

# HESTA Corporate Super

## Member Plan Schedule

### Kieser Employer Plan

**Date of Preparation: 19 April 2025**

Welcome to HESTA Corporate Super, HESTA's corporate super product providing tailored insurance cover for employees as chosen by your employer. This document, together with the HESTA Corporate Super Product Disclosure Statement (**PDS**) and HESTA Corporate Super Insurance Guide (**Insurance Guide**), provide you with important information about your insurance cover. Please read the PDS and Insurance Guide (which also forms part of the PDS) for a more detailed understanding of the terms and conditions of your insurance cover, including insurance fees.

The information in this document also forms part of the HESTA Corporate Super Product Disclosure Statement (PDS) dated **19 April 2025**.

HESTA Corporate Super is provided to you through your employer's employer plan in HESTA (**Employer Plan**).

**This document is specific to your Employer Plan and is not personalised to your individual circumstances. Details about the cover that applies to you will be provided in an *Insurance cover confirmation* sent to you when your cover starts. To get more specific information about your insurance cover before it starts, please contact HESTA on 1800 813 327. Once your insurance has started, you can view details in your online account at [hesta.com.au/login](https://hesta.com.au/login)**

### Details about your Employer Plan

Important details including how we identify which employer plan you belong to:

<b>Employer Plan name</b>	<b>Kieser Employer Plan</b>	
<b>Employer name</b>	<b>Kieser Therapy Pty Ltd</b>	
<b>Associated Employers</b>	Kieser Camberwell	Kieser Camberwell – KT Camberwell Pty Ltd as the trustee for the Kieser Training Unit Trust 004
	Kieser Malvern	KT Malvern Pty Ltd as the trustee for Kieser Unit Trust No. 3 Franchise
	Kieser Mont Albert	KT Mont Albert Pty Ltd as the trustee for Kieser Unit Trust No. 1 Franchise
	Kieser Mornington	KT Mornington Pty Ltd as the trustee for Kieser Unit Trust No. 5 Franchise
	Kieser Ringwood	KT Ringwood Pty Ltd as the trustee for Kieser Unit Trust No. 2 Franchise
	Kieser Burwood East	Kieser Burwood East as the trustee for Kieser Unit Trust No. 6 Franchise
<b>Insurer</b>	AIA Australia Limited (ABN 79 004 837 861, AFSL 230043)	
<b>Policy name/s and number/s</b>	HESTA Corporate Super Group Life Policy No. MP 8373 HESTA Corporate Super Income Protection Policy No. MP 8373	
<b>Policy owner</b>	H.E.S.T. Australia Ltd (ABN 66 006 818 695)	
<b>Employer Plan commencement Date*</b>	15 January 2022	

\* The Employer Plan Commencement Date may not be the same date as when your insurance cover commences. It is the date the Employer Plan was established. For specific details about your insurance cover and when it started, please check your *Insurance cover confirmation* or contact HESTA on 1800 813 327 and we will provide you with more information.

## 1. Important information about your cover

Depending on your employee category, the types of insurance cover that may be available for Kieser employees in HESTA Corporate Super are:

- **Death Cover (including Terminal Illness)** - provides a lump-sum benefit to your beneficiaries if you die or suffer a terminal illness.
- **Total and Permanent Disablement (TPD) Cover** - provides a lump-sum benefit if you are totally and permanently disabled and unlikely ever to be able to return to work.
- **Income Protection (IP) Cover** - provides a monthly payment if you are sick or injured and cannot work.

HESTA Corporate Super insurance is issued by the Insurer, a registered life insurer, under the Policies (as applicable). Words appearing in capitals in this document are defined in the relevant policy - also refer to the Insurance Guide and PDS for more information. For copies of these documents, go to [hesta.com.au/pds](https://hesta.com.au/pds) or please call HESTA on 1800 813 327.

Under the **Kieser Employer Plan**, different employee categories will be offered different combinations of insurance cover with different designs. For the descriptions of employees under each insurance category, their benefit design and any additional eligibility criteria that may apply - see the sections below for more information. Your employer tells us which employee category you belong to based on your employment conditions. Speak to your employer if you are unsure which employee category you belong to or contact HESTA on 1800 813 327. Your employee category will be confirmed in the *Insurance cover confirmation* sent to you when your cover commences.

