application will be subject to **Evidence of Insurability** and acceptance by TAL.

You can apply for cover

- through **Member Online** or
- by completing the **Insurance – Increase cover form**.

You can also make changes through **Member Online** or if you prefer, you can also make changes using our forms which you will need to complete and return to us. You'll find further details and our forms at [ngssuper.com.au/forms](https://ngssuper.com.au/forms)

## TPD cover only and Life and TPD cover (**Fixed Cover**)

Where you have tailored your cover under the **Fixed Cover** option, you can choose to be covered for TPD only or apply for both Life and TPD cover and the amount of each type of cover does not have to be the same. If you are paid a TPD benefit when you have Life and TPD cover, your Life cover will be reduced by this amount.

TPD cover that is **Fixed Cover** remains the same amount of cover until age 61, at which time a sliding scale applies (see the table below for further details) until age 67, when the benefit becomes nil and premiums will cease.

**If you have Fixed TPD cover then your TPD sum insured will be reduced from age 61 onwards, as shown in the table below:**

Age last birthday	Proportion of Fixed TPD cover that applies
60	100% (full sum insured)
61	On your 61st birthday, your cover will reduce to 80% of the Sum Insured you held at age 60
62	On your 62nd birthday, your cover will reduce to 75% of the Sum Insured you held at age 61
63	On your 63rd birthday, your cover will reduce to 67% of the Sum Insured you held at age 62
64	On your 64th birthday, your cover will reduce to 50% of the Sum Insured you held at age 63
65	On your 65th birthday, your cover will remain at 100% of the Sum Insured held at age 64, unless your cover expiry age is 65 which means your cover is nil
66	On the Insured Member's 66th birthday, your cover will remain at 100% of the Sum Insured held at age 65, unless your cover expiry age is 65 which means your cover is nil
67	Nil

## 11. Bring all your insurance together

### Can I transfer other insurance cover I have?

If you are currently insured under another fund or policy, you can apply to have this cover transferred into your NGS Accumulation account subject to the conditions detailed below, including acceptance by TAL.

The amount of cover you transfer to your NGS Accumulation account cannot be more than the amount of cover you held in your previous fund.

Provided you meet the following conditions at the time your completed application is received by TAL, your cover will generally be accepted where:

- you are under age 60<sup>5</sup>
- the amount of the total sum insured after the transfer of cover does not exceed \$2 million for Life and TPD cover and \$15,000 per month for Income Protection
- you are in **Active Employment**
- you have not been diagnosed with or are suffering from any **Illness or Injury** that may cause permanent inability to work within the next 24 months
- you are not terminally ill with a life expectancy of less than 24 months
- in the last 10 years prior to the date of your application you have never received, nor are eligible to receive, any payment for an **Illness, Injury** or accident benefit from the following:
  - workers' compensation
  - government benefits (such as sickness benefit, invalidity pension)
  - motor accident scheme
  - super fund
  - life insurance policies

- you have not within the last 12 months been absent from your usual occupation (employed or unemployed) for more than 10 consecutive days due to an **Illness or Injury**
- you provide evidence of your current cover and this evidence was not issued more than 60 days previously
- once the new cover transferred from another super fund has been confirmed in writing as accepted by TAL, you transfer the total available account balance (where applicable) of this fund into your NGS Accumulation account within 60 days
- you do not reinstate, transfer or take a continuation option for the insurance cover (in your former fund and/or insurer), from any former fund and/or insurer other than through NGS Super.

Before deciding to replace any existing cover, you should compare and consider the policy terms and conditions to work out if the insurance cover is right for you. If you decide to replace existing cover you hold with another superannuation fund or insurer, please do not cancel your existing cover until we have told you that your application has been accepted, and on what terms. This is because there are some risks associated with replacing your existing cover, such as:

- If you have experienced any new health issues you may not be covered for these under your new cover
- A claim may have been accepted under your existing cover if the health issue did not exist when you first took out the existing cover
- You may also be subject to waiting periods before you can make a claim on the new cover.

<sup>5</sup> For ex-QIEC members, you must be under age 65, and other requirements will apply.

## 11. Bring all your insurance together (continued)

If TAL accepts your application, you'll receive an amount of cover equivalent to the level of cover currently held with your former fund and/or insurer. Any special conditions such as exclusions or **Limited Cover** will continue to apply to the transferred cover.

If you are transferring death only (ie Life only), TPD only or combined death (ie Life cover) and TPD cover, this transferred cover will apply in addition to any existing cover you may hold under your NGS Accumulation account.

If you are transferring Income Protection cover, this transferred cover will replace existing cover in your NGS Accumulation account. Where the waiting and benefit payment periods match your existing NGS Super cover, the transferred cover will be added to your NGS Super cover (subject to your income supporting the requested cover level).

Please note that your transferred cover is subject to the NGS Super insurance terms and conditions as detailed in the Policy Documents, which may not match your previous policy.

To ensure there is no gap in your protection, any cover held in your former fund and/or insurer should only be cancelled once you have received written confirmation that your new cover has been accepted.

Where there is no equivalent benefit payment period, the period will be the next shorter period available in NGS Super.

Where there is no equivalent **Waiting Period**, the **Waiting Period** will be the next longer **Waiting Period** available in NGS Super.

It should be noted that acceptance of Income Protection cover does not guarantee that any resulting benefit payment will be based on this amount. This will be based on a range of factors at the time of any **Disability** (such as eligibility and **Pre-Disability Income**).

The type of cover transferred will become **Fixed Cover** when you transfer cover to your NGS Accumulation account. You can apply to do this through:

- **Member Online** or
- by completing the **Insurance – Transfer form**.



## 12. Recommencement of your cover

### If I cancel my insurance cover or if my cover ceases, can I get it back?

Reason your cover ceased	Other things you should know	Applying for your cover to recommence
<b>You chose to cancel your cover</b>	You will need to apply for insurance cover ( <b>Fixed Cover</b> ). See page 20 for information on how you can do this	A new application for cover will be subject to the terms and conditions of insurance in NGS Super.
<b>You had insufficient funds in your account to pay your premium(s)</b>	Cover will recommence when an <b>Employer Contribution</b> is received into your account within 6 months of your cover ceasing. If an <b>Employer Contribution</b> is not received within 6 months of your cover ceasing, cover will not recommence automatically. You will need to apply for insurance cover. See page 20 for information on how you can do this.	We will write to you to advise that your cover will cease if you do not arrange for your account to have sufficient funds to pay your premium(s). If your cover recommences within 6 months of ceasing, it will be subject to the same terms and conditions that applied to your cover prior to it ceasing. Cover recommencing will be <b>Limited Cover</b> and will apply as follows: <ul style="list-style-type: none"> <li>• if the <b>Employer Contribution</b> received within 120 days, <b>Limited Cover</b> will apply until you have been in <b>Active Employment</b> for 14 consecutive days after your cover recommences or</li> <li>• if the <b>Employer Contribution</b> received after 120 days, <b>Limited Cover</b> will apply for 24 months after your cover recommences. <b>Limited Cover</b> will cease on the day after 24 months when you have been in <b>Active Employment</b> for 14 consecutive days after the expiry of the 24 month period.</li> </ul>
<b>Your account was Inactive (i.e. your account had not received an eligible amount in a continuous period of 16 months) and we were required to cancel your cover by law.</b>	You may, within 60 days of the date your cover ceased, be eligible for your cover to be reinstated if: <ul style="list-style-type: none"> <li>• you request reinstatement and</li> <li>• you have sufficient funds in your account to pay premiums.</li> </ul> If your cover is not reinstated, you will need to apply for insurance cover. See page 20 for information on how you can do this.	If your account is <b>Inactive</b> , we will write to you at intervals of 9, 12 and 15 months, advising that your insurance cover will cease after 16 months from when your account becomes <b>Inactive</b> . Your cover will cease unless you previously made an <b>Inactive Account Election to Opt in</b> to cover. If your cover is reinstated, it will be subject to the same terms and conditions that applied to your cover prior to it ceasing.

# 13. Cover for your flexible work patterns

## Cover while on unpaid leave

Your insurance cover in NGS Super will continue automatically in NGS Super while you are on leave without pay as long as:

- you have sufficient funds in your NGS Accumulation account to cover your premiums and
- you have made an **Inactive Account Election to Opt in** if your account becomes **Inactive**.

Your **Pre-Disability Income** during your period of unpaid leave will be determined based on **Pre-Disability Income** immediately prior to you commencing your unpaid leave if the period of leave is for unpaid employer approved leave. Otherwise, **Pre-Disability Income** will be calculated over the 12 months immediately prior to **Total Disability** or **Partial Disability**.

### Have you made an Inactive Account Election to Opt in?

If you are on unpaid leave and there is a possibility that you or your employer may not make a contribution to your NGS Super account, it is important you make an **Inactive Account Election to Opt in** to maintain your insurance cover. You can do this through the TAL insurance portal when you log in to [Member Online](#).

