

Provided by



Essential Super

Insurance Reference Guide



Issue 2/2023, dated 27 November 2023

Investments in Essential Super (USI FSF1332AU) are offered from Essential Super ABN 56 601 925 435 by Avanteos Investments Limited ABN 20 096 259 979 AFSL 245531 (AIL).

Insurance for Essential Super is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia).

Essential Super is distributed by Commonwealth Bank of Australia.



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Avanteos Investments Limited ABN 20 096 259 979 AFSL 245531 (AIL) is the trustee of Essential Super ABN 56 601 925 435 (the fund) and issuer of interests in Essential Super, which is a product of the fund. Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 (CFSIL) is the responsible entity of the underlying managed investment schemes into which the Essential Super product invests. CFSIL also administers direct debit arrangements for ALL. Colonial First State (CFS) refers to Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL and CFSIL. CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank) holding a significant minority interest in HoldCo. The Bank provides distribution and administrative services to the trustee.

Neither the Bank, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to a risk of loss of income and capital invested. An investment in Essential Super is through a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank, CFS, nor any of their respective subsidiaries.

The information in this document forms part of the **Essential Super Product Disclosure Statement (PDS)**. A reference to 'the PDS' in this Reference Guide is a reference to the PDS and all statements and information incorporated by reference as described in the Essential Super PDS.

This Reference Guide will be updated from time to time. You should always ensure that you are reading the most up-to-date version, together with the PDS, before making a decision to invest.

The information contained in the PDS is general information only and does not take into account your individual objectives, taxation or financial situation or needs. You should read the PDS carefully and assess whether the information is appropriate for you.

Information contained in the PDS is subject to change from time to time. Where a change to this information is not materially adverse, the information may be updated via the website and can be found at any time by visiting commbank.com.au/essentialinfo. A paper copy of any updated information is available free of charge on request by contacting us on **13 4074**. Where a change is material, the trustee will notify you in writing within the timeframes provided for in the relevant legislation.

Taxation considerations are general and based on present taxation laws, rulings and their interpretation as at the date of issue of the PDS. You should seek professional tax advice on your situation before making any decision based on this information. AIL is also not a registered tax (financial) adviser under the *Tax Agent Services Act 2009*, and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

Insurance for Essential Super is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group. The insurance cover is provided under policies issued to the trustee.

1 Insurance in your super

Essential Super provides Death and Total and Permanent Disablement cover, helping keep you and your family financially secure should something unexpected happen to you.

Take note

The Insurance Reference Guide includes important information about insurance cover. Some words and expressions used in this Reference Guide have a particular meaning, as defined at the end of the guide.

Am I eligible for cover?

When you or your employer sets up your Essential Super account you may automatically be provided with a default level of Death and **Total and Permanent Disablement (TPD)** insurance cover, as long as:

- you are less than age 60; and
- money is put into your account.

Cover for eligible members will only automatically start once you reach age 25 and have an account balance of \$6,000.

If you are under the age of 25 or have a balance of less than \$6,000, we will issue you a notice to give you the opportunity to get cover. You can instruct us in writing within 120 days of receiving this notice that you want cover.

Take note

You can only receive insurance benefits from one Essential Super account. If we identify that you have more than one account, we may consolidate your accounts into one so that you are not paying extra premiums for cover you cannot claim on. To find out more please see 'A member can only have one account in the Fund' in the Member Reference Guide. Also, once you've been

paid a benefit, all other cover will end and you'll never again be paid a benefit under the policy.

What type of cover is available?

Death cover: a benefit is paid in the event of your death or if you are diagnosed with a **terminal illness**, which is defined on page 12.

TPD cover: a benefit is paid if you become **totally and permanently disabled**, which is defined on page 7. TPD cover is only available with death cover.

Insurance in Essential Super has exclusions which may limit your ability to claim. Please see the exclusions section on page 9 for more information.

What level of cover is available?

There are three levels of cover available in Essential Super:

- default
- half the default amount
- double the default amount.

If you are eligible for cover, you are automatically provided with death and TPD cover at the default cover level but you can change your level of cover (see 'Changing your cover' section on page 2) at any time after your cover has commenced.

The amount of cover you receive depends on your age next birthday when your cover starts and changes automatically as you move into each new age next birthday bracket, as shown in the following table.

