

Death and Total Permanent Disablement cover

Death cover pays a lump sum to your nominated beneficiaries if you die or suffer a terminal illness where death is likely to occur within 12 months. Death cover can provide financial security in a time of uncertainty and can help cover debts and living expenses.

Disability cover provides you with a lump sum payment if you're totally and permanently disabled and can't work again. For a full definition of TPD see the [Insurance guide](#).

What are the levels of cover?

If you meet the required eligibility criteria, you will automatically receive default cover for Death and TPD. This cover is designed to provide you with a basic level of protection for death and total and permanent disablement.

Cover is available for:

- Death – from 15 to 70 years of age
- TPD – from 15 to 70 years of age.

Death Cover also provides you with a lump sum payment if you become terminally ill.

The table below shows the amount of insurance cover provided for 3 units of cover based on your age.

Age next birthday	3 Units (Default Level)
Up to 30	\$228,000
31 – 35	\$185,100
36 – 40	\$147,000
41 – 45	\$84,000
46 – 50	\$42,000
51 – 55	\$21,000
56 – 60	\$11,700
61 – 65	\$5,700

66 – 70*	\$3,900
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You have the option of selecting a Fixed amount of cover (eg, \$300,000) or a formula based amount that changes every year depending upon your salary and the number of years you have until age 65.

The different additional benefit options to choose from are:

Description	Level of Cover
Standard Cover	15% x Insured Salary x Years to age 65
Top Cover	20% x Insured Salary x Years to age 65
Fixed Cover**	Multiples of \$20,000

** You can choose Fixed Cover on top of, or instead of, the Basic, Standard and Top Cover amounts.

The maximum benefit level for death cover is unlimited, for terminal illness is \$2.5 million and for TPD cover is \$3 million. Subject to underwriting.

The percentages of Insured salary quoted above relate to your total package salary, including super contributions.

If you make a claim, the salary level used to calculate your entitlement (Insured Salary) will be the lesser of your salary at the date of disablement or 110% of the most recently advised salary (Declared Salary).

So it is really important that you keep us informed of any change in your salary or you might be underinsured or insured for less than you think

Eligibility criteria applies so please read the [Insurance guide](#).

What does it cost?

Use our [Insurance premium calculator](#) to estimate the cost of your chosen level of cover.

How to apply or vary cover

Complete an [Insurance Application or Variation](#) form and send it to us.

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