## Cover while you are on paid leave

If you are on paid leave and your employer is continuing to make super contributions on your behalf, your insurance cover in NGS Super will continue automatically.

If you or your employer do not make contributions for a period of 16 months, your insurance may cease. If you wish for your cover to continue, you will need to make an **Inactive Account Election to Opt in** to keep your cover before your cover ceases. You will still need to have sufficient funds in your account to cover your premiums.

## What happens if I move from full-time to part-time work?

If you are employed on a **Permanent Basis** and you move from full-time work to part-time work and your employer continues to make super contributions to NGS Super, there will be no change to your Life or TPD cover. You will continue to be covered for Income Protection, but your **Pre-Disability Income** will be based on your lower part-time **Pre-Disability Income**. Default and Fixed Income Protection cover is subject to a maximum of 80% of your **Pre-Disability Income** plus up to 12% of **Pre-Disability Income** which is paid as a super contribution into your NGS Accumulation account<sup>2</sup> (see page 6 for dollar limits that apply).

For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

## What happens if I move from full-time or part-time work to casual work?

If your employer continues to make super contributions to NGS Super, there will be no change to your Life or TPD cover. You will continue to be covered for Income Protection, but your **Pre-Disability Income** will be based on how much you earned in the 12 months prior to the date of **Total Disability** or **Partial Disability**.

## What happens if I have previously reduced my work hours but now am increasing my work hours for Default Cover?

If you have a change in work pattern and reduce your work hours, you can reduce your IP **Default Cover** and at a later date apply to increase your IP sum insured amount, without requiring underwriting, up to the standard **Default Cover** sum insured amount for your age.

To be eligible to increase your IP **Default Cover** you must:

- have previously reduced your IP **Default Cover** with a multiple less than 1 (using the Insurance Reduction or Cancellation form when your work hours or salary originally reduced)
- have had a change in your salary and/or work hours, which supports an increase being made to your Sum Insured; and
- you must submit an application within 3 months from the date of change in your salary and/or work hours and supplying required evidence for increase work hours and/or salary.

Any increase in your IP **Default Cover** will commence from the date it is accepted by TAL and will be subject to the following:

- the increase will be the **Default Cover** sum insured amount that you select up to the **Default Cover** level for your age
- the increased cover will have the same **Waiting Period** and benefit payment period as your existing **Default Cover**
- the increase in cover will be subject to any loadings, exclusions or other special conditions that apply to your current **Default Cover**
- **Limited Cover** will apply if you are not in **Active Employment** on the date cover is increased, until you have been in **Active Employment** for 14 consecutive days; and
- the premium for the increased cover will commence from the date TAL accepts your application.

To do this complete the **Insurance – Increase cover form**.

# 14. Making a claim

NGS Super offers 3 ways to lodge a claim:



**Tele-Claim**  
over the phone



**Online**  
via member portal



**Paper**  
mail or email form



A key advantage of *Tele-Claim* is that most of the information gathering is done verbally by TAL. You can skip unnecessary questions based on your individual circumstances, minimising the number of follow-up questions. You can request a copy of the information provided in a *Tele-Claim* conversation so you can make any corrections.

To start an insurance claim process, either call NGS Super on **1300 133 177** Monday to Friday, 8am-8pm (AEST/AEDT) to make a *Tele-Claim* or paper application or login to your account via [ngssuper.com.au/mol](https://ngssuper.com.au/mol) and navigate to the **TAL insurance portal button** in the insurance section.

[TAL insurance portal](#) ▶

**If you would like more information about making a claim, including for a Terminal Illness benefit please contact NGS Super.**

# 15. Benefit payments

## Does a TPD benefit payment impact my Income Protection benefit?

A TPD payment does not impact your entitlement to ongoing Income Protection benefits.

## What happens to my Life cover if I become eligible for a TPD or Terminal Illness benefit?

If a TPD benefit is payable to you, any Life cover you have will be reduced by the amount of the TPD benefit paid. If a **Terminal Illness** benefit becomes payable, your Life and any applicable TPD cover will be reduced by the **Terminal Illness** benefit amount.

## How will a payment be made in the event of my death?

In the event of your death, your NGS Accumulation account balance (including any paid insured benefit) will be invested into the NGS Super Cash and Term Deposits investment option until it is paid to your beneficiaries.

## How will I receive any Terminal Illness or TPD benefit payment that I am entitled to?

If you are entitled to receive a **Terminal Illness** or TPD payment to your NGS Accumulation account, it will be paid into the NGS Super Cash and Term Deposits investment option. You then have the option to switch it into your choice of investment option(s).

This will not affect the investment of your other super, which will stay invested in the investment option(s) you have already chosen.

## Do I continue to pay premiums while I receive an Income Protection benefit?

Income Protection premiums are waived for the period you are receiving Income Protection benefits, for claims with a date of **Disability** commencing from 1 June 2017 onwards.

Premium deductions will recommence when you are no longer being paid an Income Protection benefit by TAL.

## How will a recurrent disability impact my Waiting Period and benefit payment period?

Where payments relate to a recurrence of an existing claim condition more than 6 months later, a further **Waiting Period** would need to be re-served. Benefit periods are aggregated (i.e. for the purposes of determining maximum periods up to 2-year and up to 5-year payment limits) where there is recurrence of a related claim condition. A new period is applicable where a different **Disability** claim is made.

All Income Protection benefit payments you receive are included in your taxable income.

## What happens if I return to work during the Waiting Period?

For all of the **Waiting Period** options, you must be **Totally Disabled** for at least 14 out of the first 19 consecutive days before an Income Protection benefit is payable to you. For example, your Income Protection cover has a 90-day **Waiting Period**. You are **Totally Disabled** for the first 11 days and you return to work in a reduced capacity from day 12 and the remainder of your 90-day **Waiting Period**. Because you were not **Totally Disabled** for at least 14 of the first 19 consecutive days, you do not meet the **Waiting Period**.

If in this same example:

- at the commencement of 19 consecutive days you have been **Totally Disabled** for the first 11 days
- you then return to work for 2 days and
- on day 14 you are again **Totally Disabled** and remain so for the next 3 days (meaning you have now been off for 14 days from when the 19 days commenced).

Here you have completed the **Waiting Period** because you were **Totally Disabled** for at least 14 of the first 19 consecutive days. Your **Waiting Period** begins the first date you were **Totally Disabled**.

### Access to the balance of your super account

Members who are suffering from a Terminal Medical Condition may be able to access their super account if their life expectancy has reduced to less than 24 months.



**Example:**

*meet Jason*

Jason applied and was accepted for an Income Protection claim when he was aged 66 (at the end of his 90-day **Waiting Period**). Jason's benefit period (2 years) commenced at the end of his 90-day **Waiting Period**.

Although Jason has a 2-year benefit payment period, his Income Protection payments will only continue for 1 year (subject to Jason continuing to meet the definition of **Totally Disabled**) as the Income Protection cover expiry age is 67.

# 16. Cover levels and costs

## How to use these tables

- As premiums are based on your insurance category, you will need to identify which one is applicable to you:
  - **NGS Plus/Select** or
  - **NGS General**.
- Find the tables that apply to your insurance category and cover type (default or fixed):

### NGS Plus/Select – Default Cover

<b>Table 1</b>	Life
<b>Table 2</b>	TPD
<b>Table 3</b>	Income Protection 90-day <b>Waiting Period</b> 2-year benefit payment period

### NGS General – Default Cover

<b>Table 4</b>	Life
<b>Table 5</b>	TPD
<b>Table 6</b>	Income Protection 90-day <b>Waiting Period</b> 2-year benefit payment period

### NGS Plus/Select – Fixed Cover

<b>Table 7</b>	<ul style="list-style-type: none"> <li>• Life/TI</li> <li>• TPD</li> </ul>
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### NGS General – Fixed Cover

<b>Table 8</b>	<ul style="list-style-type: none"> <li>• Life/TI</li> <li>• TPD</li> </ul>
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### Fixed Cover Income Protection (other benefit payment periods and waiting periods)

<b>Table 9</b>	30-day <b>Waiting Period</b> 2-year, 5-year, to age 65 and to age 67 benefit payment periods
<b>Table 10</b>	60-day <b>Waiting Period</b> 2-year, 5-year, to age 65 and to age 67 benefit payment periods
<b>Table 11</b>	90-day <b>Waiting Period</b> 2-year, 5-year, to age 65 and to age 67 benefit payment periods

The total cost of your insurance is referred to as the 'insurance fee' and represents the insurance premium payable to TAL and an administration fee. We deduct a percentage from the insurance fee as an administration fee which is used to administer the insurance made available in the Fund. The insurance premiums shown in the tables on the following pages are inclusive of the administration fee.