## 2. Eligibility for cover

All cover in the Kieser Employer Plan is subject to eligibility criteria, which is set out in the 'Eligibility for cover' section in the PDS and Insurance Guide. Please check that you meet these eligibility criteria to ensure that you are eligible to receive the benefit of the cover detailed below. If you do not meet all of the eligibility criteria you should contact us for more information about your insurance options.

## 3. Cover types available to each employee category

The table below shows the insurance cover available to each employee category through your Kieser Employer Plan.

- Default cover is the cover available to eligible members automatically under their employer's chosen insurance design;
- Dial-up Cover means that eligible members can increase their cover to replace Default Cover if they apply to us within 90 days of the date they started employment with their employer or the Employer Plan Commencement Date, whichever is the later (see the 'important information about insurance through HESTA Corporate Super' section of the Insurance Guide for details);
- Voluntary Cover is the type of cover eligible members can apply for by completing a Health Assessment (subject to the terms and conditions of the Policies - see the Voluntary Cover section of the Insurance Guide for details).

	<b>Death and Total and Permanent Disablement (TPD) Cover</b>	<b>Income Protection (IP) Cover</b>
<b>Category 1:</b> Full-time and Part-time Employees	Default Cover Dial-up Cover Voluntary Cover	Default Cover
<b>Category 2:</b> Casual Employees	Default Cover Dial-up Cover Voluntary Cover	Not available

## 4. Benefit design available for each employee category

Employee category (information that your employer provides about the terms of your employment)	Benefit Design available	Death and Total and Permanent Disability (TPD)	Income Protection (IP)
<b>Category 1:</b> Full-time and Part-time Employees	<b>Default Cover</b>	20% x Salary x years of Future Service <sup>#</sup> to age 65	75% of Pre-Disability Income  Waiting Period: 60 days  Benefit Period: 2 years
	<b>Dial-up Cover</b> (only available within 90 days of starting with your employer; or the Employer Plan commencement date, whichever is later, by completing the new HESTA Corporate Super member application form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a> ) No Health Assessment is needed up to the Automatic Acceptance Limit	25% x Salary x years of Future Service <sup>#</sup> to age 65	Not available  The maximum benefit for Default Cover is 75% of Pre-Disability Income.
	<b>Voluntary Cover</b> (available subject to application, underwriting and approval by the Insurer) Apply using the HESTA Corporate Super insurance alteration form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a>	Additional cover (in multiples of \$1,000)	Not available  You can only choose to have Default Cover, or opt out of Default Cover

<sup>#</sup> Future Service is based on the number of years (and complete months) to age 65. For example, if you are age 30 years 5 months and 20 days, Future Service to age 65 would be 34 years and 6 months.

Your employer pays for the default IP insurance cover for Category 1 employees. Therefore, your IP Cover starts on the later of:

- the date you commenced employment with Kieser; or
- 15 January 2022 (the date the Kieser Employer Plan commenced)

provided Kieser pays your first SG contribution within 120 days of that date.

The default Death and TPD Cover will start automatically on the date you meet all of the following criteria unless you have told us you do not want this cover:

- you are aged 25 or over; and
- your HESTA Corporate Super account balance has been \$6,000 or more since joining; and
- your account is not inactive,

unless you tell us you want to start the Death and TPD cover within 90 days of the later of:

- the date you commenced employment with Kieser; or
- 15 January 2022 (the date the Kieser Employer Plan commenced)

If you want your Death and TPD cover to start on the same date your IP cover starts, you need to tell us by completing the insurance section of the new HESTA Corporate Super member application form when you join, available at [hesta.com.au/corporatesuper](https://hesta.com.au/corporatesuper)

<b>Employee category</b> (information that your employer provides about the terms of your employment)	<b>Benefit Design available</b>	<b>Death and Total and Permanent Disability (TPD)</b>	<b>Income Protection (IP)</b>
<b>Category 2:</b> Casual Employees	<b>Default Cover</b>	20% x Salary x years of Future Service <sup>#</sup> to age 65	Not available
	<b>Dial-up Cover</b> (only available within 90 days of starting with your employer; or the Employer Plan commencement date, whichever is later, by completing the new HESTA Corporate Super member application form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a> ) No Health Assessment is needed up to the Automatic Acceptance Limit	25% x Salary x years of Future Service <sup>#</sup> to age 65	Not available
	<b>Voluntary Cover</b> (available subject to application, underwriting and approval by the Insurer) Apply using the HESTA Corporate Super insurance alteration form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a>	Additional Cover (in multiples of \$1,000)	Not available

<sup>#</sup> Future Service is based on the number of years (and complete months) to age 65. For example, if you are age 30 years 5 months and 20 days, Future Service to age 65 would be 34 years and 6 months.