Your age next birthday	Default Death and TPD or Death only cover	Halved Death or Death and TPD cover	Doubled Death or Death and TPD cover
15–20 ¹	\$50,000	\$25,000	\$100,000
21–25 ¹	\$75,000	\$37,500	\$150,000
26–30	\$150,000	\$75,000	\$300,000
31–40	\$200,000	\$100,000	\$400,000
41–45	\$150,000	\$75,000	\$300,000
46–50	\$100,000	\$50,000	\$200,000
51–55	\$80,000	\$40,000	\$160,000
56–60	\$60,000	\$30,000	\$120,000
61–65	\$40,000	\$20,000	\$80,000
66–70	\$25,000	\$12,500	\$50,000

¹ Default cover is available on an opt-in basis subject to eligibility.

Take note

Essential Super premiums and terms apply which will differ from any existing cover you may currently have. Before you cancel any existing cover, you should compare the terms and read the **Essential Super PDS and Insurance Reference Guide** to decide whether cover under Essential Super is right for you.

Changing your cover

Doubling cover

You can double your default cover at any time after your cover has commenced through NetBank or by calling us on **13 4074**. You will need to apply for the increased cover under the age of 60, provide responses to the health and lifestyle questions and have enough money in your account to pay for any insurance premiums that will be deducted. Your cover will also need to be approved by the insurer.

If you do not meet the age and other eligibility criteria, the insurer does not accept your application or there aren't enough funds in your account to cover the premiums, your cover will stay at its current level. We will confirm the date on which the cover doubles if your request is accepted. You can only double your cover once.

Halving or cancelling cover

You can request to halve your default cover, cancel only your TPD cover or cancel all your cover at any time after your cover has commenced through NetBank or by calling us on **13 4074**.

If we cancel your insurance cover, you'll no longer have insurance premiums deducted from your super. You'll only be able to make an insurance claim for events that occurred before your cover was cancelled. You should not cancel until the replacement cover is in place.

We will halve or cancel your cover from the day you contact us.

When your cover ends

Your cover ends on the earliest of the following:

- the end of the month after you reach age 70
- the day we receive a request from you to cancel your cover
- the date you stop being a fund member (e.g. you withdraw your full super account balance)
- the date you die
- 90 days after the premium due date and the full premium hasn't been paid
- the date you receive your benefit
- the date a benefit becomes payable
- the date the law requires your cover to be cancelled
- the date the policy ends.

Take note

Once you've been paid a benefit, all other cover will end and you'll never again be paid a benefit under the policy.

Inactive accounts with insurance

If we don't receive a contribution or rollover to your super account for a continuous period of 16 months (inactive account), we are required by law to cancel your insurance cover before your next premium is due, unless you instruct us in writing that you would like to keep your cover in these circumstances. You can elect to keep your insurance cover on an inactive account via NetBank or by completing the Insurance Election Form which can be located at commbank.com.au/essentialinfo

After your insurance cover ends

Applying for cover

If you cancel your cover, or your cover ends due to non-payment of premiums and you subsequently decide you want to take out cover, you will need to apply via NetBank or by calling us on **13 4074**. You can only apply for new or increased cover if you are under the age of 60, and you will need to answer health and lifestyle questions and be approved by the insurer. Insurance cover will only start if your new application is accepted by the insurer and all premiums are paid.

When cover automatically restarts

If your cover was cancelled due to inactivity and your account receives a contribution or rollover after your insurance has been cancelled, by law you'll again be provided with insurance cover automatically as long as you're under age 70.

If this happens, the amount of cover you'll be provided with is the 'default' level of cover for your age at the time money is received in your account (but you will not receive more cover than you had when your cover was cancelled). Default Cover is displayed on page 2; this cover will commence on the date the contribution or rollover is received.

You'll only have **limited cover** in the two years from the date your cover recommences. This means you will not be covered for an illness or injury that:

- you first became aware of (or a reasonable person in your circumstances would have first become aware of) before your cover commenced, or most recently commenced, or
- is related to an illness or injury that occurred before your cover commenced or most recently commenced.

This exclusion will no longer apply if you're capable of working for 30 consecutive days:

- immediately before the two-year period ends; or
- at any time after the two-year period ends.