# NGS Plus – Default Cover

**Table 1: Life cover**

The table below sets out the cost of age-based **Default Cover** for Life cover.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured	Cost per week
15	\$10,000	\$0.03
16	\$10,000	\$0.03
17	\$10,000	\$0.04
18	\$10,000	\$0.04
19	\$10,000	\$0.04
20	\$60,000	\$0.25
21	\$60,000	\$0.24
22	\$60,000	\$0.22
23	\$60,000	\$0.21
24	\$60,000	\$0.19
25	\$360,000	\$1.09
26	\$410,000	\$1.30
27	\$450,000	\$1.51
28	\$490,000	\$1.74
29	\$530,000	\$2.01
30	\$570,000	\$2.28
31	\$570,000	\$2.42
32	\$570,000	\$2.61
33	\$570,000	\$2.78
34	\$570,000	\$3.05
35	\$570,000	\$3.37
36	\$570,000	\$3.74
37	\$570,000	\$4.13
38	\$570,000	\$4.59
39	\$560,000	\$5.07
40	\$550,000	\$5.56
41	\$540,000	\$5.79
42	\$540,000	\$6.25
43	\$530,000	\$6.55
44	\$510,000	\$6.74

Age last birthday	Sum insured	Cost per week
45	\$490,000	\$6.94
46	\$480,000	\$7.28
47	\$460,000	\$7.48
48	\$440,000	\$7.62
49	\$420,000	\$7.77
50	\$390,000	\$7.70
51	\$370,000	\$8.11
52	\$340,000	\$8.25
53	\$280,000	\$7.52
54	\$250,000	\$7.51
55	\$220,000	\$7.40
56	\$180,000	\$6.79
57	\$150,000	\$6.36
58	\$120,000	\$5.72
59	\$80,000	\$4.19
60	\$50,000	\$2.85
61	\$10,000	\$0.60
62	\$10,000	\$0.68
63	\$10,000	\$0.76
64	\$10,000	\$0.93
65	\$10,000	\$1.17
66	\$10,000	\$1.31
67	\$10,000	\$1.47
68	\$10,000	\$1.65
69	\$10,000	\$1.84
70	\$10,000*	\$2.07
71	\$10,000*	\$2.33
72	\$10,000*	\$2.62
73	\$10,000*	\$2.93
74	\$10,000*	\$3.27

\* Eligible NGS Accumulation account members who join NGS Super will receive **Default Cover** if joining prior to age 70.

Please note: all cover premiums are rounded to 2 decimal places (and in some cases a minimum of \$0.01 applied) in this document for ease of understanding. This means that the premiums deducted from your account and shown on calculators may differ slightly from those shown here.

## NGS Plus – Default Cover (continued)

**Table 2: TPD cover**

The table below sets out the cost of age-based **Default Cover** for TPD cover.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured	Cost per week
15	\$60,000	\$0.01
16	\$60,000	\$0.01
17	\$60,000	\$0.02
18	\$70,000	\$0.04
19	\$70,000	\$0.05
20	\$70,000	\$0.06
21	\$80,000	\$0.09
22	\$90,000	\$0.11
23	\$100,000	\$0.13
24	\$140,000	\$0.20
25	\$170,000	\$0.26
26	\$200,000	\$0.33
27	\$190,000	\$0.35
28	\$180,000	\$0.37
29	\$170,000	\$0.37
30	\$170,000	\$0.42
31	\$160,000	\$0.43
32	\$160,000	\$0.47
33	\$160,000	\$0.52
34	\$160,000	\$0.58
35	\$160,000	\$0.66
36	\$150,000	\$0.70
37	\$140,000	\$0.73
38	\$140,000	\$0.83
39	\$140,000	\$0.96
40	\$140,000	\$1.09

Age last birthday	Sum insured	Cost per week
41	\$140,000	\$1.24
42	\$130,000	\$1.34
43	\$130,000	\$1.53
44	\$130,000	\$1.75
45	\$130,000	\$2.00
46	\$130,000	\$2.29
47	\$120,000	\$2.41
48	\$120,000	\$2.75
49	\$120,000	\$3.16
50	\$110,000	\$3.29
51	\$110,000	\$3.56
52	\$100,000	\$3.51
53	\$100,000	\$3.81
54	\$90,000	\$3.75
55	\$80,000	\$3.63
56	\$70,000	\$3.48
57	\$60,000	\$3.27
58	\$60,000	\$3.58
59	\$50,000	\$3.42
60	\$40,000	\$3.14
61	\$30,000	\$2.71
62	\$20,000	\$2.07
63	\$20,000	\$2.39
64	\$10,000	\$1.41
65	\$10,000	\$1.45
66	\$10,000	\$1.49

## NGS Plus – Default Cover (continued)

**Table 3: Income Protection cover**

The table below sets out the cost of age-based **Default Cover** for Income Protection (2-year benefit payment period and 90-day **Waiting Period**).

When using our calculators, on your benefit statements or when viewing insurance benefits through **Member Online** the annual benefits provided in the table are divided by 12 and shown as a monthly benefit.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured <sup>^</sup> (per annum benefit)	Maximum salary covered	Cost per week	Age last birthday	Sum insured <sup>^</sup> (per annum benefit)	Maximum salary covered	Cost per week
15	\$10,000	\$10,870	<b>\$0.13</b>	41	\$72,000	\$78,261	<b>\$3.67</b>
16	\$10,000	\$10,870	<b>\$0.12</b>	42	\$72,000	\$78,261	<b>\$4.12</b>
17	\$10,000	\$10,870	<b>\$0.13</b>	43	\$72,000	\$78,261	<b>\$4.69</b>
18	\$10,000	\$10,870	<b>\$0.13</b>	44	\$72,000	\$78,261	<b>\$5.06</b>
19	\$10,000	\$10,870	<b>\$0.13</b>	45	\$72,000	\$78,261	<b>\$5.57</b>
20	\$10,000	\$10,870	<b>\$0.13</b>	46	\$72,000	\$78,261	<b>\$6.16</b>
21	\$10,000	\$10,870	<b>\$0.13</b>	47	\$72,000	\$78,261	<b>\$6.72</b>
22	\$10,000	\$10,870	<b>\$0.12</b>	48	\$72,000	\$78,261	<b>\$7.67</b>
23	\$48,000	\$52,174	<b>\$0.57</b>	49	\$72,000	\$78,261	<b>\$8.28</b>
24	\$52,000	\$56,522	<b>\$0.63</b>	50	\$72,000	\$78,261	<b>\$9.17</b>
25	\$56,000	\$60,870	<b>\$0.71</b>	51	\$72,000	\$78,261	<b>\$10.41</b>
26	\$60,000	\$65,217	<b>\$0.83</b>	52	\$72,000	\$78,261	<b>\$11.27</b>
27	\$72,000	\$78,261	<b>\$1.09</b>	53	\$72,000	\$78,261	<b>\$12.36</b>
28	\$72,000	\$78,261	<b>\$1.17</b>	54	\$72,000	\$78,261	<b>\$13.22</b>
29	\$72,000	\$78,261	<b>\$1.24</b>	55	\$72,000	\$78,261	<b>\$14.63</b>
30	\$72,000	\$78,261	<b>\$1.33</b>	56	\$72,000	\$78,261	<b>\$15.87</b>
31	\$72,000	\$78,261	<b>\$1.45</b>	57	\$72,000	\$78,261	<b>\$17.17</b>
32	\$72,000	\$78,261	<b>\$1.53</b>	58	\$72,000	\$78,261	<b>\$18.77</b>
33	\$72,000	\$78,261	<b>\$1.68</b>	59	\$72,000	\$78,261	<b>\$20.42</b>
34	\$72,000	\$78,261	<b>\$1.81</b>	60	\$72,000	\$78,261	<b>\$22.33</b>
35	\$72,000	\$78,261	<b>\$2.06</b>	61	\$72,000	\$78,261	<b>\$24.41</b>
36	\$72,000	\$78,261	<b>\$2.23</b>	62	\$72,000	\$78,261	<b>\$24.13</b>
37	\$72,000	\$78,261	<b>\$2.41</b>	63	\$72,000	\$78,261	<b>\$20.29</b>
38	\$72,000	\$78,261	<b>\$2.83</b>	64	\$72,000	\$78,261	<b>\$15.97</b>
39	\$72,000	\$78,261	<b>\$3.01</b>	65*	\$36,000	\$39,130	<b>\$5.11</b>
40	\$72,000	\$78,261	<b>\$3.44</b>	66*	\$36,000	\$39,130	<b>\$1.47</b>

<sup>^</sup> including 12% of **Pre-Disability Income** which is paid as a super contribution into your NGS Accumulation account (where the Waiting Period commences on or after 1 October 2024).

\* For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

# NGS General – Default Cover

**Table 4: Life cover**

The table below sets out the cost of age-based **Default Cover** for Life cover.

