

Supplementary Insurance Guide

(Ex-Christian Super Income Protection)

1 December 2025

1. About this Guide

This supplementary insurance guide explains the Income Protection (IP) arrangements that apply only to members who were transferred from Christian Super to Australian Ethical Super, and who hold Automatic Default Income Protection Cover prior to 1 December 2025.

These arrangements are different from those that apply to other Australian Ethical Super members and not available to new members.

Please read this guide carefully and keep it with your other insurance documents.

2. Your Income Protection Cover

As an Ex-Christian Super member, who held Automatic Default Income Protection Cover on 30 November 2025, your Income Protection cover has been retained on the following basis:

- On 1 December 2025 your cover changed from Unitised cover to Fixed Cover. The amount of cover, waiting period and payment period are unchanged.
- **Expiry age:** Your cover will continue until age 70.
This arrangement is not available to new members.
- **Cost of Cover:** The cost of your cover is calculated using the table on page 2 of this guide and only applies to cover that meets the conditions outlined in this guide.

Note: If you modify your benefit period or waiting period or are accepted for voluntary cover or transfer cover the Insurance fee rates detailed in this Supplementary Guide will no longer apply and the Insurance fee rates in the [Insurance Guide](#) will apply. The cover expiry age will reduce from 70 to age 65.

3. Important Rules You Need to Know

It is important to understand the rules that apply to your cover.

- **Occupation Category:** You may update your occupation category (e.g., if you change jobs) without affecting your expiry age.
- **Other changes will change expiry and rates:**
 - If you make any other changes to your cover (such as increasing, reducing, cancelling, applying for voluntary cover and re-applying, or switching cover type), your Income Protection cover will automatically:
 - Expire at age 65 (instead of 70); and
 - Move to the Income Protection rate table that applies to all other Australian Ethical Super members as detailed in the [Insurance Guide](#).

This means that the age 70 expiry and associated rates will be lost if you change your cover in any way other than updating your occupation category.

4. Keeping Your Current Income Protection Arrangements

To retain your expiry age to age 70 and the associated rates, you would need to:

- Keep your Income Protection cover as is (except for occupation updates).
- Carefully consider the consequences before making any other changes.
- Contact us if you are unsure — we can help explain what any change might mean for your cover.

5. Where to Get More Information

- If not covered by this guide, your insurance is subject to the standard [Insurance Guide](#) for Australian Ethical Super members.

Important Note

This guide should be read together with the [Insurance Guide](#) and the [Product Disclosure Statement \(PDS\)](#) for Australian Ethical Super.

If there are any inconsistencies, the insurance policy terms prevail.

Income Protection – Insurance fee table for Ex-Christian Super members

Insurance fee rates – Income Protection

Please note:

- Annual premium per \$1,000 sum insured, White Collar occupation category, 2 Year Benefit Period, 60 Day Waiting Period
- Occupation rating factor is to be applied to the applicable rate of premium. For example, if your occupation category is Light Manual you need to multiply the rate of premium by 150% or 1.5
- Multiplication Factor is to be applied to the applicable rate of premium. For example, if the benefit period is 2 years and waiting period is 30 days, you need to multiply the rate of premium by 1.2

Occupation Rating

Occupation Category	Factor
Professional	80%
White Collar	100%
Light Manual	150%
Manual	220%
Heavy Manual	350%

Waiting period and Benefit Period

Benefit Period	Waiting Period	Multiplication Factor
2 years	30 days	1.2
2 years	60 days	1
2 years	90 days	0.85
5 years	30 days	4.5
5 years	60 days	2.9
5 years	90 days	2.35
To Age 65	30 days	10.65
To Age 65	60 days	8.45
To Age 65	90 days	6.8

White Collar Insurance Fee Rates per \$1,000 Sum Insured

Age next birthday	Male	Female
	2 Year Benefit Period	
	60 Day Waiting Period	
17	\$0.59	\$0.59
18	\$0.59	\$0.59
19	\$0.59	\$0.59
20	\$0.59	\$0.59
21	\$0.59	\$0.59
22	\$0.59	\$0.59
23	\$0.59	\$0.71
24	\$0.59	\$0.71
25	\$0.59	\$0.71
26	\$0.59	\$0.71
27	\$0.59	\$0.71
28	\$0.59	\$0.71
29	\$0.71	\$0.83
30	\$0.71	\$1.06
31	\$0.71	\$1.06
32	\$0.71	\$1.06
33	\$0.83	\$1.18
34	\$1.06	\$1.18
35	\$1.06	\$1.30
36	\$1.06	\$1.42
37	\$1.18	\$1.42
38	\$1.18	\$1.54
39	\$1.30	\$1.54
40	\$1.42	\$1.65
41	\$1.42	\$1.89
42	\$1.54	\$2.01
43	\$1.65	\$2.13
44	\$1.77	\$2.25
45	\$1.89	\$2.36

Age next birthday	Male	Female
	2 Year Benefit Period	
	60 Day Waiting Period	
46	\$2.01	\$2.48
47	\$2.13	\$2.84
48	\$2.25	\$2.95
49	\$2.48	\$3.19
50	\$2.84	\$3.19
51	\$3.19	\$3.66
52	\$3.43	\$3.90
53	\$3.66	\$4.14
54	\$4.02	\$4.37
55	\$4.25	\$4.73
56	\$4.73	\$5.08
57	\$5.08	\$5.44
58	\$5.67	\$5.79
59	\$6.15	\$6.15
60	\$6.74	\$6.74
61	\$7.80	\$7.33
62	\$8.63	\$7.80
63	\$9.45	\$8.63
64	\$10.52	\$9.45
65	\$11.58	\$10.52
66	\$12.88	\$11.58
67	\$14.18	\$12.88
68	\$14.65	\$13.12
69	\$9.34	\$8.51
70	\$3.07	\$2.84