

IMPORTANT INFORMATION ABOUT INSURANCE

ONEANSWER FRONTIER PERSONAL SUPER

Changes to your Policy terms and conditions

1 October 2023

There are changes to the terms and conditions of Total and Permanent Disablement (TPD) cover and these are summarised in the Changes to *TPD cover terms and conditions* table below.

This table is a summary of changes, please refer to the *Glossary for details of defined terms*.

These new terms and conditions will apply if you make a claim on your TPD cover with a date of disablement on or after 1 October 2023.

Please note that while every effort has been made to ensure that the information contained in this document is accurate, the terms and conditions of the Policy issued by the Insurer (Zurich Australia Limited) to the Trustee (OnePath Custodians Pty Limited) will prevail to the extent that they are inconsistent with the information contained in this document.

Changes to TPD cover terms and conditions	
What is changing?	What does this mean for you?
TPD Definition 1	
From 1 October 2023 the requirement for the member to be permanently employed and have worked for an average of 15 hours or more per week over six consecutive months immediately prior to the date giving rise to the disablement will be replaced by a requirement to be gainfully employed at any time in the last 16 months prior to the date giving rise to the disablement.	You may be eligible to be assessed under TPD Definition 1 if you've been gainfully employed at any time in the last 16 months prior to the date you became disabled.
Currently, for a member to satisfy the <i>Unlikely to return to work</i> TPD definition, the member must have been unable to work for six consecutive months. From 1 October 2023, for a member to satisfy the <i>Unlikely to return to work</i> TPD definition, the member must be unable to work for at least three consecutive months.	The period you are unable to work before your TPD claim is assessed will reduce from six to three months.
The introduction of the waiver of the three month period for members who suffer one or more of the 11 Specific Medical Conditions. See the Glossary of Defined terms for more information on the 11 Specific Medical Conditions.	You will no longer be required to be unable to work for three months before your TPD claim is assessed, if you suffer one or more of the 11 Specific Medical Conditions.
Currently, to satisfy the <i>Unlikely to return to work</i> TPD definition, the member must be unlikely ever to engage in any gainful work for which they are reasonably suited by education, training or experience. From 1 October 2023, this requirement will also include any further education, training, experience or rehabilitation undertaken or the member could reasonably be expected to do.	When assessing your TPD claim, there will be an additional requirement that considers any further education, training, experience or rehabilitation you have undertaken or could reasonably be expected to do to return to work.

Changes to TPD cover terms and conditions	
What is changing?	What does this mean for you?
TPD Definition 2	
<p>The following four components will be removed from the current definition:</p> <ul style="list-style-type: none"> • Specific loss (loss of sight and/or use of limbs) • Permanent impairment • Loss of independent existence (unable to perform two Activities of Daily Living) • Cognitive loss <p>Refer to TPD definition 1 in the Glossary of Defined Terms for more information on the above.</p> <p>From 1 October 2023, a member will be Totally and Permanently Disabled if solely, because of injury or illness, the member has suffered ill-health (whether physical or mental) that makes it unlikely that they will engage in gainful employment for which they are reasonably suited by education, training or experience and due to the same illness or injury satisfy either (a) or (b) below:</p> <p>(a) the member has been prevented from being able to perform at least two Activities of Daily Work without the assistance from another adult person, despite the use of appropriate aids, for at least 6 consecutive months and in the Insurer's opinion is unlikely ever again to be able to perform at least two Activities of Daily Work without assistance from another adult person, despite the use of appropriate aids; or</p> <p>(b) the illness is a Mental Health Condition.</p>	<p>The definition of TPD used to assess your claim will be different. The requirements that will apply are:</p> <ul style="list-style-type: none"> • Being unable to do two Activities of Daily Work, or • Having a Mental Health Condition. <p>See the Glossary of Defined Terms for more information on Activities of Daily Work.</p> <p>If your TPD cover commenced before 1 July 2014, you should know the previous Specific loss, Loss of independent existence and Cognitive loss definitions did not require you to be unlikely to engage in gainful work for which you are reasonably suited by education, training or experience, but the new definitions do. This is in addition to the assessment criteria.</p>
<p>The introduction of the waiver of the six month period for members who suffer one or more of the 11 Specific Medical Conditions. See the Glossary of Defined Terms for more information on the 11 Specific Medical Conditions.</p>	<p>You will no longer be required to be unable to work for six months before your TPD claim is assessed, if you suffer one or more of the 11 Specific Medical Conditions.</p>

