



Significant Event Notification Insurance changes: GESB Super and West State Super

May 2025



Changes in effect as of 1 July 2025

If you are a GESB Super or West State Super member, you may have one or more of Death, Total and Permanent Disablement (TPD) and Salary Continuance Insurance (SCI) cover provided through your superannuation (super). The cost of your insurance (known as an insurance 'premium') is deducted directly from your GESB Super or West State Super account.

As of 1 July 2025, there will be changes to the premiums and other policy terms and conditions for Death, TPD and SCI in GESB Super and West State Super. This is a result of negotiations with our Insurer, AIA Australia, for overall improvements to the policy terms.

It's important you read and consider the information in this notification. It will help you to make informed decisions about your insurance in super, including changes to make sure it still meets your needs.

Even if you do not currently have insurance through GESB Super or West State Super, you should be aware of these changes in case you decide to take out insurance through us in the future (if eligible).

Please note: terms used in this notification have the same meaning as defined in the glossary of the 'Insurance and your super' brochure, available at gesb.wa.gov.au/brochures.

Premium changes for Death, Total and Permanent Disablement (TPD) and Salary Continuance Insurance (SCI)

Premiums are how much you are charged for your insurance. There are new premium rates for Death, TPD and SCI as a result of policy changes outlined in this notification.

Please refer to the rate tables in Appendix A on page 5 for the new insurance premium rates that are effective from 1 July 2025.

The cost of insurance varies according to:

- Your age
- If Male or Female rates apply
- Your occupation category
- The type of insurance
- The Amount Insured (and for SCI, the Waiting Period)

You can find further details about the new insurance premiums, and other terms and conditions in the 'Insurance and your super' brochure dated 1 July 2025, available at gesb.wa.gov.au/brochures.

Get help calculating your insurance premiums

You can use our Insurer, AIA Australia's, quotation calculator to estimate your insurance premiums. AIA's calculator is accessible on GESB's website at gesb.wa.gov.au/calculators.

Where can I find my current insurance details?

You can view your current insurance details in the 'Insurance' tab of our Member Online portal, which you can access at gesb.wa.gov.au. You will also find your insurance information in the 'Insurance' section of your last member statement. Alternatively, you can call your Member Services Centre on 13 43 72.

It is important to review your insurance on a regular basis to ensure it remains appropriate for your situation. You can decrease or cancel¹ your Death, TPD or SCI cover in the 'Insurance' section of your Member Online account at any time, and you can apply to increase your cover (in certain circumstances, without providing medical and/or other evidence for assessment).

¹ If you decrease, opt-out of, or cancel your Death, TPD or SCI cover and wish to increase or reinstate your insurance at a later date, this will be subject to certain criteria including acceptance of your application by the Insurer. Please refer to the 'Insurance and your super' brochure available at gesb.wa.gov.au/brochures for more information.

Transitional matters if you currently have insurance cover

You will continue to hold the same type and amount of Death and/or TPD and/or SCI cover from 1 July 2025, but on the new terms and conditions. However, any individual conditions, exclusions or restrictions that currently apply to your Voluntary Cover will continue to apply.

If the period for exercising a right to opt into or increase cover (without providing medical and/or other evidence for assessment) under the current terms and conditions had not ended by 1 July 2025, you will have until the end of the relevant period to exercise that right and be granted cover on the current terms and conditions.

If your cover was subject to Limited Cover or Special Conditions New Events Cover immediately before 1 July 2025, those conditions will continue to apply until they expire according to their terms.

Any right you had to have your TPD claim assessed as at 1 October 2019 will continue to apply.

The new terms and conditions will not impact any insurance claim you have lodged before 1 July 2025. The alternative benefit provisions for SCI claims currently available to WA Police Officers medically discharged on or after 1 October 2019 continue to apply from 1 July 2025.

Changes that apply to Death, TPD and SCI insurance

Waiving premiums for members taking unpaid parental leave

Insurance premiums will not be charged for cover during periods of eligible unpaid parental leave, subject to a maximum period of 12 months.

