



Insurance Changes

effective 1 April 2021

On 1 April 2021, MTAA Super will merge with Tasplan to become Spirit Super.

This transition will mean significant changes to your insurance, including changes to the cost, amount and type of cover you have. This fact sheet details all insurance changes effective from 1 April 2021. It should be read in conjunction with the *Significant Event Notice* issued in February 2021.

Full insurance details will be available in the Spirit Super *Product Disclosure Statement* (PDS). A copy of the PDS will be available from 1 April 2021 on the Spirit Super website at spiritsuper.com.au. A link to the PDS will also be included in your Spirit Super welcome pack, which we will send to you in late April 2021.

mtaasuper.com.au
1300 362 415

This document is issued by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913). Motor Trades Association of Australia Superannuation Fund Pty. Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The information provided is of a general nature and does not take into account your specific needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. You can obtain details about your insurance cover in the *Product Disclosure Statement* (PDS) for Spirit Super from 1 April 2021 on the Spirit Super website at spiritsuper.com.au. You should consider the PDS in making a decision.

What's included in this fact sheet

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Not sure what cover you have?

Before 31 March 2021, find out by:

- logging in to Member SuperSite before 5pm (AEDT) at mtaasuper.com.au/member-login, or
- calling us on **1300 362 415**, 8am–7pm, Monday to Friday.

From 1 April 2021, you need to call Spirit Super on **1800 005 166**, 8am–7pm, Monday to Friday.

Changes to default Death and Total and Permanent Disablement (TPD) cover

On 1 April 2021, your MTAA Super cover will transfer to your Spirit Super account. Use the table below to compare your current default Death and TPD cover with Spirit Super default Death and TPD cover from 1 April 2021.

Table 1. Comparison table – MTAA Super and Spirit Super default Death and TPD cover amounts and costs

Age last birthday	MTAA Super default Death and TPD cover with General work scale Current to 31 March 2021			Spirit Super default Death and TPD cover with General occupation rating From 1 April 2021		
	Death cover \$	TPD cover \$	Annual cost of cover \$	Death cover \$	TPD cover \$	Annual cost of cover \$
up to 20	27,500	82,500	124.28	50,000	70,000	49.80
21	82,500	82,500	201.24	80,000	70,000	69.90
22	85,200	85,200	201.24	80,000	70,000	75.90
23	91,500	91,500	201.24	80,000	70,000	82.50
24	102,300	102,300	201.24	80,000	70,000	89.10
25	118,200	118,200	201.24	108,000	70,000	115.82
26	257,400	128,700	471.12	138,900	70,000	148.30
27	275,400	137,700	471.12	162,600	108,400	207.59
28	286,200	143,100	471.12	180,900	120,600	251.45
29	293,400	146,700	471.12	194,400	129,600	294.84
30	297,000	148,500	471.12	203,400	135,600	334.25
31	297,600	148,800	471.12	209,400	139,600	377.62
32	297,000	148,500	471.12	211,200	140,800	413.95
33	297,000	148,500	471.12	211,800	141,200	456.78
34	295,800	147,900	471.12	212,700	141,800	499.85
35	294,000	147,000	471.12	208,500	139,000	526.12
36	292,200	146,100	471.12	203,100	135,400	547.69
37	288,000	144,000	471.12	197,400	131,600	567.20
38	274,800	137,400	471.12	191,100	127,400	588.59
39	260,400	130,200	471.12	183,600	122,400	605.27
40	246,000	123,000	471.12	175,500	117,000	620.10
41	232,800	116,400	471.12	166,800	111,200	630.50
42	220,800	110,400	471.12	156,000	104,000	630.76
43	207,600	103,800	471.12	145,500	97,000	631.47
44	195,600	97,800	471.12	135,300	90,200	630.50
45	182,400	91,200	471.12	124,500	83,000	617.11
46	169,800	84,900	471.12	114,600	76,400	603.94
47	156,600	78,300	471.12	103,800	69,200	583.01
48	144,000	72,000	471.12	92,100	61,400	550.76
49	130,800	65,400	471.12	81,000	54,000	515.43
50	118,200	59,100	471.12	70,800	47,200	479.55
51	105,000	52,500	471.12	60,900	40,600	439.50
52	91,800	45,900	471.12	52,500	35,000	403.73
53	82,200	41,100	471.12	45,300	30,200	371.31
54	69,000	34,500	471.12	41,400	27,600	361.01
55	56,760	28,380	388.44	38,400	25,600	358.40
56	49,500	24,750	388.44	34,500	23,000	343.97
57	43,560	21,780	388.44	30,300	20,200	323.10

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Age last birthday	MTAA Super default Death and TPD cover with General work scale Current to 31 March 2021			Spirit Super default Death and TPD cover with General occupation rating From 1 April 2021		
	Death cover \$	TPD cover \$	Annual cost of cover \$	Death cover \$	TPD cover \$	Annual cost of cover \$
58	39,600	19,800	388.44	27,900	18,600	318.53
59	35,100	17,550	388.44	25,800	17,200	314.93
60	33,000	16,500	388.44	23,700	15,800	309.44
61	31,020	15,510	388.44	22,200	14,800	310.21
62	29,100	14,550	388.44	21,000	14,000	313.81
63	26,400	13,200	388.44	18,900	12,600	302.15
64	24,420	12,210	388.44	17,700	11,800	302.73
65	22,500	11,250	388.44	16,200	0	136.24
66	19,800	9,900	388.44	14,100	0	130.57
67	17,820	8,910	388.44	12,400	0	126.23
68	15,900	7,950	388.44	11,200	0	125.44
69	13,200	6,600	388.44	10,100	0	124.43

NOTE: This table shows gross insurance fees. Super funds can claim a 15% tax deduction for the cost of insurance fees incurred by members. This tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Examples of changes to default Death and TPD cover

The examples below demonstrate how changes to default Death and TPD cover may affect your cover from 1 April 2021, depending on your age and occupation rating.

Example 1

Steve is age 24 with default Death and TPD cover on the General work scale on 31 March 2021. If he doesn't make any changes, here's how his cover will compare from 1 April 2021 with Spirit Super:

Default Death and TPD cover	Current to 31 March 2021	From 1 April 2021
Classification	General work scale	General occupation rating
Amount of default cover	Unit-based and age-based cover amounts: \$102,300 Death cover (3 units x \$34,100) \$102,300 TPD cover (3 units x \$34,100)	Age-based cover amounts: \$80,000 Death cover \$70,000 TPD cover
Annual cost of default cover	\$201.24	\$89.10

Example 2

Alice is age 40 with default Death and TPD cover on the General work scale on 31 March 2021. If she doesn't make any changes, here's how her cover will compare from 1 April 2021 with Spirit Super:

Default Death and TPD cover	Current to 31 March 2021	From 1 April 2021
Classification	General work scale	General occupation rating
Amount of default cover	Unit-based and age-based cover amounts: \$246,000 Death cover (6 units x \$41,000) \$123,000 TPD cover (3 units x \$41,000)	Age-based cover amounts: \$175,500 Death cover \$117,000 TPD cover
Annual cost of default cover	\$471.12	\$620.10

Example 3

Timothy is age 55 with default Death and TPD cover on the General work scale on 31 March 2021. If he doesn't make any changes, here's how his cover will compare from 1 April 2021 with Spirit Super:

Default Death and TPD cover	Current to 31 March 2021	From 1 April 2021
Classification	General work scale	General occupation rating
Amount of default cover	Unit-based and age-based cover amounts: \$56,760 Death cover (6 units x \$9,460) \$28,380 TPD cover (3 units x \$9,460)	Age-based cover amounts: \$38,400 Death cover \$25,600 TPD cover
Annual cost of default cover	\$388.44	\$358.40

NOTE: These examples are calculated using gross insurance fees. Spirit Super, like other super funds is able to claim a 15% tax deduction for the cost of insurance fees incurred by members. The benefit of the tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Changes to fixed Death and TPD cover

From 1 April 2021, there will be changes to the cost of fixed Death and TPD cover.