Please refer to page 9 for more information on the exclusions that may apply.

Reinstating cover that was cancelled due to inactivity

If you want to keep your insurance that was cancelled due to inactivity, you can request to have your insurance cover reinstated (within 90 days) without answering health and lifestyle questions by completing the Insurance Reinstatement Form which can be located at commbank.com.au/essentialinfo

This request must be received by us within 90 days of the cancellation date. If your insurance cover is reinstated, your premiums will be deducted to cover the period from the date your cover was

cancelled (to ensure there is no gap in cover) and your cover will continue with the same policy terms. You'll need to make sure there is enough money in your account to cover this amount.

Insurance premiums

Your insurance premiums are based on your age next birthday, gender, type of cover and level of cover. See the premium table below to determine your monthly premium. If you elect to halve or double your cover, simply halve or double the monthly cost.

Your age next birthday	Default Death and TPD cover or Death only cover	Death only – Monthly cost		Death and TPD – Monthly cost	
		Male	Female	Male	Female
15	\$50,000	\$2.17	\$1.33	\$2.84	\$2.00
16	\$50,000	\$2.17	\$1.33	\$2.84	\$2.00
17	\$50,000	\$2.42	\$1.33	\$3.17	\$2.00
18	\$50,000	\$2.75	\$1.46	\$3.54	\$2.17
19	\$50,000	\$3.00	\$1.54	\$3.75	\$2.21
20	\$50,000	\$3.08	\$1.67	\$3.75	\$2.30
21	\$75,000	\$4.75	\$2.38	\$6.13	\$3.57
22	\$75,000	\$4.81	\$2.19	\$6.56	\$3.63
23	\$75,000	\$4.81	\$2.13	\$6.69	\$3.82
24	\$75,000	\$4.75	\$1.94	\$6.88	\$3.63
25	\$75,000	\$4.50	\$1.88	\$6.69	\$3.57
26	\$150,000	\$8.63	\$3.75	\$13.01	\$7.00
27	\$150,000	\$8.50	\$3.75	\$12.88	\$7.13
28	\$150,000	\$8.50	\$4.25	\$13.00	\$8.00
29	\$150,000	\$9.00	\$4.38	\$13.63	\$8.13
30	\$150,000	\$9.50	\$5.00	\$14.13	\$8.38
31	\$200,000	\$13.33	\$7.00	\$19.83	\$11.33
32	\$200,000	\$14.33	\$8.00	\$20.83	\$12.00
33	\$200,000	\$16.00	\$8.67	\$23.00	\$12.17
34	\$200,000	\$15.83	\$9.83	\$23.16	\$13.83

Your age next birthday	Default Death and TPD cover or Death only cover	Death only – Monthly cost		Death and TPD – Monthly cost	
		Male	Female	Male	Female
35	\$200,000	\$15.83	\$10.83	\$23.50	\$15.83
36	\$200,000	\$16.50	\$12.67	\$25.17	\$19.67
37	\$200,000	\$18.17	\$13.67	\$27.84	\$22.17
38	\$200,000	\$19.00	\$15.17	\$30.17	\$25.50
39	\$200,000	\$20.00	\$16.50	\$32.83	\$28.33
40	\$200,000	\$20.67	\$18.33	\$35.34	\$32.50
41	\$150,000	\$16.25	\$15.13	\$28.50	\$27.38
42	\$150,000	\$16.88	\$16.50	\$30.38	\$30.00
43	\$150,000	\$19.25	\$17.75	\$35.75	\$31.25
44	\$150,000	\$20.00	\$19.50	\$38.75	\$34.13
45	\$150,000	\$21.50	\$21.13	\$43.25	\$37.51
46	\$100,000	\$15.50	\$15.17	\$32.00	\$27.34
47	\$100,000	\$16.83	\$16.00	\$35.66	\$29.67
48	\$100,000	\$18.25	\$17.42	\$39.75	\$33.25
49	\$100,000	\$19.75	\$18.58	\$44.33	\$36.66
50	\$100,000	\$21.42	\$19.75	\$49.42	\$40.67
51	\$80,000	\$18.80	\$16.73	\$44.33	\$36.00
52	\$80,000	\$20.13	\$18.07	\$48.06	\$39.80
53	\$80,000	\$20.60	\$19.27	\$50.93	\$45.34
54	\$80,000	\$20.93	\$20.53	\$53.53	\$51.46
55	\$80,000	\$22.93	\$22.00	\$60.33	\$58.60
56	\$60,000	\$18.80	\$17.90	\$51.40	\$50.20
57	\$60,000	\$20.50	\$19.50	\$58.40	\$57.25
58	\$60,000	\$22.60	\$21.20	\$66.75	\$65.15
59	\$60,000	\$24.85	\$23.30	\$76.60	\$74.05
60	\$60,000	\$27.45	\$25.40	\$87.75	\$83.85
61	\$40,000	\$20.03	\$18.47	\$65.83	\$62.50
62	\$40,000	\$22.03	\$20.17	\$74.00	\$70.30
63	\$40,000	\$24.50	\$22.10	\$86.20	\$79.90