To be eligible, you must:

- Have insurance in your GESB Super or West State Super account, and
- Be employed by an employer, and
- Have been a member of GESB Super or West State Super for at least 12 months, and
- Apply for this waiver within 12 months of the commencement of your unpaid parental leave (whilst employed by your employer) by submitting the 'Notification of unpaid parental leave' form, available at gesb.wa.gov.au/forms

If approved, the premium waiver will apply from the commencement of your unpaid parental leave until your nominated return to work date, subject to the maximum period.

If you're already on unpaid parental leave at 1 July 2025, you can still apply for this premium waiver. Premiums will be waived from 1 July 2025 and the maximum length of the waiver will be reduced by the period of time you have already been on unpaid leave prior to this date.

Waiving premiums following financial hardship release of super

You will not be charged any insurance premiums for the 12 months immediately following the release of funds from your GESB Super or West State Super under financial hardship grounds.

This waiver can only be applied once. Where eligible, we will apply this premium waiver automatically and let you know when it has been applied.

To be eligible, you must:

- Have been a member of GESB Super or West State Super for at least 12 months, and
- Have an account balance of greater than zero remaining after the financial hardship withdrawal

Reinstatement option for insurance ceased due to 16 months of inactivity

If we automatically cease your insurance with GESB due to 16 months of inactivity, you will have 90 days to contact us to have your insurance reinstated and cover treated as though it had never been terminated, subject to the payment of unpaid insurance premiums.

Changes that apply to Death & TPD insurance

Clarification of the war exclusion for Death claims

Currently, the Insurer's practice is to not deny Death claims for Insured Members who die in war service for Australia, but to deny Death claims for war service for another country.

This practice will continue to apply, but the policy will be amended from 1 July 2025 to better reflect the practice.

Increasing maximum cover limit on TPD

The maximum cover limit on TPD will increase from \$3 million to \$5 million.

Changing the Terminal Illness rules to increase the amount paid in certain circumstances

Due to the automatic reduction in the Death Amount Insured that occurs for Insured Members who have not fixed their cover (their Amount Insured reduces automatically on their birthday from age 46), the Incident Date can impact the amount the member might be paid for a Terminal Illness claim.

Currently, the Incident Date for a Terminal Illness claim is the most recent certification date of the two required Registered Medical Practitioner certifications, and so the amount of the Terminal Illness claim is the Amount Insured for Death cover at that date.

From 1 July 2025, the Incident Date and Amount Insured for Terminal Illness will be based on the earliest certification date of the two required Registered Medical Practitioner certifications, if the most recent relevant medical certification is received within 90 days of the earlier-dated certification and this results in a higher Amount Insured.

Depending on the circumstances, this may result in a higher Amount Insured payable for some members.

We will also apply the above where an Insured Member's Terminal Illness cover ceases between the certification date of the two required Registered Medical Practitioner certifications, if the second relevant medical certification is received within 90 days of the earlier-dated certification.

Changes that apply to SCI

No longer reducing SCI benefits due to social security payments received

For claims where the Date of Disability was prior to 1 July 2025, any SCI benefit payments would be reduced by the amount of any social security payments you also received.

For claims where the Date of Disability is 1 July 2025 or later, social security payments will not reduce the SCI benefit payment you receive.

Increasing maximum SCI Amount Insured that can be transferred to GESB from another super fund or insurer

Currently, the maximum SCI monthly Amount Insured you can transfer from your insurance held with another superannuation fund or insurer is the lesser of \$10,000 per month or 85% of Income.

From 1 July 2025, this will increase to \$20,000 per month, subject to a total SCI monthly Amount Insured of 87% of Income.

Increasing SCI maximum Amount Insured to the lesser of 87% of your Income and \$40,000 per month for up to two years

Currently, the maximum SCI Amount Insured you can apply for is the lesser of 85% of your Income (calculated as 75% of your Income plus up to 10%, which represents a component for superannuation) and \$30,000 per month for up to two years.

From 1 July 2025, this will increase to the lesser of 87% of your Income (calculated as 75% of your Income plus up to 12%, which represents a component for superannuation) and \$40,000 per month for up to two years.²

If your occupation is classified as being in the Hazardous category (or in certain listed occupations in the Blue and Heavy Blue Collar categories), your cover will be limited to the lesser of 87% of your Income and \$20,000 per month³ for up to two years. (Currently, this is the lesser of 85% of your Income and \$15,000 per month for up to two years.)