The table below compares how much Death and TPD cover will cost before and after 1 April 2021. This cost is based on your age and occupation rating.

Table 2. Comparison table – MTAA Super and Spirit Super annual insurance costs per \$1,000 of fixed Death and TPD cover

Age last birthday	Annual insurance costs for every \$1,000 of cover											
	MTAA Super General work scale		Spirit Super General occupation rating		MTAA Super Non-manual work scale		Spirit Super Office occupation rating		MTAA Super Professional work scale		Spirit Super Professional occupation rating	
	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021
	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$
up to 20	1.40	1.04	0.52	0.34	0.99	0.78	0.36	0.24	0.68	0.52	0.26	0.17
21	1.40	1.04	0.55	0.37	0.99	0.78	0.39	0.26	0.68	0.52	0.28	0.19
22	1.35	1.04	0.59	0.41	0.94	0.73	0.41	0.29	0.62	0.47	0.30	0.21
23	1.25	0.99	0.62	0.47	0.88	0.68	0.43	0.33	0.57	0.47	0.31	0.24
24	1.14	0.88	0.65	0.53	0.78	0.62	0.46	0.37	0.52	0.42	0.33	0.27
25	0.99	0.78	0.69	0.59	0.68	0.52	0.48	0.41	0.47	0.36	0.35	0.30
26	1.14	1.40	0.73	0.67	0.83	0.94	0.51	0.47	0.57	0.68	0.37	0.34
27	1.09	1.25	0.77	0.76	0.78	0.88	0.54	0.53	0.52	0.57	0.39	0.38
28	1.09	1.25	0.81	0.87	0.78	0.88	0.57	0.61	0.52	0.57	0.41	0.44
29	1.04	1.20	0.87	0.97	0.78	0.88	0.61	0.68	0.52	0.57	0.44	0.49
30	1.04	1.20	0.91	1.10	0.78	0.78	0.64	0.77	0.52	0.57	0.46	0.55
31	1.04	1.20	0.97	1.25	0.78	0.78	0.68	0.88	0.52	0.57	0.49	0.63
32	1.04	1.20	1.02	1.41	0.78	0.78	0.71	0.99	0.52	0.57	0.51	0.71
33	1.04	1.20	1.09	1.60	0.78	0.78	0.76	1.12	0.52	0.57	0.55	0.80
34	1.04	1.20	1.15	1.80	0.78	0.78	0.81	1.26	0.52	0.57	0.58	0.90
35	1.04	1.20	1.21	1.97	0.78	0.88	0.85	1.38	0.52	0.57	0.61	0.99
36	1.04	1.20	1.27	2.14	0.78	0.88	0.89	1.50	0.52	0.57	0.64	1.07
37	1.04	1.20	1.32	2.33	0.78	0.88	0.92	1.63	0.52	0.57	0.66	1.17
38	1.09	1.25	1.40	2.52	0.78	0.88	0.98	1.76	0.57	0.57	0.70	1.26
39	1.14	1.30	1.47	2.74	0.83	0.94	1.03	1.92	0.57	0.68	0.74	1.37

Continues overleaf

Age last birthday	Annual insurance costs for every \$1,000 of cover											
	MTAA Super General work scale		Spirit Super General occupation rating		MTAA Super Non-manual work scale		Spirit Super Office occupation rating		MTAA Super Professional work scale		Spirit Super Professional occupation rating	
	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021	Current to 31 March 2021	From 1 April 2021
	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$	Cost of Death cover \$	Cost of TPD cover \$
40	1.25	1.40	1.54	2.99	0.94	1.04	1.08	2.09	0.57	0.68	0.77	1.50
41	1.35	1.46	1.62	3.24	0.94	1.09	1.13	2.27	0.62	0.73	0.81	1.62
42	1.40	1.56	1.69	3.53	0.99	1.09	1.18	2.47	0.62	0.73	0.85	1.77
43	1.46	1.66	1.78	3.84	1.04	1.20	1.25	2.69	0.68	0.78	0.89	1.92
44	1.56	1.77	1.88	4.17	1.09	1.25	1.32	2.92	0.78	0.78	0.94	2.09
45	1.61	1.92	2.01	4.42	1.14	1.30	1.41	3.09	0.78	0.88	1.01	2.21
46	1.82	2.03	2.15	4.68	1.25	1.46	1.51	3.28	0.83	0.94	1.08	2.34
47	1.92	2.18	2.31	4.96	1.40	1.56	1.62	3.47	0.94	1.04	1.16	2.48
48	2.18	2.39	2.48	5.25	1.51	1.66	1.74	3.68	0.99	1.09	1.24	2.63
49	2.34	2.65	2.65	5.57	1.61	1.82	1.86	3.90	1.09	1.25	1.33	2.79
50	2.60	2.91	2.84	5.90	1.82	2.03	1.99	4.13	1.14	1.40	1.42	2.95
51	2.86	3.28	3.05	6.25	2.03	2.34	2.14	4.38	1.40	1.56	1.53	3.13
52	3.28	3.74	3.27	6.63	2.34	2.65	2.29	4.64	1.51	1.77	1.64	3.32
53	3.69	4.16	3.51	7.03	2.60	2.91	2.46	4.92	1.77	1.98	1.76	3.52
54	4.37	4.89	3.76	7.44	3.07	3.43	2.63	5.21	2.03	2.34	1.88	3.72
55	4.73	4.26	4.04	7.94	3.33	3.02	2.83	5.56	2.18	1.98	2.02	3.97
56	5.46	4.89	4.33	8.46	3.85	3.43	3.03	5.92	2.55	2.29	2.17	4.23
57	6.19	5.51	4.65	9.02	4.37	3.90	3.26	6.31	2.86	2.60	2.33	4.51
58	6.81	6.08	4.99	9.64	4.78	4.32	3.49	6.75	3.17	2.86	2.50	4.82
59	7.64	6.86	5.36	10.27	5.41	4.84	3.75	7.19	3.59	3.22	2.68	5.14
60	8.16	7.28	5.75	10.96	5.77	5.15	4.03	7.67	3.85	3.43	2.88	5.48
61	8.68	7.75	6.18	11.69	6.08	5.46	4.33	8.18	4.06	3.64	3.09	5.85
62	9.26	8.27	6.63	12.47	6.50	5.82	4.64	8.73	4.32	3.85	3.32	6.24
63	10.19	9.10	7.12	13.30	7.18	6.40	4.98	9.31	4.73	4.26	3.56	6.65
64	11.02	9.88	7.65	14.18	7.70	6.86	5.36	9.93	5.15	4.58	3.83	7.09
65	11.91	10.71	8.41	15.33	8.48	7.59	5.89	10.73	5.56	4.99	4.21	7.67
66	13.57	12.17	9.26	16.55	9.46	8.53	6.48	11.59	6.29	5.67	4.63	8.28
67	15.08	13.52	10.18	17.87	10.66	9.57	7.13	12.51	7.02	6.29	5.09	8.94
68	16.90	15.13	11.20	19.30	11.80	10.56	7.84	13.51	7.90	7.07	5.60	9.65
69	20.33	18.20	12.32	20.84	14.46	12.95	8.62	14.59	9.46	8.53	6.16	10.42

NOTE: This table shows gross insurance fees. Super funds can claim a 15% tax deduction for the cost of insurance fees incurred by members. This tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Examples of changes to Death and TPD cover

Below are examples of how Death and TPD cover will change when it becomes fixed Death and TPD cover with Spirit Super from 1 April 2021, depending on your age and occupation rating.

