


TWUSUPER
Hardworking super for people in transport

 An Industry
SuperFund

Insurance to suit you

TWUSUPER offers insurance cover to protect you and your family in the event of injury, illness or death.

Why take out TWUSUPER insurance cover?

Because of our size we're able to negotiate competitive rates of insurance cover for our members. This means that if you insure yourself individually elsewhere you may have to pay higher rates. With TWUSUPER, premiums are paid from your super account, so you won't be out of pocket and you don't have to worry about missing a payment, as long as you keep money in your super account.

What types of insurance cover do we offer?

Death cover

This benefit is designed to protect your dependants in the event of your death. You can nominate your preferred beneficiaries (dependants you'd like to leave your money to) who will be considered by the Trustee at the time of payment.

Terminal illness cover

Terminal illness claims are paid when you suffer from a sickness that will lead to your death within 12 months despite reasonable medical treatment.*

Total and permanent disablement cover

This cover protects you in the event that you become totally and permanently disabled.*

Income protection cover

Income protection cover provides you with monthly benefit payments for up to two years if you are unable to work because of sickness or injury.*

Basic cover for all TWUSUPER members

All eligible members automatically receive two units of death cover (including terminal illness cover) and two units of total and permanent disablement cover upon joining TWUSUPER. You don't have to fill out any forms to receive this basic cover.

Basic cover is provided for a fixed weekly cost. The amount of cover decreases as you get older, however you can fix your basic cover so that the amount you are insured for remains the same while your premiums increase each year. For details on the basic cover benefit for your age and full eligibility conditions, refer to the *Member Information Booklet*.

* For full terms and conditions refer to the *Member Information Booklet*.

How much cover do you need?

To work out how much insurance cover you need you should consider:

- > your daily living and other regular expenses, such as money required for food and amenities
- > repayments on any debts you have, such as a mortgage, credit card and personal loans
- > medical treatment that may be required for yourself or your family
- > other expenses such as education and transport.

Financial advice is only a phone call away

If you are unsure about which insurance is right for you or how much cover you need, we recommend you seek financial advice. As a member, you are entitled to one free consultation over the phone on a single superannuation issue with a qualified adviser.

If you have already used up your free consultation, further advice is available at an affordable rate and you can pay for it from your super account. Call **1800 222 071** and ask to speak to a financial adviser.

Additional cover

You can apply for additional cover at any time. Voluntary cover gives you the option to increase your total cover up to:

- > \$10 million cover for death (including terminal illness) up to age 70, or
- > \$2.5 million cover for death (including terminal illness) and TPD up to age 70.

There are two ways you can do this:

1. apply to transfer any other cover you have with another super fund or life insurance company, or
2. apply for voluntary death cover or voluntary death and TPD cover.

MORE OVERLEAF...

FACT SHEET – Insurance to suit you

How much does it cost?

The cost of cover depends on your age and occupation. If your work involves manual duties, you'll be classified as a Group 1 member. If you spend at least 75% of your time in an office without manual duties, you'll be classified as a Group 2 member. A third insurance group, the Group 3 Professional, was also introduced as part of our April 2011 insurance upgrade.

To find out which group you qualify for, or for more information, please visit www.twusuper.com.au.

Premiums are calculated weekly and deducted from your account on a monthly basis. Costs for the various cover options are listed in the insurance section of your *Member Information Booklet*.

TAKE ACTION

Want to increase or change your insurance cover?

Important details about our insurance cover are set out in the *TWUSUPER Member Information Booklet*. Download a copy at www.twusuper.com.au or call us on **1800 222 071** if you would like one sent to you.

Insurance application forms can also be found at www.twusuper.com.au. If you need help filling out the paperwork, just call us on **1800 222 071** and we can assist.

FURTHER INFORMATION

If you would like more information, call **1800 222 071** or visit www.twusuper.com.au

Disclaimer This information is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness having regard to your objectives, financial situation and needs. A copy of TWUSUPER's current Product Disclosure Statement should be obtained from us (by calling 1800 222 071 or visiting www.twusuper.com.au) and considered carefully before you make a decision in connection with TWUSUPER. TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163, is the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.