Applying for a higher default Amount Insured for SCI cover

If you are a permanent employee, contractor or sessional employee who is eligible for default cover and you have an income which supports a higher default Amount Insured for SCI cover than that provided based on your equivalent FTE level, from 1 July 2025 you may increase your default Amount Insured up to the lesser of \$4,200 and 87% of your Income (75% Income plus a 12% superannuation component).

Currently, the default Amount Insured can increase up to the lesser of \$4,200 and 85% of your Income (75% Income plus a 10% superannuation component).

From 1 July 2025, if you are a casual employee who is eligible for default cover, you may apply for a default Amount Insured up to the lesser of \$4,200 and 87% of your Income (75% Income plus a 12% Superannuation Top Up Benefit).

Currently, a casual employee would receive a default Amount Insured of \$2,000 (if the Insured Member is working at least 0.4 FTE) or \$1,600 per month (if the Insured Member is working less than 0.4 FTE).

Changing Pre-Disability Income average to three months, and reducing the adverse impact of employer-approved unpaid leave and unemployment

For claims where the Date of Disability is before 1 July 2025, Pre-Disability Income for the purposes of calculating the SCI benefit amount is averaged over the previous 12 months prior to the Date of Disability.

For claims where the Date of Disability is 1 July 2025 or later, Pre-Disability Income will be averaged over the previous three months or 12 months prior to being Totally Disabled, depending on which provides the higher Pre-Disability Income.

² See 'When your monthly benefit will cease' in our 'Insurance and your super' brochure.

³ The following occupations, defined under the ASCO and/or ANZSCO occupation standards, are also limited to the hazardous restriction on the maximum SCI Amount Insured of \$20,000, although the Insurer provides basic cover for Death, TPD and SCI at category 3 – Blue and Heavy Blue Collar. 'Ambulance Officers and Paramedics', 'Blasting workers', 'Chemical, Gas, Petroleum and Power Generation Plant Operators', 'Chemical, Petroleum and Gas Plant Operators', 'Drillers', 'Drillers, Miners and Shot Firers', 'Forestry and Logging Workers', 'Security Officers and Guards', 'Miners', 'Mining Support Workers and Drillers Assistants', 'Power Generation Plant Operators', 'Seafarers and Fishing Hands', 'Timber and Wood Process Workers' and 'Travel Attendants'. 'Mining and Material Engineers' and 'Mining Engineers' are also limited to this hazardous restriction if any part of your role requires you to be in an underground mine at any time.

Changes to this definition may reduce the adverse impact on the calculation of Pre-Disability Income for Insured Members who have been on employer-approved unpaid leave or unemployment.

The definition of 'Pre-Disability Income' will change as shown underlined below:

Prior to 1 July 2025	As of 1 July 2025
<p>Pre-Disability Income means the average monthly Income earned by the Insured Member over the twelve (12) months (or if the Insured Member has been employed for less than twelve (12) months, over the Insured Member's period of employment):</p> <p>(a) immediately prior to the date of commencement of Total Disability; or</p> <p>(b) where the Insured Member is a WA Police Officer who has been Medically Discharged, immediately prior to the date the WA Police Officer ceased their usual duties as a WA Police Officer due to the relevant sickness or injury causing the Total Disability.</p>	<p>Pre-Disability Income means the average monthly Income earned by the Insured Member over:</p> <ul style="list-style-type: none">• twelve (12) months; <u>or</u>• <u>three (3) months period,</u> <p><u>whichever provides the greater Pre-Disability Income:</u></p> <p>(a) immediately prior to the date of commencement of Total Disability; or</p> <p>(b) where the Insured Member is a WA Police Officer who has been Medically Discharged, immediately prior to the date the WA Police Officer ceased their usual duties as a WA Police Officer due to the relevant sickness or injury causing the Total Disability.</p> <p><u>For the calculation of Pre-Disability Income, any periods of employer approved unpaid leave or unemployment is removed to yield a total aggregate 12-month or 3-month Pre-Disability Income period.</u></p> <p><u>For periods of unemployment, this is subject to a maximum lookback period of 24 months from the Date of Disability. If an Insured Member is employed for less than 12 months or 3 months (as applicable), income will be averaged over that period of employment.</u></p>

Increasing lowest default Amount Insured for SCI cover

Currently, the lowest default Amount Insured per month for SCI cover is \$1,600. This will increase to \$2,000 per month for SCI cover commencing on or after 1 July 2025.