## Save on the cost of your cover

If your cover is NGS General, which has the lowest sum insured amount and the highest premium cost, but the duties of your occupation meet our criteria (see page 13) for NGS Plus cover, please complete the **Insurance – Change insurance category form** which would result in a premium cost reduction for you, and in some cases an increase in cover.

Age last birthday	Sum insured	Cost per week	Age last birthday	Sum insured	Cost per week
15	\$10,000	\$0.04	45	\$400,000	\$7.65
16	\$10,000	\$0.04	46	\$390,000	\$7.99
17	\$10,000	\$0.05	47	\$370,000	\$8.12
18	\$10,000	\$0.05	48	\$360,000	\$8.41
19	\$10,000	\$0.05	49	\$340,000	\$8.49
20	\$50,000	\$0.28	50	\$320,000	\$8.53
21	\$50,000	\$0.27	51	\$300,000	\$8.88
22	\$50,000	\$0.25	52	\$280,000	\$9.18
23	\$50,000	\$0.23	53	\$230,000	\$8.34
24	\$50,000	\$0.22	54	\$200,000	\$8.12
25	\$290,000	\$1.19	55	\$180,000	\$8.17
26	\$330,000	\$1.42	56	\$150,000	\$7.64
27	\$360,000	\$1.63	57	\$120,000	\$6.87
28	\$390,000	\$1.88	58	\$100,000	\$6.43
29	\$430,000	\$2.20	59	\$70,000	\$4.94
30	\$460,000	\$2.49	60	\$40,000	\$3.08
31	\$460,000	\$2.64	61	\$10,000	\$0.81
32	\$460,000	\$2.84	62	\$10,000	\$0.91
33	\$460,000	\$3.03	63	\$10,000	\$1.03
34	\$460,000	\$3.32	64	\$10,000	\$1.25
35	\$460,000	\$3.66	65	\$10,000	\$1.58
36	\$460,000	\$4.07	66	\$10,000	\$1.78
37	\$460,000	\$4.50	67	\$10,000	\$1.98
38	\$460,000	\$5.01	68	\$10,000	\$2.22
39	\$450,000	\$5.50	69	\$10,000	\$2.49
40	\$440,000	\$6.01	70	\$10,000*	\$2.80
41	\$440,000	\$6.37	71	\$10,000*	\$3.15
42	\$440,000	\$6.88	72	\$10,000*	\$3.53
43	\$430,000	\$7.18	73	\$10,000*	\$3.96
44	\$410,000	\$7.31	74	\$10,000*	\$4.42

\* Eligible NGS Accumulation account members who join NGS Super will receive **Default Cover** if joining prior to age 70.

## NGS General – Default Cover (continued)

**Table 5: TPD cover**

The table below sets out the cost of age-based *Default Cover* for TPD cover.

Age last birthday	Sum insured	Cost per week	Age last birthday	Sum insured	Cost per week
15	\$50,000	<b>\$0.01</b>	41	\$120,000	<b>\$3.94</b>
16	\$50,000	<b>\$0.01</b>	42	\$110,000	<b>\$4.19</b>
17	\$50,000	<b>\$0.05</b>	43	\$110,000	<b>\$4.79</b>
18	\$60,000	<b>\$0.11</b>	44	\$110,000	<b>\$5.47</b>
19	\$60,000	<b>\$0.15</b>	45	\$110,000	<b>\$6.27</b>
20	\$60,000	<b>\$0.19</b>	46	\$110,000	<b>\$7.18</b>
21	\$70,000	<b>\$0.28</b>	47	\$100,000	<b>\$7.44</b>
22	\$80,000	<b>\$0.35</b>	48	\$100,000	<b>\$8.48</b>
23	\$80,000	<b>\$0.38</b>	49	\$100,000	<b>\$9.73</b>
24	\$120,000	<b>\$0.63</b>	50	\$90,000	<b>\$9.95</b>
25	\$140,000	<b>\$0.78</b>	51	\$90,000	<b>\$10.79</b>
26	\$160,000	<b>\$0.99</b>	52	\$80,000	<b>\$10.40</b>
27	\$160,000	<b>\$1.09</b>	53	\$80,000	<b>\$11.29</b>
28	\$150,000	<b>\$1.13</b>	54	\$70,000	<b>\$10.78</b>
29	\$140,000	<b>\$1.14</b>	55	\$60,000	<b>\$10.08</b>
30	\$140,000	<b>\$1.27</b>	56	\$60,000	<b>\$11.04</b>
31	\$130,000	<b>\$1.30</b>	57	\$50,000	<b>\$10.09</b>
32	\$130,000	<b>\$1.42</b>	58	\$50,000	<b>\$11.03</b>
33	\$130,000	<b>\$1.56</b>	59	\$40,000	<b>\$10.12</b>
34	\$130,000	<b>\$1.74</b>	60	\$40,000	<b>\$11.62</b>
35	\$130,000	<b>\$1.99</b>	61	\$20,000	<b>\$6.69</b>
36	\$120,000	<b>\$2.07</b>	62	\$20,000	<b>\$7.67</b>
37	\$120,000	<b>\$2.32</b>	63	\$10,000	<b>\$4.42</b>
38	\$120,000	<b>\$2.64</b>	64	\$10,000	<b>\$5.21</b>
39	\$120,000	<b>\$3.03</b>	65	\$10,000	<b>\$5.36</b>
40	\$120,000	<b>\$3.46</b>	66	\$10,000	<b>\$5.51</b>

## NGS General – Default Cover (continued)

**Table 6: Income Protection**

The table below sets out the cost of age-based **Default Cover** for Income Protection (2-year benefit payment period and 90-day **Waiting Period**).

When using our calculators, on your benefit statements or when viewing insurance benefits through **Member Online** the annual benefits provided in the table are divided by 12 and shown as a monthly benefit.

Age last birthday	Sum insured^ (per annum benefit)	Maximum salary covered	Cost per week	Age last birthday	Sum insured^ (per annum benefit)	Maximum salary covered	Cost per week
15	\$10,000	\$10,870	<b>\$0.24</b>	41	\$48,000	\$52,174	<b>\$4.52</b>
16	\$10,000	\$10,870	<b>\$0.22</b>	42	\$48,000	\$52,174	<b>\$5.08</b>
17	\$10,000	\$10,870	<b>\$0.24</b>	43	\$48,000	\$52,174	<b>\$5.79</b>
18	\$10,000	\$10,870	<b>\$0.24</b>	44	\$48,000	\$52,174	<b>\$6.24</b>
19	\$10,000	\$10,870	<b>\$0.24</b>	45	\$48,000	\$52,174	<b>\$6.87</b>
20	\$10,000	\$10,870	<b>\$0.24</b>	46	\$48,000	\$52,174	<b>\$7.60</b>
21	\$10,000	\$10,870	<b>\$0.24</b>	47	\$48,000	\$52,174	<b>\$8.29</b>
22	\$10,000	\$10,870	<b>\$0.23</b>	48	\$48,000	\$52,174	<b>\$9.46</b>
23	\$12,000	\$13,043	<b>\$0.26</b>	49	\$48,000	\$52,174	<b>\$10.21</b>
24	\$23,000	\$25,000	<b>\$0.52</b>	50	\$48,000	\$52,174	<b>\$11.30</b>
25	\$34,000	\$36,957	<b>\$0.80</b>	51	\$48,000	\$52,174	<b>\$12.84</b>
26	\$48,000	\$52,174	<b>\$1.22</b>	52	\$48,000	\$52,174	<b>\$13.90</b>
27	\$48,000	\$52,174	<b>\$1.34</b>	53	\$48,000	\$52,174	<b>\$15.24</b>
28	\$48,000	\$52,174	<b>\$1.45</b>	54	\$48,000	\$52,174	<b>\$16.31</b>
29	\$48,000	\$52,174	<b>\$1.52</b>	55	\$48,000	\$52,174	<b>\$18.05</b>
30	\$48,000	\$52,174	<b>\$1.64</b>	56	\$48,000	\$52,174	<b>\$19.57</b>
31	\$48,000	\$52,174	<b>\$1.78</b>	57	\$48,000	\$52,174	<b>\$21.17</b>
32	\$48,000	\$52,174	<b>\$1.89</b>	58	\$48,000	\$52,174	<b>\$23.15</b>
33	\$48,000	\$52,174	<b>\$2.07</b>	59	\$48,000	\$52,174	<b>\$25.18</b>
34	\$48,000	\$52,174	<b>\$2.23</b>	60	\$48,000	\$52,174	<b>\$27.54</b>
35	\$48,000	\$52,174	<b>\$2.54</b>	61	\$48,000	\$52,174	<b>\$30.11</b>
36	\$48,000	\$52,174	<b>\$2.74</b>	62	\$48,000	\$52,174	<b>\$29.76</b>
37	\$48,000	\$52,174	<b>\$2.97</b>	63	\$48,000	\$52,174	<b>\$25.02</b>
38	\$48,000	\$52,174	<b>\$3.48</b>	64	\$48,000	\$52,174	<b>\$19.69</b>
39	\$48,000	\$52,174	<b>\$3.72</b>	65*	\$24,000	\$26,087	<b>\$6.30</b>
40	\$48,000	\$52,174	<b>\$4.24</b>	66*	\$24,000	\$26,087	<b>\$1.82</b>

^ including 12% of **Pre-Disability Income** paid as a super contribution into your NGS Accumulation account (where the Waiting Period commences on or after 1 October 2024).