Example 1

Rachel is age 24 with fixed Death and TPD cover on the Non-manual work scale on 31 March 2021. If she doesn't make any changes, here's how her cover will compare from 1 April 2021 with Spirit Super:

	Current to 31 March 2021	From 1 April 2021
Classification	Non-manual work scale	Office occupation rating
Amount of fixed cover	Death: \$100,000 TPD: \$100,000	Death: \$100,000 TPD: \$100,000
Cost of fixed Death cover (calculated per \$1,000)	\$0.78 x 100 = \$78.00	\$0.46 x 100 = \$46.00
Cost of fixed TPD cover (calculated per \$1,000)	\$0.62 x 100 = \$62.00	\$0.37 x 100 = \$37.00
Annual cost of fixed Death and TPD cover	\$140.00	\$83.00

Example 2

Sarah is age 40 with fixed Death and TPD cover on the Non-manual work scale on 31 March 2021. If she doesn't make any changes, here's how her cover will compare from 1 April 2021 with Spirit Super:

	Current to 31 March 2021	From 1 April 2021
Classification	Non-manual work scale	Office occupation rating
Amount of cover	Death: \$250,000 TPD: \$200,000	Death: \$250,000 TPD: \$200,000
Cost of Death cover (calculated per \$1,000)	\$0.94 x 250 = \$235.00	\$1.08 x 250 = \$270.00
Cost of TPD (calculated per \$1,000)	\$1.04 x 200 = \$208.00	\$2.09 x 200 = \$418.00
Annual cost of Death and TPD cover	\$443.00	\$688.00

Example 3

Thomas is age 55 with default Death and TPD cover on the Professional work scale on 31 March 2021. If he doesn't make any changes, here's how his cover will compare from 1 April 2021 with Spirit Super:

	Current to 31 March 2021	From 1 April 2021
Classification	Default cover with Professional work scale	Fixed cover with Professional occupation rating
Amount of Death and TPD cover	Unit-based and age-based cover amounts: \$122,040 Death cover (6 units x \$20,340) \$61,020 TPD cover (3 units x \$20,340)	Fixed cover amounts: \$122,040 Death cover \$61,020 TPD cover
Annual cost of Death cover	Calculated per unit per week: \$0.86 x 6 (units) x 52 (weeks) = \$268.32	Calculated per \$1,000 of cover: \$2.02 x 122.04 = \$246.52
Annual cost of TPD cover	Calculated per unit per week: \$0.77 x 3 (units) x 52 (weeks) = \$120.12	Calculated per \$1,000 of cover: \$3.97 x 61.02 = \$242.25
Annual cost of Death and TPD cover	\$388.44	\$488.77

NOTE: These examples are calculated using gross insurance fees. Spirit Super, like other super funds is able to claim a 15% tax deduction for the cost of insurance fees incurred by members. The benefit of the tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Fees for Death and TPD with MTAA Super are calculated as units and are shown as weekly rates in the current MTAA Super *Insurance Guide*, available at mtaasuper.com.au.

With Spirit Super, Death and TPD fees will be calculated per \$1000 of cover.

For the above example, Thomas is age 55 and his cost per \$1000 of cover in MTAA Super will be \$2.18 for Death and \$1.98 for TPD (from Table 2 on page 5).

To convert this to the MTAA Super Death and TPD rates that are based on units of cover, you would need to make the following calculation:

$$\text{Death: } \$20,340/1000 \times 2.18/52 = 0.86 \quad \text{TPD: } \$20,340/1000 \times 1.98/52 = 0.77$$

Change to the definition of total and permanent disability for TPD claims

From 1 April 2021, TPD claims arising from an event date on or after 1 April 2021 will be assessed under a new TPD definition, depending on your age and employment status at the time of becoming disabled. You will be able to receive 100% of your insured benefit for a successful TPD claim.

This will replace the current two-part 80/20 TPD definition which still applies to claims arising from an event date from 1 March 2015 to 31 March 2021.

An Insurance guide with all definitions and eligibility will be available from 1 April 2021 via the Spirit Super website at spiritsuper.com.au.

Changes to the TPD definition are outlined in the table below:

Definition of total and permanent disability	
Current to 31 March 2021	From 1 April 2021
<p>Under age 65 and Employed</p> <p>If you are under age 65 immediately prior to your Date of Disablement, and you have been Employed at any time in the 6 months immediately prior to your Date of Disablement, you are required to meet Definitions A and B in order to receive 100% of your insured benefit.</p> <p>If you meet Definition A but not Definition B you will only receive 80% of your insured benefit.</p> <p>NOTE:</p> <ul style="list-style-type: none"> You must satisfy Definition A and Definition B at the same time. If your claim has been assessed and approved under Definition A only, your claim will not later be re-assessed under Definition B. If you receive any portion of your insured benefit, all cover will then cease. For example, if you have Death and TPD cover and you have been approved under Definition A and paid 80% of your TPD sum insured, the remaining 20% of your TPD sum insured and your Death cover will cease. 	<p>Under age 65 and employed</p> <p>If you're under age 65 at your date of disablement and you've been gainfully employed at any time in the six months before your date of disablement, you must satisfy either Part A, Part B or Part C of the TPD definition.</p> <p>NOTE:</p> <p>If you receive a TPD benefit, your Death cover will cease, unless it's higher than your TPD cover, where the difference remains as Death cover as long as you keep your account open and continue to pay for this cover.</p>
<p>Age 65 and over or not Employed in the last 6 months</p> <p>If you are aged 65 and over immediately prior to your Date of Disablement, or you have NOT been Employed at any time in the six months immediately prior to your Date of Disablement, you are required to meet Definition B in order to receive 100% of your insured benefit.</p>	<p>Over age 65 or not employed in the last six months</p> <p>If you're 65 or over at your date of disablement, or you've not been gainfully employed any time in the six months before your date of disablement, you'll need to satisfy Part B or Part C of the TPD definition.</p>
<p>Definition A</p> <p>Education Training and Experience with Retraining (ETE-R) definition.</p>	<p>Part A</p> <p>Unable to work in a suitable occupation ever again. Part A is comparable to the current Definition A.</p>
<p>Definition B</p> <p>Activities of Daily Working (ADW) definition.</p>	<p>Part B</p> <p>Unable to do basic activities associated with work ever again.</p> <p>Part C</p> <p>Unable to do domestic duties ever again. Part B and Part C are comparable to the current Definition B.</p>

Changes to Income Protection

From 1 April 2021, there will be changes to Income Protection. Use the tables below to compare the cost of your current Income Protection with the equivalent Spirit Super fixed Income Protection from 1 April 2021.