Where existing Insured Members with only default cover have a monthly Amount Insured of \$1,600 on 30 June 2025, we will automatically increase this amount to \$2,000 on 1 July 2025.

We will contact you to let you know this has been applied to your SCI cover. You can decline the increase, have any additional premiums refunded and your default Amount Insured changed back to \$1,600 per month, if you contact us within 60 days of 1 July 2025 (being, 30 August 2025).

Electing to retain SCI cover when not receiving Superannuation Guarantee contributions

Currently, if your account was not receiving Superannuation Guarantee (SG) contributions for 180 days, we would automatically cancel your SCI policy (unless you were on approved Leave Without Pay and elected to retain your SCI during that unpaid period).

From 1 July 2025, you can elect to retain your SCI cover prior to your cover ceasing, even if you are not receiving SG contributions.

Closing a GESB account will not cease SCI Superannuation Top-up Benefit

Currently, if you are receiving an SCI Superannuation Top-up Benefit as part of your SCI benefit payment and you close your GESB account, your Superannuation Top-up Benefit ceases to be payable.

From 1 July 2025, closing your GESB account will not terminate the Superannuation Top-up Benefit, and it will be paid to your nominated superannuation account in accordance with the new terms and conditions.

Other changes

Insurer health and welfare programs

The Insurer, AIA Australia, has agreed to provide GESB members with a range of health and welfare programs. We will let you know when these are made available.

Appendix A: changes to insurance premium tables

If you have questions about the changes to insurance premiums or terms and conditions, please call your Member Services Centre on 13 43 72.

Death and TPD insurance premiums table

Changes to the age-based insurance rates are shown below. Please refer to the 'Insurance and your super' brochure for other factors used to calculate your insurance premiums, available at gesb.wa.gov.au/brochures.

Table 1: Death and TPD age and Male or Female rates

Annual premium rates per \$1,000 Amount Insured, before 1 July 2025 and from 1 July 2025 (1/7/25).

Your current age	Death only				TPD only				Death and TPD*			
	Males Column A		Females Column B		Males Column C		Females Column D		Males Column E		Females Column F	
	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25
15	0.26	0.24	0.17	0.16	0.06	0.06	0.04	0.04	0.32	0.30	0.21	0.20
16	0.31	0.29	0.21	0.20	0.08	0.08	0.08	0.08	0.39	0.37	0.29	0.28
17	0.36	0.34	0.24	0.22	0.15	0.16	0.10	0.11	0.51	0.50	0.34	0.33
18	0.43	0.40	0.28	0.26	0.15	0.16	0.08	0.08	0.58	0.56	0.36	0.34
19	0.50	0.47	0.30	0.28	0.20	0.21	0.10	0.11	0.70	0.68	0.40	0.39
20	0.56	0.52	0.30	0.28	0.17	0.18	0.11	0.12	0.73	0.70	0.41	0.40
21	0.57	0.53	0.30	0.28	0.22	0.23	0.10	0.11	0.79	0.76	0.40	0.39
22	0.57	0.53	0.29	0.27	0.22	0.23	0.08	0.08	0.79	0.76	0.37	0.35
23	0.55	0.51	0.28	0.26	0.24	0.25	0.09	0.10	0.79	0.76	0.37	0.36
24	0.53	0.49	0.25	0.23	0.24	0.25	0.12	0.13	0.77	0.74	0.37	0.36
25	0.47	0.44	0.24	0.22	0.22	0.23	0.14	0.15	0.69	0.67	0.38	0.37
26	0.45	0.42	0.24	0.22	0.21	0.22	0.15	0.16	0.66	0.64	0.39	0.38
27	0.41	0.38	0.25	0.23	0.21	0.22	0.15	0.16	0.62	0.60	0.40	0.39
28	0.43	0.40	0.27	0.25	0.21	0.22	0.16	0.17	0.64	0.62	0.43	0.42
29	0.43	0.40	0.28	0.26	0.24	0.25	0.19	0.20	0.67	0.65	0.47	0.46
30	0.45	0.42	0.30	0.28	0.27	0.29	0.21	0.22	0.72	0.71	0.51	0.50
31	0.45	0.42	0.31	0.29	0.28	0.30	0.25	0.27	0.73	0.72	0.56	0.56
32	0.47	0.44	0.33	0.31	0.32	0.34	0.29	0.31	0.79	0.78	0.62	0.62
33	0.47	0.44	0.36	0.34	0.34	0.36	0.35	0.37	0.81	0.80	0.71	0.71
34	0.47	0.44	0.37	0.35	0.40	0.42	0.42	0.45	0.87	0.86	0.79	0.80
35	0.49	0.46	0.41	0.38	0.46	0.49	0.46	0.49	0.95	0.95	0.87	0.87
36	0.52	0.49	0.43	0.40	0.53	0.56	0.51	0.54	1.05	1.05	0.94	0.94
37	0.51	0.48	0.46	0.43	0.64	0.68	0.54	0.57	1.15	1.16	1.00	1.00
38	0.58	0.54	0.52	0.49	0.75	0.80	0.63	0.67	1.33	1.34	1.15	1.16
39	0.66	0.62	0.54	0.50	0.84	0.89	0.73	0.77	1.50	1.51	1.27	1.27
40	0.69	0.64	0.61	0.57	0.93	0.99	0.85	0.90	1.62	1.63	1.46	1.47
41	0.77	0.72	0.64	0.60	1.08	1.15	0.98	1.04	1.85	1.87	1.62	1.64
42	0.85	0.79	0.68	0.63	1.27	1.35	1.11	1.18	2.12	2.14	1.79	1.81
43	0.97	0.91	0.69	0.64	1.45	1.54	1.20	1.27	2.42	2.45	1.89	1.91
44	1.11	1.04	0.74	0.69	1.66	1.76	1.42	1.51	2.77	2.80	2.16	2.20

