

Article: Financial Health

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AUDIENCE	Super fund members with default life insurance, likely unaware or unsure of their cover.
COMMUNICATION OPPORTUNITIES	White label content: Drive awareness of existing insurance in super and prompt members to check or update their cover.
MESSAGE	You may already have life insurance through your super. Know what you have, what it means, and how to make it work for you.
INSIGHTS	Many members don't realise they have cover or if it suits their current needs.
ASSOCIATED ASSET/S	N/A
CTA	Log in to your account to check your insurance cover today.

Life insurance through your super: what you need to know

Life doesn't always go to plan. But knowing you've got life insurance can give you and your loved ones one less thing to worry about if something unexpected happens.

You might already have life insurance through your super and not even know it. This insurance can help support you if you get seriously sick or injured and can't work for a while, or if you become disabled or pass away.

Here's a simple guide to help you understand what this insurance is, how it works, and how to check if it's right for you.

1. WHAT IS LIFE INSURANCE THROUGH SUPER?

Life insurance through super is cover you may have received automatically when you joined your fund or started your first job. It gives you basic protection, even if you haven't set anything up yourself.

There are a few different types of cover that could be included:

- **Death cover:** Pays a lump sum to your loved ones if you pass away or are diagnosed with a terminal illness.
- **Total and Permanent Disability (TPD) cover:** Pays a lump sum if you become permanently unable to work.
- **Income Protection (IP) cover:** Gives you monthly payments if you can't work for a while due to illness or injury.

This insurance provides a financial safety net but it's important to know what level of cover you have and if it's enough for your needs.

2. AM I DEFINITELY COVERED?

Not always. Your cover can depend on things like your age, account balance or job type.

Many people assume they have insurance but never check. It's a good idea to look now and adjust your cover if needed, based on your personal circumstances.

Tip: Log in to your super account or contact us to check your cover.

3. CAN I MAKE CHANGES TO MY COVER?

Yes. Life changes and your insurance should too. If you've experienced a major life event like buying a home, starting a family or taking on new financial commitments, you might want to update your cover.

You may be able to:

- **increase** or **reduce** your cover
- **apply for Income Protection** if it's not automatically included
- **cancel your cover** if it's not right for you.

If you apply to increase your cover, you might need to answer questions about your health, lifestyle or job and in some cases, you might need a health check.

4. THINGS TO KEEP IN MIND

Your insurance premiums are paid from your super account, so it's important to find the right balance between having enough cover and protecting your retirement savings.

Other things to think about:

- Default cover is general and not tailored to your specific needs.
- Your cover and the cost of your premiums depend on your personal details.
- Your needs may change over time, especially after major life events.

5. WHAT SHOULD I DO NEXT?

Life insurance is there to help protect the people you love or support you while you recover from illness or injury. It gives you peace of mind so you can focus on living life.

Your first step is simple: you can start by checking your current cover by logging in to your account or contacting us.

Once you know what you're covered for, you can:

- understand what it includes
- decide if it suits your circumstances
- make changes or apply for more cover if needed.

If you're not sure where to start, we're here to help. [\[Fund to include contact details\]](#)

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Important Information

[Fund to insert its disclaimer]

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