\* For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

# Fixed Cover – NGS Plus Cover

**Table 7: Life/TI and TPD cover**

The table below sets out the annual cost per \$1,000 sum insured of **Fixed Cover** by age for:

- Life/TI
- TPD.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	NGS Plus Cover Annual rate per \$1,000 sum insured	
	Life/TI cover	TPD cover
15	\$0.155	\$0.004
16	\$0.171	\$0.004
17	\$0.185	\$0.014
18	\$0.198	\$0.026
19	\$0.209	\$0.036
20	\$0.218	\$0.044
21	\$0.205	\$0.056
22	\$0.192	\$0.062
23	\$0.180	\$0.067
24	\$0.168	\$0.074
25	\$0.158	\$0.078
26	\$0.165	\$0.087
27	\$0.174	\$0.096
28	\$0.185	\$0.106
29	\$0.197	\$0.114
30	\$0.208	\$0.127
31	\$0.221	\$0.140
32	\$0.238	\$0.153
33	\$0.254	\$0.168
34	\$0.278	\$0.188
35	\$0.307	\$0.215
36	\$0.341	\$0.243
37	\$0.377	\$0.272
38	\$0.419	\$0.309
39	\$0.471	\$0.355
40	\$0.526	\$0.405
41	\$0.558	\$0.461
42	\$0.602	\$0.535
43	\$0.643	\$0.612
44	\$0.687	\$0.699

**Example: meet Sarah**  
 Sarah is a teacher aged 45. Her insurance category is **NGS Plus**. Sarah would like to be insured for a benefit of \$600,000 in the event of her death (death only cover i.e. Life cover). The weekly cost of this insurance cover would be calculated as follows.

**Weekly premium:**  
 = premium cost x insured amount  
           52 x 1,000  
 = \$0.737 x \$600,000  
           52,000  
 = **\$8.50**

Age last birthday	NGS Plus Cover Annual rate per \$1,000 sum insured	
	Life/TI cover	TPD cover
45	\$0.737	\$0.801
46	\$0.789	\$0.917
47	\$0.845	\$1.046
48	\$0.900	\$1.192
49	\$0.962	\$1.368
50	\$1.027	\$1.554
51	\$1.140	\$1.685
52	\$1.262	\$1.827
53	\$1.397	\$1.983
54	\$1.563	\$2.164
55	\$1.749	\$2.361
56	\$1.961	\$2.586
57	\$2.206	\$2.835
58	\$2.477	\$3.101
59	\$2.721	\$3.554
60	\$2.966	\$4.083
61	\$3.123	\$4.701
62	\$3.521	\$5.392
63	\$3.960	\$6.207
64	\$4.823	\$7.327
65 <sup>^</sup>	\$6.085	\$7.533
66 <sup>^</sup>	\$6.837	\$7.740
67	\$7.633	
68	\$8.562	
69	\$9.580	
70	\$10.774	
71	\$12.124	
72	\$13.607	
73	\$15.245	
74	\$17.014	

<sup>^</sup> TPD cover from age 65 is based on reduced events/circumstances.

# Fixed Cover – NGS General Cover

**Table 8: Life/TI and TPD cover**

The table below sets out the annual cost per \$1,000 sum insured of **Fixed Cover** by age for:

- Life/TI
- TPD.

NGS General Cover Annual rate per \$1,000 sum insured			NGS General Cover Annual rate per \$1,000 sum insured		
Age last birthday	Life/TI cover	TPD cover	Age last birthday	Life/TI cover	TPD cover
15	\$0.209	\$0.015	45	\$0.995	\$2.964
16	\$0.231	\$0.015	46	\$1.065	\$3.393
17	\$0.250	\$0.052	47	\$1.141	\$3.870
18	\$0.267	\$0.096	48	\$1.215	\$4.410
19	\$0.282	\$0.133	49	\$1.299	\$5.062
20	\$0.294	\$0.163	50	\$1.386	\$5.750
21	\$0.277	\$0.207	51	\$1.539	\$6.235
22	\$0.259	\$0.229	52	\$1.704	\$6.760
23	\$0.243	\$0.248	53	\$1.886	\$7.337
24	\$0.227	\$0.274	54	\$2.110	\$8.007
25	\$0.213	\$0.289	55	\$2.361	\$8.736
26	\$0.223	\$0.322	56	\$2.647	\$9.568
27	\$0.235	\$0.355	57	\$2.978	\$10.490
28	\$0.250	\$0.392	58	\$3.344	\$11.474
29	\$0.266	\$0.422	59	\$3.673	\$13.150
30	\$0.281	\$0.470	60	\$4.004	\$15.107
31	\$0.298	\$0.518	61	\$4.216	\$17.394
32	\$0.321	\$0.566	62	\$4.753	\$19.950
33	\$0.343	\$0.622	63	\$5.346	\$22.966
34	\$0.375	\$0.696	64	\$6.511	\$27.110
35	\$0.414	\$0.796	65 <sup>^</sup>	\$8.215	\$27.872
36	\$0.460	\$0.899	66 <sup>^</sup>	\$9.230	\$28.638
37	\$0.509	\$1.006	67	\$10.305	
38	\$0.566	\$1.143	68	\$11.559	
39	\$0.636	\$1.314	69	\$12.933	
40	\$0.710	\$1.499	70	\$14.545	
41	\$0.753	\$1.706	71	\$16.367	
42	\$0.813	\$1.980	72	\$18.369	
43	\$0.868	\$2.264	73	\$20.581	
44	\$0.927	\$2.586	74	\$22.969	

<sup>^</sup> TPD cover from age 65 is based on reduced events/circumstances.

# Fixed Cover

**Table 9: Income Protection (IP) cover – 30-day waiting period**

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (30 days)**, and
- benefit payment period (2 years, 5 years, to age 65 or to age 67).

**Category rate loading\***

	NGS Select	NGS Plus	NGS General
<b>Males</b>	0.70	0.80	1.45
<b>Females</b>	0.85	1.00	1.85

\* multiplied by the rates below to determine the premium rate for the particular category/gender.

Waiting Period 30 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$2.292	\$3.802	\$9.472	\$9.472
16	\$2.292	\$3.802	\$9.472	\$9.538
17	\$2.292	\$3.802	\$9.472	\$9.538
18	\$2.292	\$3.802	\$9.472	\$9.538
19	\$2.292	\$3.802	\$9.472	\$9.538
20	\$2.352	\$3.669	\$9.139	\$9.206
21	\$2.352	\$3.736	\$9.472	\$9.538
22	\$2.352	\$3.802	\$9.806	\$9.872
23	\$2.410	\$3.868	\$10.140	\$10.206
24	\$2.410	\$3.936	\$10.406	\$10.539
25	\$2.570	\$4.168	\$11.183	\$11.322
26	\$2.736	\$4.479	\$12.134	\$12.205
27	\$2.908	\$4.798	\$13.197	\$13.346
28	\$3.151	\$5.208	\$14.460	\$14.614
29	\$3.405	\$5.715	\$15.858	\$16.018
30	\$3.668	\$6.244	\$17.400	\$17.650
31	\$4.017	\$6.794	\$19.094	\$19.352
32	\$4.381	\$7.456	\$20.950	\$21.305
33	\$4.759	\$8.237	\$23.064	\$23.431
34	\$5.234	\$9.052	\$25.268	\$25.740
35	\$5.729	\$9.994	\$27.658	\$28.240
36	\$6.244	\$10.978	\$30.241	\$30.939
37	\$6.869	\$11.999	\$33.024	\$33.844
38	\$7.424	\$13.164	\$36.019	\$36.862
39	\$8.096	\$14.482	\$39.124	\$40.096
40	\$8.665	\$15.452	\$41.277	\$42.465