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Your current age	Death only				TPD only				Death and TPD*			
	Males Column A		Females Column B		Males Column C		Females Column D		Males Column E		Females Column F	
	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25
45	1.25	1.17	0.82	0.77	1.91	2.03	1.66	1.76	3.16	3.20	2.48	2.53
46	1.41	1.32	0.88	0.82	2.20	2.33	1.93	2.05	3.61	3.65	2.81	2.87
47	1.59	1.48	0.96	0.90	2.56	2.72	2.25	2.39	4.15	4.20	3.21	3.29
48	1.70	1.59	1.02	0.95	2.77	2.94	2.50	2.65	4.47	4.53	3.52	3.60
49	1.79	1.67	1.09	1.02	2.99	3.17	2.68	2.84	4.78	4.84	3.77	3.86
50	1.91	1.78	1.14	1.06	3.24	3.44	2.83	3.00	5.15	5.22	3.97	4.06
51	2.01	1.88	1.22	1.14	3.45	3.66	3.03	3.21	5.46	5.54	4.25	4.35
52	2.13	1.99	1.29	1.20	3.71	3.94	3.43	3.64	5.84	5.93	4.72	4.84
53	2.30	2.15	1.49	1.39	4.35	4.62	3.93	4.17	6.65	6.77	5.42	5.56
54	2.47	2.31	1.59	1.48	5.08	5.39	4.57	4.85	7.55	7.70	6.16	6.33
55	2.65	2.47	1.71	1.60	5.94	6.30	4.94	5.24	8.59	8.77	6.65	6.84
56	2.86	2.67	1.84	1.72	6.95	7.37	5.58	5.92	9.81	10.04	7.42	7.64
57	3.13	2.92	1.97	1.84	8.11	8.60	6.33	6.72	11.24	11.52	8.30	8.56
58	3.48	3.25	2.21	2.06	9.28	9.85	6.80	7.21	12.76	13.10	9.01	9.27
59	3.93	3.67	2.46	2.30	10.30	10.93	7.30	7.74	14.23	14.60	9.76	10.04
60	4.52	4.22	2.68	2.50	11.46	12.16	7.67	8.14	15.98	16.38	10.35	10.64
61	5.20	4.85	2.93	2.74	12.62	13.39	8.21	8.71	17.82	18.24	11.14	11.45
62	5.78	5.40	3.18	2.97	13.92	14.77	8.78	9.32	19.70	20.17	11.96	12.29
63	6.43	6.00	3.44	3.21	15.36	16.30	9.52	10.10	21.79	22.30	12.96	13.31
64	7.15	6.67	3.71	3.46	17.00	18.04	10.28	10.91	24.15	24.71	13.99	14.37
65*	7.85	7.33	4.01	3.74	18.81	19.96	11.09	11.77	26.66	27.29	15.10	15.51
66*	8.54	7.97	4.28	4.00	20.82	22.09	11.97	12.70	29.36	30.06	16.25	16.70
67*	9.28	8.66	4.56	4.26	N/A	N/A	N/A	N/A	9.28 (Deathonly)*	8.66 (Deathonly)*	4.56 (Deathonly)*	4.26 (Deathonly)*
68*	10.18	9.50	4.98	4.65	N/A	N/A	N/A	N/A	10.18 (Deathonly)*	9.50 (Deathonly)*	4.98 (Deathonly)*	4.65 (Deathonly)*
69*	11.16	10.42	5.40	5.04	N/A	N/A	N/A	N/A	11.16 (Deathonly)*	10.42 (Deathonly)*	5.40 (Deathonly)*	5.04 (Deathonly)*