Each table refers to a different benefit period. You can calculate your Income Protection cost using your age, occupation rating and waiting period.

Table 3. Comparison table – MTAA Super and Spirit Super annual Income Protection costs per \$100 of monthly benefit amount for 2-year benefit period

		Annual costs for every \$100 of monthly cover (2- year benefit period)																	
		MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
Waiting period		30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday		Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
15		4.48	2.32	1.55	5.88	3.85	2.2	2.57	1.32	1.04	4.11	2.7	1.54	2.06	1.07	0.84	3.3	2.16	1.23
16		4.48	2.32	1.55	5.88	3.85	2.2	2.57	1.32	1.04	4.11	2.7	1.54	2.06	1.07	0.84	3.3	2.16	1.23
17		4.48	2.32	1.55	5.88	3.85	2.2	2.57	1.32	1.04	4.11	2.7	1.54	2.06	1.07	0.84	3.3	2.16	1.23
18		4.48	2.32	1.55	5.88	3.85	2.2	2.57	1.32	1.04	4.11	2.7	1.54	2.06	1.07	0.84	3.3	2.16	1.23
19		4.48	2.32	1.55	5.88	3.85	2.2	2.57	1.32	1.04	4.11	2.7	1.54	2.06	1.07	0.84	3.3	2.16	1.23
20		4.81	2.50	1.55	5.88	3.85	2.2	2.72	1.32	1.04	4.11	2.7	1.54	2.19	1.07	0.84	3.3	2.16	1.23
21		4.81	2.50	1.55	5.88	3.85	2.2	2.72	1.32	1.04	4.11	2.7	1.54	2.19	1.07	0.84	3.3	2.16	1.23
22		4.81	2.50	1.55	5.88	3.85	2.2	2.72	1.32	1.04	4.11	2.7	1.54	2.19	1.07	0.84	3.3	2.16	1.23
23		4.81	2.50	1.55	5.88	3.85	2.2	2.72	1.32	1.04	4.11	2.7	1.54	2.19	1.07	0.84	3.3	2.16	1.23
24		4.81	2.50	1.55	5.88	3.85	2.2	2.72	1.32	1.04	4.11	2.7	1.54	2.19	1.07	0.84	3.3	2.16	1.23
25		5.14	2.65	1.55	5.88	3.85	2.2	2.88	1.50	1.04	4.11	2.7	1.54	2.32	1.20	0.84	3.3	2.16	1.23
26		5.14	2.65	1.55	6.01	3.97	2.3	2.88	1.50	1.04	4.21	2.78	1.6	2.32	1.20	0.84	3.37	2.22	1.28
27		5.14	2.65	1.55	6.2	4.09	2.37	2.88	1.50	1.04	4.34	2.86	1.66	2.32	1.20	0.84	3.47	2.3	1.33
28		5.14	2.65	1.55	6.44	4.24	2.45	2.88	1.50	1.04	4.5	2.97	1.71	2.32	1.20	0.84	3.61	2.38	1.37
29		5.14	2.65	1.55	6.73	4.41	2.52	2.88	1.50	1.04	4.7	3.09	1.77	2.32	1.20	0.84	3.76	2.48	1.41
30		6.26	2.98	1.73	7.06	4.61	2.59	3.69	1.66	1.04	4.94	3.22	1.82	2.95	1.32	0.84	3.96	2.58	1.45
31		6.26	2.98	1.73	7.45	4.82	2.68	3.69	1.66	1.04	5.21	3.38	1.87	2.95	1.32	0.84	4.17	2.7	1.5
32		6.26	2.98	1.73	7.89	5.07	2.77	3.69	1.66	1.04	5.52	3.55	1.94	2.95	1.32	0.84	4.42	2.84	1.56
33		6.26	2.98	1.73	8.36	5.35	2.89	3.69	1.66	1.04	5.86	3.75	2.03	2.95	1.32	0.84	4.68	2.99	1.61
34		6.26	2.98	1.73	8.89	5.67	3.03	3.69	1.66	1.04	6.21	3.96	2.12	2.95	1.32	0.84	4.97	3.17	1.7
35		8.35	4.15	2.42	9.44	6.01	3.21	4.81	2.50	1.37	6.61	4.21	2.24	3.84	1.98	1.12	5.29	3.37	1.79
36		8.35	4.15	2.42	10.05	6.4	3.42	4.81	2.50	1.37	7.04	4.48	2.39	3.84	1.98	1.12	5.63	3.58	1.91

Annual costs for every \$100 of monthly cover (2- year benefit period)																		
Waiting period	MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
37	8.35	4.15	2.42	10.7	6.82	3.67	4.81	2.50	1.37	7.5	4.79	2.56	3.84	1.98	1.12	5.99	3.82	2.05
38	8.35	4.15	2.42	11.4	7.31	3.96	4.81	2.50	1.37	7.98	5.12	2.77	3.84	1.98	1.12	6.38	4.09	2.22
39	8.35	4.15	2.42	12.13	7.83	4.3	4.81	2.50	1.37	8.49	5.48	3.01	3.84	1.98	1.12	6.79	4.38	2.4
40	11.23	5.81	3.46	12.91	8.39	4.7	6.42	3.31	1.91	9.03	5.87	3.29	5.14	2.65	1.53	7.23	4.7	2.63
41	11.23	5.81	3.46	13.73	9.02	5.15	6.42	3.31	1.91	9.61	6.31	3.61	5.14	2.65	1.53	7.68	5.04	2.89
42	11.23	5.81	3.46	14.6	9.69	5.68	6.42	3.31	1.91	10.22	6.79	3.97	5.14	2.65	1.53	8.18	5.43	3.18
43	11.23	5.81	3.46	15.52	10.43	6.27	6.42	3.31	1.91	10.87	7.31	4.38	5.14	2.65	1.53	8.7	5.85	3.51
44	11.23	5.81	3.46	16.5	11.24	6.93	6.42	3.31	1.91	11.55	7.87	4.86	5.14	2.65	1.53	9.24	6.29	3.88
45	15.89	8.27	6.06	17.54	12.12	7.67	8.99	4.97	3.46	12.28	8.47	5.37	7.18	3.97	2.77	9.82	6.79	4.3
46	15.89	8.27	6.06	18.63	13.06	8.5	8.99	4.97	3.46	13.05	9.15	5.95	7.18	3.97	2.77	10.44	7.32	4.76
47	15.89	8.27	6.06	19.81	14.08	9.41	8.99	4.97	3.46	13.86	9.87	6.59	7.18	3.97	2.77	11.09	7.89	5.27
48	15.89	8.27	6.06	21.05	15.19	10.41	8.99	4.97	3.46	14.73	10.63	7.28	7.18	3.97	2.77	11.79	8.51	5.82
49	15.89	8.27	6.06	22.38	16.4	11.49	8.99	4.97	3.46	15.68	11.48	8.04	7.18	3.97	2.77	12.54	9.18	6.44
50	22.94	12.91	10.39	23.81	17.69	12.67	12.99	7.46	6.06	16.67	12.38	8.88	10.39	5.96	4.84	13.33	9.9	7.1
51	22.94	12.91	10.39	25.35	19.08	13.96	12.99	7.46	6.06	17.74	13.35	9.77	10.39	5.96	4.84	14.19	10.69	7.81
52	22.94	12.91	10.39	27	20.59	15.35	12.99	7.46	6.06	18.91	14.42	10.74	10.39	5.96	4.84	15.12	11.53	8.59
53	22.94	12.91	10.39	28.79	22.22	16.83	12.99	7.46	6.06	20.16	15.55	11.79	10.39	5.96	4.84	16.12	12.43	9.43
54	22.94	12.91	10.39	30.73	23.96	18.43	12.99	7.46	6.06	21.51	16.77	12.91	10.39	5.96	4.84	17.21	13.42	10.33
55	34.17	19.38	17.67	32.84	25.85	20.13	19.25	11.25	10.39	22.98	18.09	14.1	15.40	9.01	8.30	18.39	14.47	11.28
56	34.17	19.38	17.67	35.15	27.89	21.95	19.25	11.25	10.39	24.6	19.52	15.37	15.40	9.01	8.30	19.68	15.62	12.29
57	34.17	19.38	17.67	37.67	30.09	23.88	19.25	11.25	10.39	26.37	21.06	16.71	15.40	9.01	8.30	21.1	16.84	13.38
58	34.17	19.38	17.67	40.44	32.46	25.92	19.25	11.25	10.39	28.31	22.72	18.15	15.40	9.01	8.30	22.65	18.17	14.52
59	34.17	19.38	17.67	43.5	35.02	28.08	19.25	11.25	10.39	30.46	24.52	19.66	15.40	9.01	8.30	24.36	19.61	15.72
60	46.37	27.32	24.24	46.9	37.8	30.35	26.30	15.74	14.36	32.83	26.46	21.25	21.06	12.58	11.51	26.26	21.17	17
61	46.37	27.32	24.24	50.66	40.81	32.74	26.30	15.74	14.36	35.45	28.56	22.92	21.06	12.58	11.51	28.37	22.85	18.34
62	46.37	27.32	24.24	54.85	44.07	35.25	26.30	15.74	14.36	38.39	30.85	24.67	21.06	12.58	11.51	30.72	24.68	19.74
63	46.37	27.32	24.24	58.36	47.49	38.6	26.30	15.74	14.36	40.85	33.24	27.03	21.06	12.58	11.51	32.67	26.59	21.62
64	46.37	27.32	24.24	29.73	23.53	18.45	26.30	15.74	14.36	20.8	16.47	12.92	21.06	12.58	11.51	16.64	13.18	10.33

