FIRST super

An Industry SuperFund

Insurance in super

Protecting you now



SUPER RATINGS

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FIRST SUPER



Important information: Insurance is provided under group insurance policies taken out by the Trustee and issued by TAL Life Limited, ABN 70 050 109 450, AFSL 237848. This flyer provides a high level summary of the benefits provided to First Super members. The full terms and conditions are contained in the policies issued by the Insurer. A copy of these policies is available upon request to the Trustee. The material contained here is accurate and reliable as at August 2026. This information is of a general nature only and does not take into account your personal circumstances or situation. We recommend that you seek qualified financial advice before making any investment decision. This is provided by First Super Pty Ltd ABN 42 053 498 472, AFSL No. 223988, as the Trustee of First Super ABN 56 286 625 181. If you intend to invest in or continue to hold this product you should obtain and consider a copy of the Product Disclosure Statement and Target Market Determination, which is available by calling 1300 360 988 or by visiting our website at firstsuper.com.au/pds.



Insurance through your super lets you plan for the unexpected.

It may protect you or your family if you can't work due to an injury, accident or illness, or if you die.

You can relax – provided you meet the policy terms, we've got you covered.

Contents

1. Types of insurance p5
2. Benefits of insurance p6
3. Automatic (default) insurance p7
4. Paying for insurance p8
5. Income Protection cover p9
6. Changing your insurance p10

1. Types of insurance

We offer three types of insurance cover to protect you and your family.

You may already have some cover for Death and TPD as part of your automatic (default) cover. Check your firstonline account or call us to find out.



Death (including Terminal Illness)

Death cover (also called 'life insurance') is a lump sum payment which is comprised of your account balance and insured benefit payable. It can be used for funeral costs, debts and other bills. It's paid to your beneficiaries if you die or are diagnosed with a terminal illness.



Total and Permanent Disablement (TPD)

If you become totally and permanently disabled, your account balance plus any insured benefit may become payable to cover bills like mortgages, medical costs and living expenses.



Voluntary Income Protection

Income Protection replaces a portion of your salary for up to two years if you can't work due to illness or injury.

2. Benefits of insurance



Key benefits

Pay using super, not your salary
Insurance premiums come out of your super account, not your take-home pay. So you don't need to budget these costs into your everyday spending.

Flexible options
Adjust your cover to suit your needs. You can apply to increase or change your cover to suit your circumstances (as long as you're eligible).

No health checks on automatic cover
Skip the medical checks when you qualify or opt-in for automatic (default) insurance. (If you cancel and reapply later, medical checks will apply.)

We go for the best deal on fees
We work hard to deliver the best possible deal on fees.

Cancel any time
You're not locked into your cover, but keep in mind, cancelling your insurance may restrict what you can claim for, and may need to be underwritten when you take it up again.

3. Automatic (default) insurance

Eligible First Super members may receive some automatic (default) cover for Death and TPD. Automatic insurance starts when you meet certain conditions. You don't need to apply or complete any medical checks. Check First Super's *Insurance Guide* for more details. You should check your firstonline account at **firstsuper.com.au/login** to see if you already have cover.

This cover will start automatically as soon as you:

- are age 25 or older, and
- have $6,000 in your super account, and
- receive a super contribution from your employer, make a contribution yourself, or roll super into your account from another fund.

We'll write to you to let you know when your cover has started.

What's included?

All eligible members receive four units of Death and TPD cover. A 'unit' refers to the amount (or value) of cover. This can change depending on your age and occupation.

See how much you would receive by reading the Insurance Guide[1]. And remember, you can apply to change this at any time.

Watch the video

Watch First Super's Simplifying Super animation on Automatic Insurance.

[1] You should read the *Insurance Guide* at **firstsuper.com.au/pds** for full eligibility terms and conditions.

4. Paying for insurance

Insurance fees are deducted from your account at the end of each month. This happens automatically. How much you pay depends on your occupation category, your age, your sex, and your amount of cover.

This is because your job will fall under one of three 'occupation categories'. An occupation category generally describes the activities of your job, which may have more or less risk than other jobs. Lower risk jobs come with lower premiums. This is to keep cover affordable for all members.