Glossary of Defined Terms

Activity/Activities of Daily Living	<p>means:</p> <ul style="list-style-type: none"> (a) bathing and/or showering; (b) dressing and undressing; (c) eating and drinking; (d) using a toilet to maintain personal hygiene; (e) getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.
Activity/Activities of Daily Work	<p>means:</p> <ul style="list-style-type: none"> (a) mobility – the ability to: <ul style="list-style-type: none"> (i) walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body; or (ii) bend, kneel or squat to pick something up from the floor and straighten up again; (b) communicating – the ability to: <ul style="list-style-type: none"> (i) clearly hear, with a hearing aid or alternative aid if required; (ii) comprehend and express oneself by spoken or written language with clarity; and (iii) interact with others by listening, comprehending and speaking on a day-to-day basis and in a work environment; (c) vision (reading) – the ability to read, with correction with suitable lenses if required, to the extent that an ophthalmologist can certify that: <ul style="list-style-type: none"> (i) visual acuity is equal to, or better than, 6/48 in both eyes; or (ii) constriction is within or greater than 20 degrees of fixation in the eye with the better vision; (d) lifting – the ability to lift, carry or otherwise move objects weighing up to 5kg using one or both hands from a bench/table height for a 5 metre distance and place it back down at a bench/table height; (e) manual dexterity – the ability, with reasonable precision and success, to: <ul style="list-style-type: none"> (i) use at least one hand, its thumb and fingers, including the ability to pick up and manipulate small objects, and; (ii) use a keyboard.
Date of disablement	<p>means:</p> <ul style="list-style-type: none"> (a) for Part (a) of TPD definition 1, the first day after the expiry of three consecutive months immediately after the Event Date; (b) for Parts (b), (c), (d) and (e) of TPD definition 1, the first day that the insured member satisfies Parts (b), (c), (d) and (e) of TPD definition 1, respectively; and (c) for TPD definition 2, the first day that the insured member satisfies TPD definition 2.
DSM	<p>means the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association (APA). If the Diagnostic and Statistical Manual of Mental Disorders is no longer used or published, the insurer will use another manual similar to it for the determination as determined by the Royal Australian and New Zealand College of Psychiatrists.</p>
Event date	<p>means:</p> <p>For Part (a) of TPD definition 1, the first day that the insured member, in the insurer's opinion, solely because of injury or illness, has not worked in any gainful employment;</p> <p>For Parts (b), (c), (d) and (e) of TPD definition 1, the first day that the insured member satisfies Parts (b), (c), (d) and (e) of TPD definition 1, respectively; and</p> <p>For TPD definition 2, the first day that the insured member satisfies TPD definition 2.</p>
Gainful employment	<p>means:</p> <p>any occupation or work for reward or financial benefit, whether full-time or part-time or whether on a permanent or temporary basis.</p>
Gainfully working	<p>means a person is:</p> <ul style="list-style-type: none"> engaged in gainful employment; engaged in gainful employment and on paid or unpaid leave; or engaged in self-employment in an occupation or work for reward or financial benefit, whether full-time or part-time or whether on a permanent or temporary basis.

Glossary of Defined Terms

Psychiatric Impairment Rating Scale	means the latest edition of the psychiatric rating scale originally published by the WorkCover Authority of New South Wales (WorkCover NSW). If the Psychiatric Impairment Rating Scale is no longer used or published, we will use another similar rating scale, as determined by the Royal Australian and New Zealand College of Psychiatrists.
Specific Medical Condition	<p>means any of the following 11 conditions:</p> <ul style="list-style-type: none"> (a) cardiomyopathy (permanent and irreversible); (b) cognitive loss (permanent); (c) dementia including Alzheimer's disease (diagnosed); (d) head trauma (permanent and irreversible); (e) loss or paralysis of limb (permanent); (f) motor neurone disease (diagnosed); (g) multiple sclerosis (diagnosed); (h) muscular dystrophy (diagnosed); (i) Parkinson's disease (diagnosed); (j) primary pulmonary hypertension (Idiopathic pulmonary arterial hypertension with permanent impairment); (k) specific loss – loss of either sight, hearing or speech.
TPD Definition 1	<p>(a) Unlikely to return to work</p> <p>In the Insurer's opinion based on medical or other evidence satisfactory to them, the insured member, solely because of illness or injury:</p> <ul style="list-style-type: none"> (i) has been continuously unable to return to gainful employment from the event date for at least three consecutive months; and (ii) as at the date of disablement, is unlikely ever to engage in any gainful employment for which they: <ul style="list-style-type: none"> (A) are reasonably suited by their previous education, training or experience; and (B) may become reasonably suited to due to any further education, training, experience or rehabilitation that they have undertaken since the event date or any further education, training, experience or rehabilitation the insured member, in the Insurer's opinion, has capacity to undertake and can be reasonably expected to do. <p>OR</p> <p>(b) Permanent impairment</p> <p>If the insured member is engaged in a gainful occupation, business, profession or employment when suffering an injury or illness and, as a result of that injury or illness, he or she:</p> <ul style="list-style-type: none"> • suffers a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by the insurer; and • is disabled to such an extent, as a result of this impairment, that they are unlikely ever again to be able to engage in any gainful occupation, business, profession or employment for which they are reasonably suited by their education, training or experience. <p>OR</p> <p>(c) Specific loss</p> <p>As a result of illness or injury, the insured member suffers the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> • two limbs (where 'limb' is defined as the whole hand or the whole foot); or • the sight in both eyes; or • one limb and the sight in one eye, <p>AND</p> <p>in respect of an insured member that had no TPD cover immediately prior to 1 July 2014 the insurer has determined that the insured member is permanently incapacitated to such an extent as to render him or her unlikely ever to engage in any gainful occupation, business, profession or employment, for which he or she is reasonably suited by education, training or experience.</p> <p>OR</p> <p>(d) Loss of independent existence</p> <p>As a result of illness or injury, the insured member suffers loss of independent existence, and in respect of an insured member that had no TPD cover immediately prior to 1 July 2014 the insurer has determined that the insured member is permanently incapacitated to such an extent as to render him or her unlikely ever to engage in any gainful occupation, business, profession or employment, for which he or she is reasonably suited by education, training or experience.</p> <p>'Loss of independent existence' means the insurer has determined the insured member is totally and irreversibly unable to perform at least two of the five activities of daily living without the assistance of another adult person.</p>