NOTE: This table shows gross insurance fees. Super funds can claim a 15% tax deduction for the cost of insurance fees incurred by members. This tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Example of changes to Income Protection

The example below demonstrates how changes to Income Protection may affect your cover on 1 April 2021.

Example 1

Louisa is age 32 and has an Income Protection monthly benefit amount of \$12,000 on the Professional work scale, with a 2-year benefit period and 60-day waiting period on 31 March 2021. If she doesn't make any changes, here's how her cover will change from 1 April 2021 with Spirit Super:

	Current to 31 March 2021	From 1 April 2021
Classification	Professional work scale	Professional occupation rating
Income Protection monthly benefit amount	\$12,000	\$12,000
Calculations for annual cost of Income Protection	Calculated as the weekly cost per \$250 monthly benefit $\$12,000 / 250 = 48$ $48 \times \$0.0635 \times 52$	Calculated as the annual cost per \$100 monthly benefit $\$12,000 / 100 = 120$ $120 \times \$2.84$
Annual cost of Income Protection	\$158.50	\$340.80

NOTE: This example is calculated using gross insurance fees. Spirit Super, like other super funds is able to claim a 15% tax deduction for the cost of insurance fees incurred by members. The benefit of the tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Fees for Income Protection with MTAA Super are calculated as units of \$250 based on your monthly benefit amount. These costs are shown as weekly rates in the current MTAA Super Insurance Guide, available at mtaasuper.com.au.

With Spirit Super, Income Protection fees will be calculated per \$100 of your monthly benefit and shown as an annual cost.

For the above example, Louisa is age 32 and her cost per \$100 of monthly benefit amount (from Table 3 on page 8) is \$1.32. To convert this to the MTAA Super Income Protection rates that are based on \$250 units of monthly benefit, you would need to make the following calculation:

$$\$1.32 \times (250/100) / 52 = \$0.0635$$

Table 4. Comparison table – MTAA Super and Spirit Super annual Income Protection costs per \$100 of monthly benefit amount for 5-year benefit period

Annual costs for every \$100 of monthly cover (5-year benefit period)																		
Waiting period	MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
15	7.23	4.63	3.29	7.85	5.33	3.26	3.36	2.16	1.55	5.49	3.72	2.29	2.70	1.73	1.25	4.4	2.98	1.83
16	7.23	4.63	3.29	7.85	5.33	3.26	3.36	2.16	1.55	5.49	3.72	2.29	2.70	1.73	1.25	4.4	2.98	1.83
17	7.23	4.63	3.29	7.85	5.33	3.26	3.36	2.16	1.55	5.49	3.72	2.29	2.70	1.73	1.25	4.4	2.98	1.83
18	7.23	4.63	3.29	7.85	5.33	3.26	3.36	2.16	1.55	5.49	3.72	2.29	2.70	1.73	1.25	4.4	2.98	1.83
19	7.23	4.63	3.29	7.85	5.33	3.26	3.36	2.16	1.55	5.49	3.72	2.29	2.70	1.73	1.25	4.4	2.98	1.83
20	7.54	4.81	3.11	7.85	5.33	3.26	3.54	2.16	1.37	5.49	3.72	2.29	2.82	1.73	1.12	4.4	2.98	1.83
21	7.54	4.81	3.11	7.85	5.33	3.26	3.54	2.16	1.37	5.49	3.72	2.29	2.82	1.73	1.12	4.4	2.98	1.83
22	7.54	4.81	3.11	7.85	5.33	3.26	3.54	2.16	1.37	5.49	3.72	2.29	2.82	1.73	1.12	4.4	2.98	1.83
23	7.54	4.81	3.11	7.85	5.33	3.26	3.54	2.16	1.37	5.49	3.72	2.29	2.82	1.73	1.12	4.4	2.98	1.83
24	7.54	4.81	3.11	7.85	5.33	3.26	3.54	2.16	1.37	5.49	3.72	2.29	2.82	1.73	1.12	4.4	2.98	1.83
25	7.87	4.81	2.77	7.85	5.33	3.26	3.54	2.16	1.22	5.49	3.72	2.29	2.82	1.73	0.97	4.4	2.98	1.83
26	7.87	4.81	2.77	8.07	5.53	3.44	3.54	2.16	1.22	5.66	3.87	2.42	2.82	1.73	0.97	4.53	3.1	1.93
27	7.87	4.81	2.77	8.39	5.76	3.61	3.54	2.16	1.22	5.87	4.03	2.52	2.82	1.73	0.97	4.7	3.23	2.02
28	7.87	4.81	2.77	8.78	6.02	3.76	3.54	2.16	1.22	6.15	4.21	2.63	2.82	1.73	0.97	4.92	3.37	2.1
29	7.87	4.81	2.77	9.25	6.31	3.9	3.54	2.16	1.22	6.48	4.42	2.73	2.82	1.73	0.97	5.19	3.54	2.18
30	9.78	5.81	3.11	9.79	6.64	4.04	4.48	2.65	1.37	6.86	4.64	2.83	3.59	2.11	1.12	5.48	3.71	2.26
31	9.78	5.81	3.11	10.42	7	4.21	4.48	2.65	1.37	7.3	4.9	2.95	3.59	2.11	1.12	5.83	3.92	2.36
32	9.78	5.81	3.11	11.1	7.41	4.38	4.48	2.65	1.37	7.78	5.19	3.08	3.59	2.11	1.12	6.22	4.15	2.45
33	9.78	5.81	3.11	11.87	7.87	4.61	4.48	2.65	1.37	8.31	5.52	3.22	3.59	2.11	1.12	6.65	4.41	2.58
34	9.78	5.81	3.11	12.71	8.39	4.86	4.48	2.65	1.37	8.89	5.87	3.41	3.59	2.11	1.12	7.12	4.7	2.72
35	13.16	7.79	4.33	13.61	8.97	5.16	5.93	3.49	1.91	9.52	6.27	3.62	4.74	2.77	1.53	7.63	5.02	2.89
36	13.16	7.79	4.33	14.59	9.61	5.53	5.93	3.49	1.91	10.21	6.73	3.88	4.74	2.77	1.53	8.17	5.37	3.1
37	13.16	7.79	4.33	15.64	10.33	5.98	5.93	3.49	1.91	10.95	7.23	4.18	4.74	2.77	1.53	8.76	5.78	3.35
38	13.16	7.79	4.33	16.76	11.11	6.48	5.93	3.49	1.91	11.73	7.78	4.54	4.74	2.77	1.53	9.38	6.22	3.63
39	13.16	7.79	4.33	17.96	11.99	7.1	5.93	3.49	1.91	12.58	8.39	4.96	4.74	2.77	1.53	10.05	6.71	3.97
40	18.13	11.10	6.93	19.25	12.95	7.8	8.17	5.14	3.11	13.47	9.06	5.46	6.54	4.10	2.50	10.77	7.25	4.37