* Death only cover ceases at age 70. TPD cover ceases at age 67. For ages 67 and over, the amounts in the Death and TPD columns are for Death cover only.

SCI premiums table

Table 2: SCI age and Male or Female rates

Annual premium rates per \$1,000 Amount Insured, before 1 July 2025 and from 1 July 2025 (1/7/25).

Your current age	SCI				Your current age	SCI			
	Males Column A		Females Column B			Males Column A		Females Column B	
	Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25		Before 1/7/25	From 1/7/25	Before 1/7/25	From 1/7/25
15	9.14	8.98	11.54	11.34	41	32.56	31.99	41.11	40.39
16	9.14	8.98	11.54	11.34	42	35.85	35.22	45.3	44.51
17	9.14	8.98	11.54	11.34	43	39.72	39.03	50.19	49.31
18	9.14	8.98	11.54	11.34	44	44.01	43.24	55.58	54.61
19	9.14	8.98	11.54	11.34	45	49.08	48.22	61.99	60.91
20	9.14	8.98	11.54	11.34	46	54.97	54.01	69.44	68.23
21	9.14	8.98	11.54	11.34	47	61.44	60.37	77.61	76.26
22	9.14	8.98	11.54	11.34	48	66.07	64.92	83.44	81.99
23	10.18	10.00	12.86	12.64	49	70.94	69.70	89.62	88.06
24	11.22	11.02	14.17	13.92	50	75.98	74.66	95.98	94.31
25	11.92	11.71	15.06	14.80	51	81.18	79.76	102.57	100.78
26	12.75	12.53	16.12	15.84	52	86.59	85.08	109.37	107.46
27	13.74	13.50	17.38	17.08	53	95.34	93.68	120.45	118.35
28	13.87	13.63	17.54	17.23	54	104.25	102.43	131.68	129.38
29	14.42	14.17	18.2	17.88	55	114.41	112.42	144.54	142.02
30	14.74	14.48	18.63	18.31	56	125.45	123.26	158.48	155.72
31	15.48	15.21	19.56	19.22	57	137.23	134.84	173.37	170.35
32	16.22	15.94	20.52	20.16	58	150.11	147.49	189.63	186.32
33	17.1	16.80	21.58	21.20	59	163.92	161.06	207.07	203.46
34	18.15	17.83	22.92	22.52	60	178.51	175.40	225.51	221.58
35	19.41	19.07	24.52	24.09	61	194.02	190.64	245.09	240.82
36	20.9	20.54	26.39	25.93	62	209.02	205.38	264.04	259.44
37	22.6	22.21	28.54	28.04	63	233.45	229.38	294.9	289.76
38	24.45	24.02	30.91	30.37	64	260.74	256.19	329.37	323.63
39	26.75	26.28	33.78	33.19	65	291.21	286.13	367.86	361.45
40	29.45	28.94	37.19	36.54	66	245.94	241.65	310.69	305.27

SCI cover ceases at age 67.

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