Waiting Period 30 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$9.139	\$16.529	\$43.427	\$44.724
42	\$9.708	\$17.605	\$45.687	\$47.199
43	\$10.277	\$18.788	\$47.944	\$49.564
44	\$10.941	\$19.972	\$50.094	\$52.038
45	\$11.605	\$21.371	\$52.241	\$54.399
46	\$12.267	\$22.770	\$54.388	\$56.762
47	\$13.026	\$24.168	\$56.428	\$59.123
48	\$13.784	\$25.781	\$58.355	\$61.377
49	\$14.540	\$27.393	\$60.285	\$63.628
50	\$15.394	\$29.117	\$62.007	\$65.782
51	\$16.344	\$31.056	\$63.621	\$67.720
52	\$17.294	\$33.102	\$65.021	\$69.656
53	\$18.337	\$35.257	\$66.202	\$71.486
54	\$19.477	\$37.520	\$67.169	\$73.099
55	\$20.615	\$40.105	\$67.919	\$74.495
56	\$21.945	\$42.798	\$68.133	\$75.678
57	\$23.272	\$45.707	\$67.698	\$76.536
58	\$24.913	\$49.176	\$66.941	\$77.339
59	\$26.663	\$52.897	\$65.088	\$77.494
60	\$28.622	\$57.821	\$53.150	\$76.882
61	\$30.792	\$63.202	\$49.118	\$75.159
62	\$33.176	\$63.502	\$42.948	\$63.502
63	\$32.822	\$53.782	\$29.788	\$53.782
64	\$32.232	\$42.782	\$11.709	\$42.782
65	\$29.193	\$29.193	N/A	\$29.193
66	\$11.251	\$11.251	N/A	\$11.251

## Fixed Cover (continued)

**Table 10: Income Protection (IP) cover – 60-day waiting period**

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (60 days)**, and
- benefit payment period (2 years, 5 years, to age 65 or to age 67).

### Category rate loading\*

	NGS Select	NGS Plus	NGS General
<b>Males</b>	0.70	0.80	1.45
<b>Females</b>	0.85	1.00	1.85

\* multiplied by the rates below to determine the premium rate for the particular category/gender.

Waiting Period 60 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$1.117	\$1.867	\$5.003	\$5.003
16	\$1.117	\$1.867	\$5.003	\$5.003
17	\$1.117	\$1.867	\$5.003	\$5.003
18	\$1.117	\$1.867	\$5.003	\$5.003
19	\$1.117	\$1.867	\$5.003	\$5.069
20	\$1.117	\$1.801	\$4.802	\$4.869
21	\$1.117	\$1.801	\$5.003	\$5.003
22	\$1.117	\$1.867	\$5.137	\$5.203
23	\$1.175	\$1.867	\$5.269	\$5.336
24	\$1.175	\$1.935	\$5.470	\$5.470
25	\$1.224	\$2.014	\$5.834	\$5.905
26	\$1.336	\$2.166	\$6.428	\$6.500
27	\$1.388	\$2.399	\$7.048	\$7.123
28	\$1.507	\$2.565	\$7.696	\$7.774
29	\$1.631	\$2.737	\$8.372	\$8.452
30	\$1.760	\$2.998	\$9.075	\$9.242
31	\$1.896	\$3.269	\$9.892	\$9.978
32	\$2.034	\$3.551	\$10.741	\$10.918
33	\$2.258	\$3.935	\$11.715	\$11.899
34	\$2.410	\$4.243	\$12.728	\$13.012
35	\$2.651	\$4.659	\$13.877	\$14.264
36	\$2.903	\$5.091	\$15.171	\$15.569
37	\$3.162	\$5.641	\$16.614	\$17.025
38	\$3.434	\$6.214	\$18.220	\$18.641
39	\$3.810	\$6.917	\$19.886	\$20.425
40	\$4.094	\$7.455	\$21.178	\$21.827

Waiting Period 60 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$4.378	\$8.102	\$22.579	\$23.335
42	\$4.663	\$8.749	\$24.085	\$24.950
43	\$5.043	\$9.393	\$25.699	\$26.564
44	\$5.423	\$10.148	\$27.313	\$28.394
45	\$5.898	\$11.009	\$28.926	\$30.222
46	\$6.371	\$11.979	\$30.648	\$32.049
47	\$6.845	\$12.947	\$32.368	\$33.985
48	\$7.320	\$14.023	\$34.086	\$35.812
49	\$7.887	\$15.207	\$35.805	\$37.853
50	\$8.458	\$16.391	\$37.311	\$39.684
51	\$9.123	\$17.685	\$38.820	\$41.516
52	\$9.786	\$19.085	\$40.220	\$43.238
53	\$10.547	\$20.594	\$41.402	\$44.854
54	\$11.306	\$22.210	\$42.479	\$46.361
55	\$12.065	\$23.934	\$43.124	\$47.544
56	\$12.919	\$25.765	\$43.553	\$48.618
57	\$13.774	\$27.596	\$43.334	\$49.370
58	\$14.795	\$29.786	\$42.895	\$49.936
59	\$15.920	\$31.998	\$41.469	\$49.957
60	\$17.057	\$34.977	\$31.715	\$49.322
61	\$18.204	\$38.233	\$29.008	\$47.909
62	\$19.457	\$37.891	\$24.842	\$37.891
63	\$19.250	\$31.763	\$16.571	\$31.763
64	\$18.904	\$24.744	\$5.668	\$24.744
65	\$16.240	\$16.240	N/A	\$16.240
66	\$5.447	\$5.447	N/A	\$5.447

## Fixed Cover (continued)

**Table 11: Income Protection (IP) cover – 90-day waiting period**

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (90 days)**, and
- benefit payment period (2 years, 5 years, to age 65 or to age 67).

### Category rate loading\*

	NGS Select	NGS Plus	NGS General
<b>Males</b>	0.70	0.80	1.45
<b>Females</b>	0.85	1.00	1.85

\* multiplied by the rates below to determine the premium rate for the particular category/gender.

Waiting Period 90 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$0.588	\$1.159	\$3.069	\$3.069
16	\$0.588	\$1.096	\$3.069	\$3.069
17	\$0.588	\$1.159	\$3.069	\$3.069
18	\$0.588	\$1.159	\$3.069	\$3.069
19	\$0.588	\$1.159	\$3.069	\$3.136
20	\$0.588	\$1.159	\$2.935	\$2.935
21	\$0.588	\$1.159	\$3.001	\$3.069
22	\$0.588	\$1.117	\$3.136	\$3.136
23	\$0.588	\$1.071	\$3.202	\$3.269
24	\$0.588	\$1.100	\$3.335	\$3.335
25	\$0.612	\$1.147	\$3.543	\$3.612
26	\$0.700	\$1.248	\$3.972	\$4.044
27	\$0.793	\$1.372	\$4.349	\$4.424
28	\$0.822	\$1.478	\$4.742	\$4.821
29	\$0.850	\$1.554	\$5.152	\$5.232
30	\$0.954	\$1.677	\$5.495	\$5.578
31	\$0.985	\$1.819	\$5.934	\$6.021
32	\$1.096	\$1.931	\$6.391	\$6.480
33	\$1.129	\$2.113	\$6.864	\$6.955
34	\$1.246	\$2.273	\$7.354	\$7.542
35	\$1.368	\$2.595	\$8.055	\$8.152
36	\$1.407	\$2.800	\$8.781	\$8.982
37	\$1.627	\$3.035	\$9.538	\$9.847
38	\$1.764	\$3.556	\$10.532	\$10.847
39	\$2.000	\$3.791	\$11.673	\$11.997
40	\$2.095	\$4.328	\$12.642	\$12.967

Waiting Period 90 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$2.381	\$4.613	\$13.720	\$14.152
42	\$2.570	\$5.184	\$14.905	\$15.337
43	\$2.855	\$5.906	\$16.198	\$16.737
44	\$3.140	\$6.366	\$17.489	\$18.245
45	\$3.425	\$7.012	\$18.997	\$19.753
46	\$3.805	\$7.758	\$20.504	\$21.475
47	\$4.183	\$8.459	\$22.118	\$23.197
48	\$4.563	\$9.651	\$23.623	\$24.918
49	\$5.036	\$10.417	\$25.235	\$26.745
50	\$5.511	\$11.535	\$26.744	\$28.469
51	\$6.082	\$13.102	\$28.253	\$30.193
52	\$6.556	\$14.187	\$29.652	\$31.917
53	\$7.126	\$15.556	\$30.837	\$33.425
54	\$7.791	\$16.641	\$31.806	\$34.823
55	\$8.359	\$18.417	\$32.559	\$36.007
56	\$9.024	\$19.971	\$32.989	\$36.977
57	\$9.689	\$21.604	\$32.987	\$37.621
58	\$10.499	\$23.626	\$32.495	\$38.021
59	\$11.221	\$25.697	\$31.346	\$37.984
60	\$12.046	\$28.100	\$25.398	\$37.292
61	\$12.878	\$30.727	\$23.301	\$35.931
62	\$13.620	\$30.369	\$20.162	\$30.369
63	\$13.475	\$25.533	\$10.980	\$25.533
64	\$13.232	\$20.099	\$3.067	\$20.099
65	\$10.761	\$10.761	N/A	\$10.761
66	\$2.946	\$2.946	N/A	\$2.946

# 17. Definitions

Here are definitions of some of the words and terms commonly used in this guide. If there is any inconsistency between this guide and the Policy Documents (the Policy), the terms and conditions of the Policy will apply.