Continues overleaf

Annual costs for every \$100 of monthly cover (5-year benefit period)																		
Waiting period	MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
41	18.13	11.10	6.93	20.6	14.01	8.62	8.17	5.14	3.11	14.43	9.81	6.02	6.54	4.10	2.50	11.54	7.85	4.82
42	18.13	11.10	6.93	22.05	15.17	9.55	8.17	5.14	3.11	15.44	10.62	6.68	6.54	4.10	2.50	12.35	8.5	5.34
43	18.13	11.10	6.93	23.6	16.45	10.6	8.17	5.14	3.11	16.52	11.52	7.43	6.54	4.10	2.50	13.21	9.22	5.94
44	18.13	11.10	6.93	25.25	17.84	11.8	8.17	5.14	3.11	17.68	12.49	8.25	6.54	4.10	2.50	14.14	10	6.6
45	25.34	16.40	11.76	27	19.38	13.13	11.56	7.46	5.37	18.91	13.57	9.19	9.24	5.96	4.31	15.12	10.86	7.35
46	25.34	16.40	11.76	28.89	21.04	14.63	11.56	7.46	5.37	20.21	14.73	10.24	9.24	5.96	4.31	16.17	11.79	8.19
47	25.34	16.40	11.76	30.89	22.85	16.29	11.56	7.46	5.37	21.63	16.01	11.4	9.24	5.96	4.31	17.3	12.8	9.12
48	25.34	16.40	11.76	33.05	24.83	18.12	11.56	7.46	5.37	23.14	17.39	12.68	9.24	5.96	4.31	18.5	13.91	10.15
49	25.34	16.40	11.76	35.37	26.99	20.13	11.56	7.46	5.37	24.75	18.89	14.08	9.24	5.96	4.31	19.8	15.11	11.27
50	36.74	25.00	20.27	37.87	29.33	22.32	16.86	11.44	9.35	26.51	20.52	15.63	13.47	9.14	7.49	21.2	16.42	12.51
51	36.74	25.00	20.27	40.57	31.86	24.73	16.86	11.44	9.35	28.39	22.3	17.3	13.47	9.14	7.49	22.71	17.83	13.85
52	36.74	25.00	20.27	43.5	34.61	27.33	16.86	11.44	9.35	30.44	24.22	19.13	13.47	9.14	7.49	24.36	19.38	15.3
53	36.74	25.00	20.27	46.69	37.59	30.14	16.86	11.44	9.35	32.68	26.31	21.1	13.47	9.14	7.49	26.14	21.05	16.88
54	36.74	25.00	20.27	50.16	40.82	33.17	16.86	11.44	9.35	35.11	28.57	23.22	13.47	9.14	7.49	28.09	22.85	18.58
55	55.66	39.57	34.99	53.96	44.32	36.43	25.52	18.05	15.94	37.78	31.02	25.51	20.40	14.44	12.73	30.22	24.82	20.4
56	55.66	39.57	34.99	58.14	48.11	39.92	25.52	18.05	15.94	40.7	33.69	27.95	20.40	14.44	12.73	32.55	26.94	22.35
57	55.66	39.57	34.99	62.74	52.24	43.63	25.52	18.05	15.94	43.92	36.56	30.55	20.40	14.44	12.73	35.14	29.25	24.43
58	55.66	39.57	34.99	67.82	56.69	47.59	25.52	18.05	15.94	47.48	39.69	33.32	20.40	14.44	12.73	37.98	31.75	26.65
59	55.66	39.57	34.99	73.45	61.55	51.8	25.52	18.05	15.94	51.41	43.08	36.26	20.40	14.44	12.73	41.14	34.46	29.01
60	68.65	48.66	42.93	82.35	73.1	65.53	31.30	22.18	19.55	57.65	51.18	45.87	25.03	17.75	15.66	46.12	40.93	36.7
61	68.65	48.66	42.93	77.31	67.82	60.06	31.30	22.18	19.55	54.11	47.48	42.04	25.03	17.75	15.66	43.29	37.98	33.64
62	68.65	48.66	42.93	68.83	59.39	51.66	31.30	22.18	19.55	48.18	41.57	36.16	25.03	17.75	15.66	38.54	33.26	28.92
63	68.65	48.66	42.93	58.36	47.49	38.6	31.30	22.18	19.55	40.85	33.24	27.03	25.03	17.75	15.66	32.67	26.59	21.62
64	68.65	48.66	42.93	29.73	23.53	18.45	31.30	22.18	19.55	20.8	16.47	12.92	25.03	17.75	15.66	16.64	13.18	10.33

NOTE: This table shows gross insurance fees. Super funds can claim a 15% tax deduction for the cost of insurance fees incurred by members. This tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Table 5. Comparison table – MTAA Super and Spirit Super annual Income Protection costs per \$100 of monthly benefit amount for benefit period to age 65