The Default Death and TPD Cover will start automatically on the date you meet all of the following criteria unless you have told us you do not want this cover:

- you are aged 25 or over; and
- your HESTA Corporate Super account balance has been \$6,000 or more since joining; and
- your account is not inactive,

unless you tell us you want to start the Death and TPD Cover within 90 days of the later of:

- the date you commenced employment with Kieser; or
- 15 January 2022 (the date the Kieser Employer Plan commenced)

## 5. Other information about your insurance cover

Policy Term	Category	Death and Total and Permanent Disablement (TPD)	Income Protection (IP)
<b>Death and TPD cover Salary* definition</b>	1 Full-time and Part-time Employees	The annual salary as advised by your Employer	Not Applicable
	2 Casual Employees	#The annual salary is based on either 15 hours or 20 hours per week. (15 hours per week is the default unless otherwise requested.) <ul style="list-style-type: none"> <li>15 hours per week: Your hourly rate x 780 hours OR</li> <li>20 hours per week: Your hourly rate x 1,040 hours</li> </ul>	Not Applicable
<b>Income Protection cover Pre-disability Income* definition</b>	1 Full-time and Part-time Employees	Not Applicable	The gross monthly income you earned immediately before becoming disabled
	2 Casual Employees	Not Applicable	Not applicable
<b>Cover expiry age</b>	1 and 2	65	65
<b>Maximum entry age</b>	1 and 2	64	64
<b>Automatic Acceptance Limit (AAL)</b>  (Applies to Default and Dial-up Cover)	1 Full-time and Part-time Employees	\$1,000,000	\$12,000 per month
	2 Casual Employees	\$1,000,000	Not Applicable
<b>TPD Tapering</b>  (Applies to Voluntary Cover only)	1 and 2	The TPD sum insured reduces by 20% p.a. from age 61 and reduces to nil at age 65	Not Applicable

\*Where there is a discrepancy in the amount reported based on the information provided by your Employer, adjustments will be made at the time of claim as appropriate to address the discrepancy.

### **#IMPORTANT INFORMATION FOR CASUAL EMPLOYEES (CATEGORY 2):**

The default arrangement is 15 hours per week for your Death and TPD Cover Salary irrespective of the actual hours you work each week. However, you can provide a written request to your employer within 90 days of joining the Kieser Employer Plan to instead use 20 hours per week to determine your Death and TPD cover Salary. If you don't make a choice, your salary will be calculated based on 15 hours per week.

## 6. Insurance Fees – Default, Dial-up and Voluntary Cover

Your insurance fees are determined by your age, gender and the amount of insurance cover in your Employer Plan. Who pays for each different insurance type is included in the table below. The insurance rates are included in Tables 1, 2 and 3.

	Category	Death and TPD	Income Protection
<b>Default Cover</b>	1 Full-time and Part-time Employees	<ul style="list-style-type: none"> <li>Cost calculated using Table 1</li> <li>Cost deducted from member account</li> </ul>	<ul style="list-style-type: none"> <li>Cost calculated using Table 3</li> <li>Cost paid by your Employer</li> </ul>
	2 Casual Employees		Not Applicable
<b>Dial-up cover</b>	1 and 2	<ul style="list-style-type: none"> <li>Cost calculated using Table 1</li> <li>Cost deducted from member account</li> </ul>	Not Applicable
<b>Voluntary cover</b>	1 Full-time and Part-time Employees	<ul style="list-style-type: none"> <li>Cost calculated using Table 2</li> <li>Cost deducted from member account</li> </ul>	Not Applicable
	2 Casual Employees	<ul style="list-style-type: none"> <li>Cost calculated using Table 2</li> <li>Cost deducted from member account</li> </ul>	Not applicable

The total insurance fees that apply can be calculated by adding each amount for each relevant insurance cover type that applies to you. If you need help with this, please contact HESTA on 1800 813 327.

Insurance fees for cover that you hold through HESTA Corporate Super will be calculated daily and deducted monthly in arrears from your HESTA Corporate Super account, usually two business days after the end of each month. The amount deducted for any given month is based on the number of days in the month that you were insured.