Glossary of Defined Terms

TPD Definition 1 (continued)

OR

(e) Cognitive loss

As a result of illness or injury, the insured member suffers cognitive loss, and in respect of an insured member that had no TPD cover immediately prior to 1 July 2014 the insurer has determined that the insured member is permanently incapacitated to such an extent as to render him or her unlikely ever to engage in any gainful occupation, business, profession or employment, for which he or she is reasonably suited by education, training or experience.

'Cognitive loss' means the insurer has determined a total and permanent deterioration or loss of intellectual capacity has required the insured member to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, they are likely to require permanent ongoing continuous care and supervision by another adult person.

If the insured member is suffering from one or more of the Specific Medical Conditions and all claim requirements have been provided to the Insurer's satisfaction, the three-month period outlined in part (a) will be waived and assessment of the claim will commence immediately.

TPD Definition 2

In the Insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the insured member has suffered ill-health (whether physical or mental) that makes it unlikely that they will engage in gainful employment for which they are reasonably suited by education, training or experience and due to the same illness or injury satisfy either (a) or (b) below:

- (a) the insured member has been prevented from being able to perform at least two activities of daily work without assistance from another adult person, despite the use of appropriate aids, for at least 6 consecutive months and in the insurer's opinion is unlikely to ever again be able to perform at least two of the activities of daily work without assistance from another adult person, despite the use of appropriate aids; or
- (b) the illness is a mental health condition and:
 - (i) the insured member's mental health condition has been diagnosed by a specialist medical practitioner using criteria outlined in the DSM;
 - (ii) the insured member's mental health condition has prevented them from being able to participate in gainful employment for at least 12 consecutive months;
 - (iii) the insured member has been under the regular ongoing and appropriate care of a specialist medical practitioner for at least 12 months (unless we agree to a shorter period) who considers that all reasonable and appropriate treatment options have been exhausted; and
 - (iv) the insured member has been assessed by a specialist medical practitioner as having an impairment of 19% or higher under the psychiatric impairment rating scale.

If the insured member is suffering from one or more of the specific medical conditions and all claim requirements have been provided to the Insurer's satisfaction, the six month period outlined in part (a) will be waived and assessment of the claim will commence immediately.

Explanation of the 11 Specific Medical Conditions

Cardiomyopathy (Permanent and Irreversible)

means impaired ventricular function resulting in significant permanent physical impairment. The degree of impairment must be at least Class 3 of the New York Heart Association classification of cardiac impairment. If the above test results are inconclusive, not undertaken or the tests are superseded due to technical advances, the insurer will consider other appropriate and medically recognised tests that unequivocally diagnose myocardial infarction of the same degree of severity, or greater, as outlined above.

Cognitive loss (permanent)

means a total and permanent deterioration or loss of intellectual capacity due to the loss of or damage to neurons in the brain (or through acquired brain injuries or progressive neurodegenerative disease) that has required the insured member to be under continuous care and supervision by another adult person for at least six consecutive months; that has been clinically observed and evidenced by accepted standardised testing, and that at the end of the six month period, they are likely to require ongoing continuous care and assistance by another adult person to perform any of the activities of daily living in addition to a score of 15 or less out of 30 in a Mini Mental State Examination or equivalent evidence from an alternative neuro-psychometric test.