**Accidental Death** means death directly and independently of any other cause from an unforeseen and unintended accident happening to you and caused by violent, external and visible means.

**Accidental Incapacity** means **Incapacity** directly and independently of any other cause from an unforeseen and unintended accident happening to you and caused by violent, external and visible means.

**Accidental TPD** means TPD directly and independently of any other cause from an unforeseen and unintended accident happening to you and caused by violent, external and visible means.

**Active Employment** means:

- you are performing or capable of performing your **Usual Duties** and
- in the opinion of TAL, capable of carrying out those **Usual Duties** without any restriction due to **Illness** or **Injury** for at least 30 hours per week even though you may not be actually engaged in your **Usual Duties** for a specific number of hours per week.

If you are on employer-approved leave for reasons other than **Illness** or **Injury** you will be considered to be in **Active Employment** if you satisfy the above at the date for determining **Active Employment**.

If you do not meet these requirements you are not considered to be in **Active Employment**.

**Date of Disablement** means the latest of the following dates:

- a) a **Medical Practitioner** (or **Specialist Medical Practitioner** for an **Illness** that is a mental health condition or a **Severe Cognitive Impairment**) first examines you in relation to the **Illness** or **Injury** which is the principal cause of the **Total and Permanent Disablement** claim; and
- b) a **Medical Practitioner** (or **Specialist Medical Practitioner** for an **Illness** that is a mental health condition or a **Severe Cognitive Impairment**) certifies in writing that you suffer from the **Illness** or **Injury** that is the principal cause of your inability to work; and
- c) the date you, due to the **Illness** or **Injury** that is the subject of the **Total and Permanent Disablement** claim:
  - i. being employed – cease all work; or
  - ii. being unemployed, cease to be able to perform any work.

**Date of the Welcome Letter** means the date in our administration system being the date of the welcome letter issued to you advising that you are a member of NGS Super.

**Default Cover** means the amount of insurance cover provided to you on a default basis under the agreement between NGS Super and TAL. The sum insured will vary based on your birthday and insurance category.

**Default Cover Election to Opt in** means the application provided to NGS Super by you to opt in for **Default Cover** before you are at least 25 years of age and/or have an account balance of at least \$6,000.

**Default Cover Multiple** is the multiple that will be applied to your **Default Cover** to determine your insured benefit.

**Disabled/Disability** means **Partially Disabled** or **Totally Disabled** as applicable.

**Employer Contribution** includes:

- a) a superannuation guarantee contribution or a superannuation guarantee shortfall payment; or
- b) a superannuation contribution made in or towards satisfaction of the employer's obligation to make contributions for the employee
- c) a superannuation contribution made in satisfaction of the employer's binding obligation to make contributions for the employee under a legally enforceable contract between the employer and the employee; or
- d) a salary sacrificed superannuation contribution under an effective salary sacrifice arrangement.

**Everyday Work Activities** means the following activities:

- a) Mobility – you cannot do one of the following:
  - i. walk more than 200m on a level surface without stopping due to breathlessness; or
  - ii. bend, kneel or squat to pick something up from the floor and straighten up again, nor can you get in and out of a standard sedan car;
- b) Communicating – you cannot do one of the following:
  - i. speak in your first language so that you are understood in a quiet room, nor can you hear (with or without a hearing aid or other aid) an instruction given in a normal voice in your first language in a quiet room; or
  - ii. understand a simple message in your first language, and relay that message to another person;
- c) Vision – you cannot, with or without glasses or contact lenses, read ordinary newsprint and pass the standard eyesight test for a car licence;
- d) Lifting – you cannot lift, carry or move objects weighing 5kg using your hands; and
- e) Manual dexterity – you cannot use your hands or fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or buttons, using cutlery, or using a pen or keyboard to write a short note).

**Evidence of Insurability** means a fully completed Personal Statement and other such medical, financial, employment, occupational and other information TAL may reasonably require to assess or underwrite your cover under the Policy. A Personal Statement is an application form issued by TAL for the purpose of assessing you for cover.

**First Employer Contribution** means the first **Employer Contribution** received by the Fund after the date the member becomes eligible for **Default Cover**.

**Fixed Cover** means an amount of cover that while in force will not vary once set (unless you have TPD cover which will reduce from age 61). Any changes to this cover will be made upon acceptance by TAL following application by you. This is also known as voluntary or tailored insurance cover.

**Gainfully Employment/Gainfully Employed** means employment or self-employment for gain or reward, or in expectation of gain or reward, in any business, trade, profession, vocation, calling, occupation or employment, where gain or reward envisages the receipt of remuneration such as salary, wages, business income, bonuses, commissions, fees or gratuities in return for personal exertion.

**Injury** means bodily injury caused by violent, external and visible means.

**Illness** means sickness, disease or disorder.

**Inactive Account Election to Opt in** means the instruction provided to NGS Super by you to continue your cover if your account becomes **Inactive**.

**Inactive** means your account has not received an amount such as a contribution or rollover in a continuous period of 16 months.

**Income Producing Duty** means a duty of your occupation immediately before you become **Totally Disabled** which generates 20% or more of your **Pre-Disability Income**.

**Limited Cover** means you are only covered for death, **Terminal Illness, Total and Permanent Disablement** and **Disability** arising from an **Illness** that first becomes apparent, or an **Injury** that first occurs, on or after the date your cover last started, restarted or increased. A suicide exclusion applies to life cover (including **Terminal Illness**) and TPD cover only which is **Limited Cover**.

**Medical Practitioner** means, unless we agree otherwise, a medical practitioner legally qualified and registered with the Australian Health Practitioner Regulation Agency (AHPRA) to practise in Australia but will not include chiropractors, physiotherapists, psychologists or alternative health providers.

The Medical Practitioner cannot be:

- yourself
- your spouse or de facto partner
- a relative
- business associate or partner
- a fellow security holder in the same company/trust (other than a publicly listed entity) or
- your employer or employee.

**Own Occupation** means the normal occupation or work carried out by you before becoming **Disabled**.

**Partially Disabled** means you:

- a) are not **Totally Disabled**
- b) have been **Totally Disabled** for at least 14 days out of the first 19 consecutive days of the **Waiting Period**
- c) are unable to work in your **Own Occupation** at full capacity immediately after being **Totally Disabled** because of the **Illness** or **Injury** that caused your **Total Disability**
- d) are working in your **Own Occupation** in a reduced capacity or working in another occupation
- e) are earning a monthly income that is less than your **Pre-Disability Income** and

- f) are complying with the ongoing medical advice and treatment of your treating **Medical Practitioner** and any additional treatment (medical or otherwise) reasonably requested by TAL, with the exception of any particular treatment that you decline or discontinue on reasonable grounds (including, without limitation, the reasonable advice of your own **Medical Practitioner**).

**Permanent Basis** means being an employee of an employer under a single and ongoing contract of employment or contract for personal services that:

- a) is of indefinite duration or is for a fixed term of no less than 12 months
- b) requires the person to perform identifiable duties
- c) requires the person to work a regular number of hours each week
- d) provides for paid annual leave, sick leave and the accrual of long service leave and
- e) requires the employer to pay superannuation contributions in respect of the person.

**Pre-Disability Income** is used for the calculation of Income Protection benefits.

It is calculated based on one of four employment statuses:

1. If you are employed on a **Permanent Basis, Pre-Disability Income** is the monthly value of your annual remuneration which applied immediately before you become **Disabled** or immediately before commencing employer approved leave without pay (if you become **Disabled** during a period of employer-approved leave without pay), earned from the employer you are employed with on a **Permanent Basis** and which is specified in your contract of employment or payslip issued by the employer to you. It includes any overtime, bonuses and shift allowances (averaged over the last three years) and packaged elements not received directly as taxable earnings. It excludes any director's fees, compulsory employer superannuation entitlements, investment income and profit distribution.
2. If you are *not employed* on a **Permanent Basis, Pre-Disability Income** is the total monthly value of remuneration (including overtime, bonuses and shift allowances) you receive from all regular occupations, averaged over the most recent 12 months immediately before becoming **Disabled**. It excludes any director's fees, compulsory employer superannuation entitlements, investment income and profit distribution.
3. If you are *self-employed*, **Pre-Disability Income** is the total monthly amount earned in your business over the most recent previous financial year immediately prior to your becoming **Disabled**, as a direct result of your personal exertion or activities through your usual occupation (i.e. business earnings that would stop if you could not work due to **Illness** or **Injury**), less your share of business expenses (but before the deduction of income tax) for that business – or relevant proportion for part of a financial year.