Where your employer pays for any of your default insurance cover those payments count towards your concessional (before-tax) contribution cap. This may affect your ability to make, or the amount you are able to contribute as, additional before-tax contributions.

## **CATEGORY 1 – Full-time and part-time employee example**

### **An example of how to calculate Default cover and the cost of the cover**

Jill has just turned 33 years old when she joins her employer and HESTA Corporate Super. She is a part-time employee in Category 1 with a salary and Pre-Disability Income of \$55,000 p.a. Within 90 days of starting with her employer, Jill chooses to start default Death and TPD insurance in her HESTA Corporate Super account.

#### **a) Death and TPD Insurance Cover**

As a Category 1 member, Jill is eligible for the default Death and TPD cover of 20% x Salary x years of Future Service to age 65. Jill does not want extra cover.

Since Jill is 33, Jill's years of Future Service to age 65 is 32 years calculated as: (age 65 – Jill's age of 33 = 32 years)

Jill's death and TPD cover is **\$352,000** (calculated as 20% x \$55,000 x 32)

#### **b) Weekly Death and TPD insurance fee**

Jill can work out the cost of the insurance that will be deducted from her super account by using the formula:

(Default cover / \$1,000) x insurance fee for her age next birthday (34) and gender (female) from Table 1 ÷ 52

(\$352,000 / \$1,000) x 0.32 ÷ 52

Jill's weekly insurance fee for default death and TPD cover of \$352,000 will be **\$2.17**

Death and TPD insurance costs are calculated daily and deducted monthly from Jill's super account, monthly in arrears. The amount deducted is based on the number of days in the month.

#### **a) IP insurance Cover**

Jill is in Category 1 so her employer pays for her default IP cover.

Jill's IP cover is calculated as 75% x \$55,000 = **\$41,250 per annum or \$3,437.50 per month**

#### **b) Weekly IP insurance fee**

To work out the cost of the IP cover paid by her Employer Jill does the following calculation: Monthly IP benefit ÷ 100 x insurance fee for her age next birthday (34) and gender (female) from Table 3 ÷ 52 to get the weekly premium

The weekly insurance fee Jill's employer pays for her IP cover is:

$\$3,437.50 \div 100 \times 1.81 \div 52 = \mathbf{\$1.20 \text{ per week}}$

## CATEGORY 2 – Casual employee example

### An example of how to calculate Default cover and the cost of the cover

Sam has just turned 29 years old when he joins his employer and HESTA Corporate Super. He is a casual employee in Category 2 with an hourly rate of \$25. Some weeks Sam works 17 hours and other weeks he works 25 hours. Within 90 days of starting with his employer, Sam chooses to include insurance in his HESTA Corporate Super account.

#### a) Death and TPD Insurance Cover

As a Category 2 member, Sam is eligible for the default Death and TPD Cover of 20% x Salary x years of Future Service to age 65. Sam also chooses to use 20 hours per week for his salary calculation within 90 days of joining, instead of the default 15 hours per week and he informs his employer in writing of this decision.

Sam calculates his insurance salary as follows:

20 hours x hourly rate x 52  
20 hours x \$25 x 52  
Annual salary = \$26,000

Since Sam is 29, Sam's years of Future Service to age 65 is 36 years calculated as: (age 65 – Sam's age of 29 = 36 years)

Sam's death and TPD cover is **\$187,200** (calculated as 20% x \$26,000 x 36)

#### b) Weekly Death and TPD insurance fee

Sam can work out the cost of the insurance that will be deducted from his super account by using the formula:

(Default cover / \$1,000) x premium rate for his age next birthday (30) and gender (male) from Table 1 ÷ 52

(\$187,200 / \$1,000) x 0.52 ÷ 52

Sam's weekly insurance fee for default Death and TPD Cover of \$187,500 will be **\$1.87**

Death and TPD insurance costs are calculated daily and deducted monthly from Sam's super account, monthly in arrears. The amount deducted is based on the number of days in the month.



**Table 1 - Death and TPD Insurance Fees for Default Cover or Dial-up Cover**

The table below shows the annual insurance fees for each \$1,000 of cover. The insurance fees are the gross fee in dollars (\$). Members pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass onto insured members.