Your age next birthday	Default Death and TPD cover or Death only cover	Death only – Monthly cost		Death and TPD – Monthly cost	
		Male	Female	Male	Female
64	\$40,000	\$27.30	\$24.20	\$100.20	\$91.03
65	\$40,000	\$30.47	\$26.57	\$116.40	\$103.64
66	\$25,000	\$21.00	\$18.23	\$81.54	\$73.96
67	\$25,000	\$23.29	\$20.02	\$93.23	\$84.81
68	\$25,000	\$25.81	\$22.04	\$105.56	\$97.98
69	\$25,000	\$28.77	\$24.38	\$121.98	\$113.51
70	\$25,000	\$32.13	\$26.94	\$140.76	\$131.36

Premiums generally increase with your age. The insurer can change the premium rates, but we will let you know if they do.

Your insurance premiums are deducted from your Essential Super account each month in advance. If the monthly insurance premiums aren't regularly offset by regular super contributions or rollovers, it will reduce your account balance. The exact amount deducted may differ due to a tax concession that the trustee is able to apply for on your behalf. Premiums will be initially drawn down from the Lifestage option, which is the default investment option for Essential Super. If there are insufficient funds in this investment option, we will follow a drawdown sequence from other investment options you may hold, taking the premiums from the most conservative option first.

You need to make sure there is enough money in your account to cover premiums at all times. If your premium is not paid within 90 days of its due date, your cover will end.

What does Total and Permanent Disablement (TPD) mean?

Depending on your circumstances at the date of disablement, different TPD definitions apply.

- TPD - Unlikely to do any suited occupation ever again** You are totally and permanently disabled if all of the following apply to you:
- on the date of disablement you are aged at least 14 years and less than 70
 - as a result of illness or injury, you have been absent from all work for three consecutive months from the date of disablement
 - the insurer considers, on the basis of medical and other evidence satisfactory to it, that as a result of the illness or injury you are unlikely ever again to be able to engage in any occupation for which you are suited by education, training or experience, whether or not for reward.

- TPD - Unlikely to do any suited occupation ever again because of a specific medical condition** You are totally and permanently disabled if all of the following apply to you:
- on the date of disablement you are aged at least 14 years and less than 70
 - you are absent from all work as a result of suffering an insured serious illness;
 - the insurer considers, on the basis of medical and other evidence satisfactory to it, that as a result of the insured serious illness you are unlikely ever again to be able to engage in any occupation for which you are suited by education, training or experience, whether or not for reward.

The insured serious illnesses are: blindness, cardiomyopathy, chronic lung disease, dementia and Alzheimer's disease, loss of hearing in both ears, loss of speech, major head trauma with permanent neurological deficit, motor neurone disease, multiple sclerosis with impairment, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, Parkinson's disease with impairment, primary pulmonary hypertension and severe rheumatoid arthritis.

These insured serious illnesses are defined in the Policy Document. You can ask us for a copy of the Policy Document.

TPD - Unable to perform domestic duties or child rearing ever again You are totally and permanently disabled if all of the following apply to you:

- on the date of disablement you are at least 14 but less than 70
- when you suffered the disability, you were engaged in full-time domestic duties or child rearing
- the insurer is satisfied, on the basis of medical or other evidence satisfactory to it, that as a result of illness or injury you:
 - have been unable to perform domestic duties or child rearing and have been confined to the home for a period of six months
 - are under the regular treatment, and following the advice, of a doctor
 - continue to be incapacitated to the extent that you are unable to engage in any occupation for which you are suited by education, training or experience, whether or not for reward; and will be so disabled for life.