4. If you are employed by and a director of an employer, **Pre-Disability Income** is the total of the following monthly amounts:
- any packaged elements not received directly by you as taxable earnings and
  - the amount by which income generated by the employer's business directly due to your personal exertion or activities exceeds your share of necessarily incurred business expenses but excludes any director's fees, bonuses, **Employer Contributions** (excluding salary sacrifice arrangements put into place by you), overtime, commission, investment income and profit distribution. **Pre-Disability Income** does not include producing income through investments or other forms of passive income generation.

**Severe Cognitive Impairment** means permanent severe cognitive impairment with 'below average' scores on neuropsychometric testing in three of the following areas of function: intelligence, memory, language, attention, visual-spatial and executive functioning. Validity of neuropsychometric testing in all cases to include a TOMM (Test of Memory Malingering) score.

**Specialist Medical Practitioner** means a **Medical Practitioner** who is a specialist as determined by the relevant medical registration boards and registered with the Australian Health Practitioner Regulation Agency (AHPRA) and is currently practising in a specialist area related to the **Illness** or **Injury** that the claim is for.

**Terminal Illness** means you are considered to be terminally ill (for the purpose of your eligibility to be paid an insured **Terminal Illness** benefit) when you suffer from an **Illness** or **Injury** and:

- two **Medical Practitioners** have separately certified in writing that you suffer from an **Illness** or have incurred an **Injury** that is likely to result in death within a period (the 'certification period') that ends not more than 24 months after the date of certification
- at least one of the registered **Medical Practitioners** is a **Specialist Medical Practitioner** practising in an area related to the **Illness** or **Injury** suffered by you
- for each of the certificates the certification period has not ended and
- TAL is satisfied, on medical or other evidence, that despite reasonable medical treatment, your **Illness** or **Injury** is likely to result in your death within 24 months of the date of the certification period.

The **Illness** and the certification referred to in paragraph (a) must occur while you are insured under the Policy.

**Terminal Medical Condition** means you are considered to be suffering from a **Terminal Medical Condition** (for the purpose of your eligibility to gain access to your super account balance – whether or not it includes any insured benefit) when you suffer from an **Illness** or **Injury** and:

- two **Medical Practitioners**, at least one specialising in your **Illness**, have certified in writing that despite reasonable medical treatment your **Illness** or **Injury** will lead to your death within 24 months of the date of the certification and
- the certification period has not ended.

It is important to note that there are circumstances where you may be eligible to access your NGS Accumulation account balance because you have a **Terminal Medical Condition**, even though you may not be eligible for an insured **Terminal Illness** benefit.

**Totally Disabled/Total Disability** means because of **Illness** or **Injury** you:

- cease **Gainful Employment**
- are unable to perform at least one **Income Producing Duty** of your **Own Occupation**
- are under the regular care of and complying with the ongoing medical advice and treatment of your treating **Medical Practitioner** and any additional treatment (medical or otherwise) reasonably requested by TAL, with the exception of any particular treatment that you decline or discontinue on reasonable grounds (including, without limitation, the reasonable advice of your own **Medical Practitioner**) and
- you are not working in any occupation, whether or not for reward.

**Total and Permanent Disablement (TPD)** means either of Part 1 or Part 2 below, as applicable based upon the following criteria:

Criteria for TPD assessment	Applicable TPD Part of the TPD definition
You on the Date of Disablement: a) are under the Cover Expiry Age; and b) are <b>Gainfully Employed</b> ; or c) are unemployed for less than 16 consecutive months.	Part 1 or Part 2.
If you do not satisfy the criteria above.	Part 2 only.

**Part 1: Any Occupation suited by education, training or experience** means in TAL's opinion, solely and directly as a result of an **Illness** or **Injury**, you:

- have been continuously absent from engaging in your occupation and any other occupation for an uninterrupted period of three consecutive months immediately following the **Date of Disablement** and continuing up to the date TAL forms their opinion;
- are regularly attending and under the ongoing and appropriate care and treatment of a **Medical Practitioner**, including compliance with regular advice and treatment given by that **Medical Practitioner**, continuing up to the date TAL forms their opinion;
- have exhausted all reasonable treatment options (medical or otherwise) and is not expected to attain any further improvement or recovery from the **Illness** or **Injury**; and

d) are disabled to such an extent that you will be unable to ever again engage in any occupation for which you are reasonably suited by education, training or experience at the end of the three consecutive month period immediately following the **Date of Disablement** and by the time TAL forms their opinion.

TAL in forming their opinion, will have regard to factors including, but not limited to:

- any treatment, rehabilitation, training, retraining, re-skilling, work or voluntary work that has been undertaken by the time TAL form their opinion, or could reasonably be expected to be undertaken by you following the time TAL form their opinion; and
- all evidence available to TAL (medical or otherwise) for the period up to the time forms their opinion.

The three month period required under a) and d) above does not apply where you are absent from all work as a result of suffering cardiomyopathy, primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease or severe rheumatoid arthritis (each as defined in the Schedule of Medical Condition Definitions set out at the end of the Policy);

**Part 2: Everyday Working Activities or suffering from a severe mental health condition or Severe Cognitive Impairment** means in TAL's opinion, solely and directly as a result of an **Illness** or **Injury**, you:

- a) since becoming ill or injured, have been under the regular care and attention of a **Medical Practitioner** for that **Illness** or **Injury** or for the purposes of (d) ii) or (d) (iii) below under the regular care and attention of a **Specialist Medical Practitioner**;
- b) have exhausted all reasonable treatment options (medical or otherwise) and is not expected to attain any further improvement or recovery from the **Illness** or **Injury**;
- c) due to the **Illness** or **Injury**, you will be unable to ever again engage in any occupation for which you are reasonably suited, having regard to your education, training or experience up to the time TAL forms their opinion; and
- d) satisfies either (i), (ii) or (iii) below:
  - i. due to that **Illness** or **Injury**:
    - a) you have been prevented from being able to perform at least two of the **Everyday Work Activities** without assistance from another adult person, despite the use of appropriate aids, for at least 12 consecutive months (this 12 months does not apply where you are suffering one or more of the Medical Conditions); and
    - b) you are unable to ever again be able to perform at least two of the **Everyday Work Activities** without assistance from another adult person, despite the use of appropriate aids; or
  - ii. the **Illness** is a mental health condition that:
    - a) has been diagnosed by a **Specialist Medical Practitioner** using criteria outlined in the DSM;

- b) your treating **Specialist Medical Practitioner** considers you have reached maximum medical improvement; and
  - c) you have been assessed by a suitably qualified **Specialist Medical Practitioner**, approved by TAL, under the Psychiatric Impairment Rating Scale as having an impairment of 19% or above; or
- iii. the **Illness** is a **Severe Cognitive Impairment** and you solely because of that **Illness** or **Injury** have:
    - a) not been **Gainfully Employed** for at least 12 consecutive months from the **Date of Disablement** (unless TAL agree otherwise); and
    - b) been assessed by a suitably qualified **Specialist Medical Practitioner**, appointed by TAL, as having reached **Severe Cognitive Impairment**.

**Total Disability** means because of **Illness** or **Injury** you:

- a) cease **Gainful Employment**
- b) are unable to perform at least one income-producing duty of your **Own Occupation**
- c) are under the regular care of and complying with the ongoing medical advice and treatment of your treating **Medical Practitioner** and any additional treatment (medical or otherwise) reasonably requested by TAL, with the exception of any particular treatment that you decline or discontinue on reasonable grounds (including, without limitation, the reasonable advice of your own **Medical Practitioner**) and
- d) are not working in any **Occupation**, whether or not for reward.

**Usual Duties** means if you are:

- a) employed by an employer, the identifiable duties which you are performing for the employer
- b) self-employed, the identifiable duties which you are engaged in for self-employment
- c) unemployed, and
  - (i) engaged exclusively in Domestic Duties – your Domestic duties; or
  - (ii) not engaged exclusively in Domestic Duties – the identifiable duties of your most recent occupation for which you were last employed or self-employed.

**Waiting Period** means the continuous period of 30, 60 or 90 days, as elected by you and accepted by TAL, in the case of Interim Accident Cover specified in the Policy with TAL, for which you have to be **Disabled** before a Benefit starts to accrue, subject to the following requirements:

- a) the **Waiting Period** starts on the date a **Medical Practitioner** examine you certifies that you are **Disabled**;
- b) you must be **Totally Disabled** for at least 14 out of the first 19 consecutive days of the **Waiting Period** to qualify for a benefit; and
- c) if you return to work at full capacity during the **Waiting Period**, the **Waiting Period** starts again unless you return to work happens once and it is for no more than 5 consecutive days. If this happens, TAL will add the number of days of work to the **Waiting Period**.

**War** means any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.

## *Need more information? Contact us*

You can contact us at [ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)

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