Age Next Birthday	Annual insurance fee per \$1,000 sum insured			
	Death		Death & TPD	
	Male	Female	Male	Female
<b>16</b>	0.34	0.13	0.35	0.14
<b>17</b>	0.34	0.13	0.35	0.14
<b>18</b>	0.36	0.13	0.38	0.14
<b>19</b>	0.39	0.15	0.41	0.16
<b>20</b>	0.42	0.16	0.45	0.17
<b>21</b>	0.44	0.15	0.48	0.17
<b>22</b>	0.45	0.14	0.50	0.16
<b>23</b>	0.46	0.14	0.52	0.16
<b>24</b>	0.45	0.13	0.52	0.15
<b>25</b>	0.45	0.13	0.52	0.16
<b>26</b>	0.44	0.13	0.52	0.16
<b>27</b>	0.43	0.14	0.51	0.17
<b>28</b>	0.42	0.14	0.51	0.18
<b>29</b>	0.41	0.15	0.50	0.19
<b>30</b>	0.41	0.16	0.52	0.21
<b>31</b>	0.40	0.17	0.51	0.23
<b>32</b>	0.40	0.18	0.51	0.26
<b>33</b>	0.40	0.19	0.52	0.28
<b>34</b>	0.40	0.20	0.53	0.32
<b>35</b>	0.41	0.22	0.55	0.36
<b>36</b>	0.43	0.24	0.59	0.39
<b>37</b>	0.45	0.26	0.64	0.44
<b>38</b>	0.47	0.28	0.68	0.48
<b>39</b>	0.49	0.32	0.73	0.55
<b>40</b>	0.53	0.35	0.81	0.61
<b>41</b>	0.57	0.38	0.89	0.67
<b>42</b>	0.61	0.42	0.96	0.76
<b>43</b>	0.65	0.45	1.04	0.84
<b>44</b>	0.69	0.49	1.12	0.93
<b>45</b>	0.75	0.54	1.23	1.03

<b>46</b>	0.81	0.59	1.35	1.15
<b>47</b>	0.87	0.64	1.48	1.26
<b>48</b>	0.95	0.69	1.63	1.38
<b>49</b>	1.03	0.75	1.82	1.53
<b>50</b>	1.13	0.81	2.02	1.67
<b>51</b>	1.25	0.87	2.28	1.83
<b>52</b>	1.39	0.93	2.57	1.99
<b>53</b>	1.53	1.01	2.88	2.19
<b>54</b>	1.71	1.09	3.27	2.40
<b>55</b>	1.89	1.20	3.69	2.67
<b>56</b>	2.09	1.32	4.15	2.98
<b>57</b>	2.32	1.47	4.68	3.36
<b>58</b>	2.59	1.63	5.30	3.78
<b>59</b>	2.91	1.82	6.02	4.28
<b>60</b>	3.24	2.04	6.82	4.84
<b>61</b>	3.66	2.28	7.80	5.49
<b>62</b>	4.19	2.55	8.97	6.23
<b>63</b>	4.80	2.86	10.34	7.06
<b>64</b>	5.50	3.18	11.92	7.97
<b>65</b>	6.31	3.55	13.74	8.99

**Table 2 - Death and TPD Insurance Fees for Voluntary Cover**

The table below shows the annual insurance fee for each \$1,000 of cover. The insurance fees are the gross fee in dollars (\$). Members pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass onto insured members.

Age Next Birthday	Annual insurance fee per \$1,000 sum insured			
	Death		Death & TPD	
	Male	Female	Male	Female
<b>16</b>	0.37	0.14	0.38	0.15
<b>17</b>	0.37	0.14	0.38	0.15
<b>18</b>	0.39	0.14	0.41	0.15
<b>19</b>	0.43	0.16	0.45	0.17
<b>20</b>	0.46	0.17	0.49	0.18
<b>21</b>	0.48	0.16	0.53	0.18
<b>22</b>	0.49	0.15	0.55	0.17
<b>23</b>	0.51	0.15	0.58	0.17
<b>24</b>	0.49	0.14	0.57	0.16
<b>25</b>	0.49	0.14	0.57	0.17
<b>26</b>	0.48	0.14	0.57	0.17
<b>27</b>	0.47	0.15	0.56	0.18
<b>28</b>	0.46	0.15	0.56	0.20
<b>29</b>	0.45	0.16	0.55	0.21
<b>30</b>	0.45	0.17	0.57	0.23
<b>31</b>	0.44	0.18	0.56	0.25
<b>32</b>	0.44	0.20	0.56	0.29
<b>33</b>	0.44	0.21	0.57	0.31
<b>34</b>	0.44	0.22	0.58	0.35
<b>35</b>	0.45	0.24	0.60	0.39
<b>36</b>	0.47	0.26	0.64	0.42
<b>37</b>	0.49	0.29	0.70	0.49
<b>38</b>	0.52	0.31	0.75	0.53
<b>39</b>	0.54	0.35	0.80	0.60
<b>40</b>	0.58	0.38	0.89	0.67
<b>41</b>	0.62	0.41	0.97	0.73
<b>42</b>	0.67	0.46	1.05	0.83
<b>43</b>	0.71	0.49	1.14	0.92