TPD - Loss of limbs and/or sight You are totally and permanently disabled if all of the following apply to you:

- on the date of disablement you are aged at least 14 and less than 70
- as a result of an injury or illness, you suffer:
 - the permanent loss of use of two limbs, or
 - blindness in both eyes, or
 - the permanent loss of the use of one limb and blindness in one eye,and the insurer considers, on the basis of medical and other evidence satisfactory to it, you are unlikely ever to be able to engage in any occupation for which you are suited by education, training or experience, whether or not for reward, where:
- ‘blindness’ means – the permanent loss of sight due to illness or injury to the extent that:
 - visual acuity is 6/60 or less; or
 - the visual field is reduced to 20 degrees or less of arc whether aided or unaided and all as certified by a medical specialist
- ‘limb’ means – the whole hand below the wrist or the whole foot below the ankle.

Exclusions

Insurance cover offered in Essential Super is subject to certain exclusions which may limit your ability to claim. It is important that you understand the following exclusions when considering whether Essential Super is appropriate for your circumstances. If unsure, you should seek advice from a financial adviser.

If you were transferred by the trustee from FirstChoice Personal Super or Colonial Super Retirement Fund to Essential Super some of the following exclusions may not apply or may be different to the exclusions that apply to you. For more information, call us on **13 4074**.

Limited cover

For at least the first two years that you hold insurance cover, you will not be covered for an illness or injury that:

- you first became aware of (or a reasonable person in your circumstances would have first become aware of) before your cover commenced, or most recently commenced, or
- is related to an illness or injury that occurred before your cover commenced or most recently commenced.

This exclusion will no longer apply if you're capable of working for 30 consecutive days:

- immediately before the two-year period ends; or
- at any time after the two-year period ends.

"**Capable of working**" means you are not prevented by illness or injury from performing all of the **duties of your usual occupation** for 35 hours a week (even if you are not working or are working less than 35 hours a week). If, however, you have not been employed or self-employed at any time in the 12 months before the start of the 30-day period, capable of

working means you are not prevented by illness or injury from performing full-time domestic duties or child rearing.

"**Duties of your usual occupation**" means the duties of your usual occupation at the start of the 30-day period, which includes the duties of any occupation you performed at any time in the 12 months before the start of the 30-day period.

Suicide and self-inflicted injury

The insurer will not pay a death benefit if your death is due to suicide or intentional self-inflicted injury and your death occurs within 12 months of your cover commencing, recommencing or increasing.

The insurer will not pay a benefit for **terminal illness** or TPD if your illness or injury is a direct or indirect result of intentional self-inflicted injury or attempted suicide and your **terminal illness** or TPD occurs within 12 months of your cover commencing, recommencing or increasing.

Active Service, Fighting Force and Terrorism

The insurer will not pay a death, terminal illness or TPD benefit if your claim is directly or indirectly caused by:

- active service in the armed forces or peacekeeping forces (whether armed or unarmed) of any country or territory or foreign or international organisation – this exclusion will not apply to death while on war service for Australia (where 'war service' has the same meaning the expression has under the *Life Insurance Act 1995* (Cth)),
- engagement in (including planning or preparing for) any terrorism act in Australia or any foreign country, or
- participation in a combat or fighting force of any country or territory or foreign or international organisation.

2 Making a claim

When you need to make a claim, let us know as soon as you can. If you delay and it affects the insurer's ability to assess your claim, the insurer may reduce the benefit. A waiting period may apply to your TPD claim.

The insurer will ask for specific information and documents that it needs to properly assess the claim. This may include a medical or other examination. The insurer may request you to see a **doctor** of its choice and will pay the doctor's fees and the costs of any test or procedure it requests.

The insurer will not pay for your travel expenses or costs associated with non-attendance at an appointment. If you are overseas, in order to properly assess a claim for **terminal illness** or TPD, the insurer can require you to return to Australia at your expense for assessment.

If your claim is accepted, the benefit will be paid into your Essential Super account. You must meet a condition of release set out in superannuation law to be paid the TPD or **terminal illness** benefit.