Occupation category	Type of job[1]	Cost of 1 unit (per week)	Cost of 4 units (per week)
Blue Collar/ manual **(this is the default rate)**	Workers in roles that do not fit into the following White Collar / non-manual or Professional categories.	$2.68	$10.72
White Collar/ non-manual	Workers in professional, managerial, marketing, accounting, administrative or clerical roles who spend at least eighty percent (80%) of all working time in an office environment.	$1.22	$4.90
Professional	Work in a professional, managerial, marketing, accounting, administrative or similar white collar occupation. Their duties are entirely undertaken within an office environment, they earn more than $125,000 a year, work in senior management roles or hold tertiary qualifications, or are members of a professional institute or registered by a government body related to their profession. They must also be in active employment.	$1.11	$4.43

Check you're in the right occupation category

You can check your occupation category in the insurance section of firstonline at **firstsuper.com.au/login**. If you think you should be paying lower premiums, apply to change your occupation category using the Vary Your Insurance Cover form at **firstsuper.com.au/forms**.

[1] This is a summary only. Read the *Insurance Guide* for details.

5. Income Protection cover

Income Protection is a replacement for your regular salary. It provides a monthly payment for up to two years if you're too sick or injured to work. This means you can keep paying your bills while you focus on getting better.

You can insure up to 75% of your annual salary plus a 10% contribution to super (85% in total). The maximum payment you can receive each month is $25,000.

Applying for cover

You must apply for Income Protection cover – it's not automatic. You can use the Application for Insurance Cover form at **firstsuper.com.au/forms** to do this.

You must be between 16 and 64 years of age and working at least 15 hours per week full-time or part-time to apply.

You can choose a waiting period of 30, 60 or 90 days during which benefits are not payable, even if your claim has been approved. The longer the waiting period, the lower the premium. Payments are then paid monthly in arrears.

Example

Jason is a 28-year-old cabinet maker earning $50,000 per year.

He wants Income Protection cover of $3,500 per month, which equals 85% of his current salary (includes super).

He chooses a waiting period of 60 days at Blue Collar/manual rates. This works out to be $2.22 per week or $115.45 per year.

If Jason had to claim his cover, he would receive a benefit of $3,500 per month for up to two years, minus tax.

6. Changing your insurance



When your personal or financial circumstances change, your insurance may need to change with you. You have plenty of options.

Working out your cover

When deciding how much cover you need, consider:

- is your automatic insurance (if you have any) enough for your needs?
- if you couldn't work for six months, how much income would you need to pay your bills and other living expenses?
- how much money would you need if you could never work again?

Fix or increase your cover

- Keep the value of your cover over time by fixing your cover
- Apply for Income Protection
- Apply to increase your Death and/or TPD cover

Use the Application for Insurance Cover form at **firstsuper.com.au/forms**.

Reduce or cancel cover

Need less cover or want to pay less? Reduce or cancel insurance using the Vary Your Insurance Cover form.

Need help or advice?

Call us on **1300 360 988** for help with all your insurance questions.

Large enough to perform, small enough to care.



Contact us

For more information or help with your First Super account, please contact Member Services.

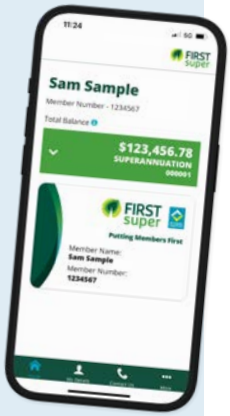
PO Box 666,
Carlton South, VIC 3053

1300 360 988
(8am to 6pm weekdays AEDT)

mail@firstsuper.com.au

firstsuper.com.au

Manage your First Super account on the go using the **First Super app.**



Download to get started.

First Super Pty Ltd (ABN 42 053 498 472, AFSL 223988), as Trustee of First Super (ABN 56 286 625 181). This article contains general advice which has been prepared without taking into account your objectives, financial situation or needs. You should consider whether the advice is appropriate for you. Read the Product Disclosure Statement (PDS) before making any investment decisions. To obtain a copy of the PDS or Target Market Determination please contact First Super on **1300 360 988** or visit **firstsuper.com.au/pds**.

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