Dementia including Alzheimer's disease (diagnosed)

means both of the following:

- (a) unequivocal diagnosis of permanent and irreversible dementia or Alzheimer's disease confirmed by a consultant neurologist or geriatrician;
- (b) the insured member requires continual supervisory care as the result of cognitive impairment.

The impairment must be evidenced by a Mini Mental State Examination score of 24 or less out of 30 or the results of another equivalent neuro-psychometric test.

Glossary of Defined Terms

Head trauma (permanent and irreversible)	<p>means cerebral injury resulting in permanent neurological deficit as confirmed by a Medical Practitioner who is a consultant neurologist and/or an occupational physician, causing either:</p> <p>(a) a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication Guides to the Evaluation of Permanent Impairment, 5th edition, or an equivalent guide to impairment approved by the insurer, or</p> <p>(b) a total and irreversible inability to perform at least one activity of daily living without the assistance of another adult person.</p>
Loss or paralysis of limb (permanent)	<p>means the total and permanent loss of use of a whole hand or a whole foot as a result of illness or injury, or the total and permanent loss of the use of one arm or one leg as a result of paralysis.</p>
Motor neurone disease (diagnosed)	<p>means the unequivocal diagnosis of a progressive form of debilitating motor neurone disease as confirmed by a Medical Practitioner who is a consultant neurologist.</p>
Multiple sclerosis (diagnosed)	<p>means a disease characterised by demyelination in the brain and spinal cord. Multiple sclerosis must be unequivocally diagnosed. There must be more than one episode of well-defined neurological deficit with persisting neurological abnormalities. Diagnosis must be confirmed by neurological investigations such as lumbar puncture, MRI (Magnetic Resonance Imaging) evidence of lesions in the central nervous system, evoked visual responses, and evoked auditory responses. Multiple sclerosis must be certified by an appropriate specialist Medical Practitioner.</p>
Muscular dystrophy (diagnosed)	<p>means the unequivocal diagnosis of muscular dystrophy, supported by both of the following:</p> <p>(a) evidence of permanent neurological deficit confirmed by a specialist physician as a definite result of the diagnosis of muscular dystrophy;</p> <p>(b) a permanent and irreversible inability to perform at least one of the activities of daily living.</p>
Parkinson's disease (diagnosed)	<p>means the unequivocal diagnosis of degenerative idiopathic Parkinson's disease as characterised by the clinical manifestation of one or more of:</p> <p>(a) rigidity;</p> <p>(b) tremor;</p> <p>(c) akinesia from degeneration of the nigrostriatal system.</p> <p>All other types of Parkinsonism, including secondary Parkinsonism due to medication, are excluded.</p>
Primary pulmonary hypertension (Idiopathic pulmonary arterial hypertension with permanent impairment)	<p>means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation and resulting in significant physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment. If the above test results are inconclusive, not undertaken or the tests are superseded due to technical advances, the insurer will consider other appropriate and medically recognised tests that unequivocally diagnose Idiopathic pulmonary arterial hypertension of the same degree of severity, or greater, as outlined above.</p>
Specific loss – loss of either sight, hearing or speech	<p>means either:</p> <p>(a) loss of sight – the permanent and irrecoverable loss of sight due to injury or illness, to the extent that one of the following applies:</p> <p>(i) even when aided, eyesight is reduced in both eyes to 6/60 or worse of central visual acuity on the Snellen test chart;</p> <p>(ii) the degree of vision is less than or equal to 20 degrees of arc.</p> <p>(b) loss of speech means the total loss of natural and assisted speech due to illness or injury. Loss of speech must have existed continuously for a period of at least three months and be permanent and irreversible. Loss of speech doesn't include loss of speech related to any psychological cause.</p> <p>(c) hearing loss (permanent in both ears) means, due to illness or injury, the total and permanent loss of hearing in both ears to the extent that the loss is greater than 90 decibels across all frequencies. Deafness (permanent in both ears) does not cover the situation where an insured member can hear, either partially or fully, with the assistance of an aid (apart from a Cochlear implant).</p>

This page has been left blank intentionally

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of OneAnswer Frontier Personal Super. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and this product is part of the RPS.

The information in this letter is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information.

You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members. A copy of the PDS (or other disclosure documents) and TMD are available upon request by phoning 1800 316 361 or by searching for the applicable product at www.onepathsuperinvest.com.au. OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.