To notify us of a claim, contact us on **13 4074**.

Cooling-off period

You have a 28-day cooling-off period where you can choose to cancel your insurance cover in writing, and any premiums paid will be refunded.

The 28 days will apply from the date on which we provide confirmation of your cover. If you applied for additional cover, the cooling-off period applies to the increased portion of insurance cover only.

'Preserved' or 'restricted non-preserved' amounts cannot be refunded directly to you if you take advantage of the 28-day cooling-off period (unless you satisfy a condition of release). We will roll over or transfer these amounts to the superannuation fund, Retirement Savings Account or Approved Deposit Fund you nominate.

Insurance policy

Insurance cover in Essential Super is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group. The insurance cover is provided under policies issued to the trustee.

The information about insurance in this guide is general in nature, and the payment of a benefit is subject to the terms of the life insurance policy between the trustee and the insurer. We will not make any payment greater than the amount actually received from the insurer. If a benefit is payable by the insurer under a policy, the benefit will be paid to the trustee and then paid in accordance with preservation rules and the trust deed.

We can by agreement with the insurer vary the terms of the life insurance policy at any time. You will be notified of any variation which affects you.

3 Insurance definitions

Term	Definition
casual employee	a person who is an employee of an employer but who is not a permanent employee.
date of disablement	means the later of: <ul style="list-style-type: none">• the date you cease all work• the date on which a doctor examines you and certifies in writing that you suffer from the disability. For the permanent loss and home duties definition of total and permanent disablement, the date of disablement is the latter of the above two dates. The date of disablement must occur while you are insured for TPD under this policy.
doctor	a person acceptable to the insurer, who is registered and practising as a medical practitioner, other than you, your spouse, partner, parent, child or sibling, or your business partner, associate or employee. The insurer may accept a similarly qualified person who is registered and practicing as a medical practitioner in another country with a similar standard of medical care as that in Australia, and who has a formal qualification that is generally equivalent to that required to practice in Australia. We may seek an opinion from a qualified registered medical practitioner in Australia to review such overseas medical evidence.
occupation	an occupation the person can perform on a full-time or part-time basis.
permanent employee	a person who is an employee of an employer under a single and ongoing contract of employment for personal services that: <ul style="list-style-type: none">• is of indefinite duration or for a fixed term of at least six months• requires the person to perform identifiable duties, and• requires the person to work a regular number of hours each week.
self-employed	a person who: <ul style="list-style-type: none">• is neither a casual employee or a permanent employee• is working in a business or enterprise for at least 15 hours per week• has substantial power or control over the business or enterprise, and• is working for payment or reward which is generated directly due to the person's personal exertion or activities.

Term	Definition
terminal illness	<p data-bbox="288 156 356 177">means:</p> <ul data-bbox="288 197 1014 485" style="list-style-type: none"> <li data-bbox="288 197 1014 293">• two doctors have certified, jointly or separately in writing, that you suffer from an illness, or have incurred an injury, that is likely to result in your death within a period (the 'certification period') that ends not more than 24 months after the date of certification <li data-bbox="288 304 1014 352">• at least one of the doctors is a specialist practicing in an area related to the illness or injury <li data-bbox="288 363 1014 427">• the insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, your illness or injury is likely to result in your death within the certification period <li data-bbox="288 438 1014 459">• the date of certification occurs while you are covered under this policy, and <li data-bbox="288 470 1014 485">• the certification period has not ended for each of the certificates.
total and permanent disablement (TPD)	See page 7 for further details.



Call us on 13 4074



Email us on contactessentialsuper@cfs.com.au



Visit commbank.com.au/super

Things you should know: Avanteos Investments Limited ABN 20 096 259 979 AFSL 245531 (AIL) is the issuer of interests in Essential Super ABN 56 601 925 435 (Essential Super). Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). Colonial First State (CFS) refers to Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Bank holding a significant minority interest in HoldCo. This document may include general financial product advice but does not consider your individual objectives, financial circumstances or needs.

You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialinfo or call us on 13 4074 for a copy. Neither the Bank, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super and an investment in this product is subject to a risk of loss of income and capital invested. An investment in Essential Super is through a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank, CFS, nor any of their respective subsidiaries. Where we mention 'we', 'us' or 'our', we mean AIL.