Annual costs for every \$100 of monthly cover (benefit period to age 65)																		
Waiting period	MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
15	14.06	11.94	6.85	22.15	16.65	12.15	7.36	6.26	3.59	15.51	11.66	8.51	5.52	4.69	2.70	12.4	9.32	6.8
16	14.06	11.94	6.85	22.15	16.65	12.15	7.36	6.26	3.59	15.51	11.66	8.51	5.52	4.69	2.70	12.4	9.32	6.8
17	14.06	11.94	6.85	22.15	16.65	12.15	7.36	6.26	3.59	15.51	11.66	8.51	5.52	4.69	2.70	12.4	9.32	6.8
18	14.06	11.94	6.85	22.12	16.63	12.13	7.36	6.26	3.59	15.49	11.65	8.5	5.52	4.69	2.70	12.39	9.31	6.79
19	14.06	11.94	6.85	22.1	16.61	12.12	7.36	6.26	3.59	15.46	11.62	8.47	5.52	4.69	2.70	12.38	9.3	6.79
20	15.46	13.14	6.95	22.06	16.58	12.09	8.10	6.88	3.64	15.44	11.61	8.46	6.06	5.17	2.72	12.35	9.29	6.78
21	15.46	13.14	6.95	22.03	16.55	12.07	8.10	6.88	3.64	15.42	11.59	8.45	6.06	5.17	2.72	12.34	9.26	6.77
22	15.46	13.14	6.95	21.99	16.52	12.05	8.10	6.88	3.64	15.39	11.56	8.43	6.06	5.17	2.72	12.32	9.25	6.74
23	15.46	13.14	6.95	21.95	16.49	12.02	8.10	6.88	3.64	15.37	11.54	8.42	6.06	5.17	2.72	12.29	9.23	6.73
24	15.46	13.14	6.95	21.9	16.45	11.99	8.10	6.88	3.64	15.33	11.52	8.39	6.06	5.17	2.72	12.27	9.22	6.72
25	17.57	14.92	7.06	21.79	16.37	11.94	9.19	7.82	3.69	15.26	11.47	8.36	6.90	5.86	2.77	12.21	9.17	6.68
26	17.57	14.92	7.06	22.69	17.28	12.86	9.19	7.82	3.69	15.88	12.09	9	6.90	5.86	2.77	12.71	9.68	7.2
27	17.57	14.92	7.06	23.81	18.22	13.65	9.19	7.82	3.69	16.67	12.75	9.56	6.90	5.86	2.77	13.33	10.21	7.64
28	17.57	14.92	7.06	25.14	19.2	14.34	9.19	7.82	3.69	17.6	13.45	10.04	6.90	5.86	2.77	14.08	10.75	8.03
29	17.57	14.92	7.06	26.7	20.25	14.98	9.19	7.82	3.69	18.69	14.18	10.49	6.90	5.86	2.77	14.95	11.34	8.39
30	22.87	19.43	8.51	28.45	21.38	15.59	11.97	10.19	4.46	19.92	14.97	10.91	8.99	7.64	3.34	15.94	11.98	8.73
31	22.87	19.43	8.51	30.41	22.61	16.23	11.97	10.19	4.46	21.29	15.83	11.36	8.99	7.64	3.34	17.03	12.66	9.09
32	22.87	19.43	8.51	32.55	23.95	16.93	11.97	10.19	4.46	22.78	16.77	11.85	8.99	7.64	3.34	18.22	13.41	9.48
33	22.87	19.43	8.51	34.86	25.42	17.7	11.97	10.19	4.46	24.41	17.8	12.39	8.99	7.64	3.34	19.52	14.24	9.91
34	22.87	19.43	8.51	37.34	27.04	18.61	11.97	10.19	4.46	26.14	18.93	13.02	8.99	7.64	3.34	20.91	15.15	10.42
35	31.17	26.48	11.44	39.98	28.82	19.68	16.32	13.88	5.99	27.98	20.17	13.78	12.25	10.39	4.48	22.38	16.14	11.02
36	31.17	26.48	11.44	42.75	30.76	20.94	16.32	13.88	5.99	29.93	21.53	14.66	12.25	10.39	4.48	23.94	17.22	11.73
37	31.17	26.48	11.44	45.66	32.88	22.43	16.32	13.88	5.99	31.97	23.02	15.7	12.25	10.39	4.48	25.57	18.41	12.55
38	31.17	26.48	11.44	48.69	35.19	24.15	16.32	13.88	5.99	34.09	24.63	16.9	12.25	10.39	4.48	27.26	19.71	13.52
39	31.17	26.48	11.44	51.83	37.69	26.13	16.32	13.88	5.99	36.28	26.39	18.29	12.25	10.39	4.48	29.02	21.11	14.64
40	42.78	36.34	17.72	55.06	40.39	28.39	22.41	19.05	9.29	38.54	28.28	19.87	16.80	14.29	6.95	30.83	22.62	15.9

Continues overleaf

Annual costs for every \$100 of monthly cover (benefit period to age 65)																		
Waiting period	MTAA Super General work scale Current to 31 March 2021			Spirit Super General occupation rating From 1 April 2021			MTAA Super Non-manual work scale Current to 31 March 2021			Spirit Super Office occupation rating From 1 April 2021			MTAA Super Professional work scale Current to 31 March 2021			Spirit Super Professional occupation rating From 1 April 2021		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Age last birthday	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$	Cost \$
41	42.78	36.34	17.72	58.38	43.29	30.95	22.41	19.05	9.29	40.86	30.3	21.66	16.80	14.29	6.95	32.7	24.25	17.33
42	42.78	36.34	17.72	61.77	46.38	33.79	22.41	19.05	9.29	43.25	32.47	23.66	16.80	14.29	6.95	34.59	25.98	18.92
43	42.78	36.34	17.72	65.23	49.66	36.93	22.41	19.05	9.29	45.66	34.76	25.85	16.80	14.29	6.95	36.53	27.8	20.67
44	42.78	36.34	17.72	68.74	53.11	40.33	22.41	19.05	9.29	48.11	37.17	28.23	16.80	14.29	6.95	38.5	29.75	22.58
45	57.62	48.97	27.68	72.28	56.73	44	30.20	25.64	14.51	50.6	39.71	30.8	22.64	19.25	10.87	40.48	31.76	24.65
46	57.62	48.97	27.68	75.83	60.48	47.91	30.20	25.64	14.51	53.09	42.34	33.53	22.64	19.25	10.87	42.47	33.86	26.83
47	57.62	48.97	27.68	79.39	64.33	52.01	30.20	25.64	14.51	55.57	45.04	36.41	22.64	19.25	10.87	44.46	36.03	29.12
48	57.62	48.97	27.68	82.92	68.26	56.26	30.20	25.64	14.51	58.05	47.78	39.38	22.64	19.25	10.87	46.44	38.22	31.51
49	57.62	48.97	27.68	86.4	72.2	60.59	30.20	25.64	14.51	60.48	50.54	42.42	22.64	19.25	10.87	48.38	40.43	33.93
50	76.09	64.65	42.22	89.78	76.12	64.93	39.85	33.87	22.13	62.85	53.28	45.45	29.90	25.41	16.58	50.27	42.62	36.36
51	76.09	64.65	42.22	93.02	79.91	69.2	39.85	33.87	22.13	65.11	55.94	48.43	29.90	25.41	16.58	52.08	44.75	38.75
52	76.09	64.65	42.22	96.06	83.53	73.27	39.85	33.87	22.13	67.24	58.47	51.28	29.90	25.41	16.58	53.79	46.77	41.03
53	76.09	64.65	42.22	98.84	86.84	77.03	39.85	33.87	22.13	69.19	60.78	53.91	29.90	25.41	16.58	55.35	48.63	43.13
54	76.09	64.65	42.22	101.26	89.73	80.3	39.85	33.87	22.13	70.88	62.81	56.21	29.90	25.41	16.58	56.71	50.25	44.97
55	89.30	75.22	56.56	103.19	92.05	82.95	46.78	39.39	29.64	72.23	64.44	58.06	35.09	29.54	22.23	57.79	51.55	46.45
56	89.30	75.22	56.56	104.5	93.64	84.77	46.78	39.39	29.64	73.15	65.55	59.33	35.09	29.54	22.23	58.52	52.44	47.46
57	89.30	75.22	56.56	105	94.28	85.52	46.78	39.39	29.64	73.49	66	59.86	35.09	29.54	22.23	58.79	52.8	47.89
58	89.30	75.22	56.56	104.44	93.73	84.97	46.78	39.39	29.64	73.1	65.6	59.48	35.09	29.54	22.23	58.49	52.49	47.58
59	89.30	75.22	56.56	102.52	91.66	82.79	46.78	39.39	29.64	71.76	64.17	57.95	35.09	29.54	22.23	57.41	51.33	46.36
60	68.65	51.74	44.03	98.82	87.73	78.64	33.54	27.09	23.07	69.18	61.41	55.06	25.16	20.32	17.29	55.34	49.13	44.03
61	68.65	51.74	44.03	92.76	81.39	72.08	33.54	27.09	23.07	64.93	56.96	50.45	25.16	20.32	17.29	51.94	45.58	40.36
62	68.65	51.74	44.03	82.6	71.26	61.99	33.54	27.09	23.07	57.81	49.88	43.4	25.16	20.32	17.29	46.25	39.91	34.71
63	68.65	51.74	44.03	70.02	56.99	46.32	33.54	27.09	23.07	49.02	39.9	32.42	25.16	20.32	17.29	39.21	31.92	25.94
64	68.65	51.74	44.03	35.68	28.23	22.14	33.54	27.09	23.07	24.98	19.75	15.5	25.16	20.32	17.29	19.98	15.81	12.4

NOTE: This table shows gross insurance fees. Super funds can claim a 15% tax deduction for the cost of insurance fees incurred by members. This tax deduction will be passed back to insured members' accounts resulting in a lower net insurance fee.

Need help? For help working out your new cover amounts and costs, and how it compares to your current cover, give us a call on **1300 362 415**, 8am–7pm, Monday to Friday.

Change from work scales to occupation ratings and new category definitions

From 1 April 2021, work scales will be referred to as occupation ratings. The Non-manual work scale will become the Office occupation rating, and all occupation ratings will have new definitions. The annual salary requirement for the Professional occupation rating will reduce from \$120,000 to \$110,000.

The definitions for all categories will change, as outlined in the table below:

Work scale – Current to 31 March 2021	Occupation rating – From 1 April 2021
<p>General (default)</p> <p>This scale is available to everyone but is generally used by members who work in a trade environment. Unless you apply (and are accepted by the Insurer) for the Non-manual or Professional work scale, the General work scale will apply to your cover.</p>	<p>General (default)</p> <p>You'll automatically be allocated to the General occupation rating when your Death and TPD and/or Income Protection starts.</p> <p>Unless you apply (and are accepted by the Insurer) for the Office or Professional occupation rating, the General occupation rating will apply to your cover.</p>
<p>Non-manual</p> <p>If you work entirely in an office environment and do not perform manual duties or work in a hazardous environment, or do not spend more than 20% of your working time outside an office environment, you are eligible to apply for the Non-manual work scale. There are some occupations that may not apply to the Non-manual work scale and, if so, you will be advised by the Insurer.</p>	<p>Office</p> <p>You may be eligible for the Office occupation rating if the duties of your occupation are limited to professional, managerial, administrative, clerical, secretarial or similar 'white-collar' nature tasks which don't involve manual work or teaching and you do not spend more than 20% of your working time outside an office environment (excluding travel time from one office environment to another).</p>
<p>Professional</p> <p>If you are a white-collar professional and perform no manual work (e.g. doctor, lawyer, accountant) you may be eligible for the Professional work scale. Usually, these occupations require tertiary qualifications or are senior management positions and earn at least \$120,000 per annum.</p>	<p>Professional</p> <p>You may be eligible for the Professional occupation rating if:</p> <ul style="list-style-type: none"> • you're eligible for the Office occupation rating • earn over \$110,000 each year, and either: <ul style="list-style-type: none"> • have tertiary qualifications • you're a registered member of a professional institute or governing body in relation to your profession, or • work in a management role. <p>A tertiary qualification includes a university degree, graduate certificate, advanced diploma and/or a diploma.</p>

What happens to your work scale after the transition to Spirit Super?

The work scale that applies to your cover with MTAA Super on 31 March 2021 will transfer to the equivalent occupation rating with your Spirit Super cover from 1 April 2021.

You may have insurance through more than one MTAA Super account and have different work scales across your accounts. These accounts will be combined into a single Spirit Super account, and you will keep the occupation rating that is most beneficial to you. For example, if you have insurance in one MTAA Super account on the General work scale and another with a Professional work scale, you will have a Professional occupation rating applied to insurance in your new Spirit Super account.

Make sure you're in the right work scale category

You should check that you are in the right work scale before your cover is transferred to Spirit Super. To find out what work scale applies to your cover, log in to Member SuperSite at mtaasuper.com.au/member-login or call **1300 362 415**, 8am–7pm, Monday to Friday.

How to make changes to your insurance cover during the merger

You can apply to fix your default MTAA Super Death and TPD cover amounts until 5pm (AEDT) on 31 May 2021.

To fix your cover amounts, you will need to complete an online form at **convert-cover.mtaasuper.com.au**.

How your cover is converted and when your costs will change to fixed cover costs, depends on the date your application is received and accepted, as follows:

Your request is received and accepted:	By 5pm (AEDT) on 22 March 2021	Between 23 March and 31 March 2021	Between 1 April and 31 May 2021
The amount of Death and TPD cover you have on 31 March 2021 will be:	converted to fixed cover on the date your application is accepted, and you will be charged MTAA Super fixed cover rates from that date until 31 March 2021.	transferred to Spirit Super as fixed cover. You will be charged the Spirit Super fixed cover rates from 1 April 2021.	reinstated effective 1 April 2021. You will be charged Spirit Super fixed cover rates from 1 April 2021 and your insurance fees will be backdated to 1 April 2021 to ensure continuous cover.

Reduce, cancel or apply to increase or change your cover

Date of request	How to request a change
Before 24 March 2021	<ul style="list-style-type: none">Log in to your account via Member SuperSite before 5pm (AEDT) at mtaasuper.com.au/member-login, orcall 1300 362 415, 8am–7pm, Monday to Friday.
Between 25 March and 31 March 2021	<ul style="list-style-type: none">Download, complete and return the relevant form from mtaasuper.com.au/forms, orcall 1300 362 415, 8am–7pm, Monday to Friday
From 1 April 2021	<ul style="list-style-type: none">Download, complete and return the relevant form from spiritsuper.com.au/forms, orcall 1800 005 166, 8am–7pm, Monday to Friday.

For more information, please visit our website at **mtaasuper.com.au**
You can also call us on **1300 362 415**. We're here to help.