<b>44</b>	0.76	0.54	1.23	1.02
<b>45</b>	0.82	0.59	1.35	1.13
<b>46</b>	0.89	0.64	1.48	1.25
<b>47</b>	0.95	0.70	1.62	1.38
<b>48</b>	1.04	0.76	1.79	1.52
<b>49</b>	1.13	0.82	1.99	1.67
<b>50</b>	1.24	0.89	2.22	1.83
<b>51</b>	1.37	0.95	2.50	2.00
<b>52</b>	1.52	1.02	2.81	2.18
<b>53</b>	1.68	1.10	3.16	2.39
<b>54</b>	1.87	1.20	3.58	2.64
<b>55</b>	2.07	1.31	4.04	2.92
<b>56</b>	2.29	1.45	4.54	3.27
<b>57</b>	2.54	1.61	5.13	3.68
<b>58</b>	2.84	1.78	5.81	4.14
<b>59</b>	3.19	1.99	6.59	4.68
<b>60</b>	3.55	2.23	7.47	5.30
<b>61</b>	4.01	2.50	8.54	6.02
<b>62</b>	4.59	2.79	9.82	6.82
<b>63</b>	5.26	3.13	11.33	7.73
<b>64</b>	6.03	3.48	13.06	8.72
<b>65</b>	6.91	3.89	15.05	9.85

**Table 3 - Income Protection Insurance Fees for Default Cover**

The table below shows the annual insurance fee for each \$100 of cover. The insurance fees are the gross fee in dollars (\$). Kieser usually pays the cost of your default IP cover.

Age Next Birthday	60 Day Waiting Period 2 Year Benefit Period	
	Male	Female
16	1.21	1.25
17	1.21	1.25
18	1.21	1.25
19	1.21	1.25
20	1.21	1.25
21	1.21	1.25
22	1.14	1.26
23	1.10	1.27
24	1.06	1.29
25	1.02	1.30
26	0.98	1.31
27	0.97	1.36
28	0.97	1.41
29	0.98	1.46
30	0.99	1.52
31	1.02	1.58
32	1.05	1.65
33	1.09	1.73
34	1.14	1.81
35	1.20	1.91
36	1.26	2.03
37	1.34	2.15
38	1.41	2.30
39	1.51	2.46
40	1.62	2.64
41	1.74	2.84
42	1.87	3.06
43	2.02	3.30
44	2.18	3.56
45	2.37	3.86
46	2.57	4.17
47	2.81	4.51

<b>48</b>	3.07	4.88
<b>49</b>	3.35	5.28
<b>50</b>	3.67	5.70
<b>51</b>	4.03	6.16
<b>52</b>	4.43	6.64
<b>53</b>	4.88	7.16
<b>54</b>	5.38	7.70
<b>55</b>	5.93	8.27
<b>56</b>	6.54	8.89
<b>57</b>	7.23	9.53
<b>58</b>	7.98	10.21
<b>59</b>	8.81	10.91
<b>60</b>	9.74	11.65
<b>61</b>	10.77	12.44
<b>62</b>	11.91	13.26
<b>63</b>	13.11	14.06
<b>64</b>	10.95	11.46
<b>65</b>	4.06	4.27

**How to opt-out or make changes to your cover**

You can opt out, cancel, reduce or, subject to the approval of the Insurer, increase or vary your cover at any time by completing the *HESTA Corporate Super insurance alteration* form which is available at [hesta.com.au/corporatesuper](https://hesta.com.au/corporatesuper). If IP Cover is applicable, you cannot increase your IP cover benefit beyond the 75% of Pre-Disability Income.

If you wish to cancel or reduce your cover you can do this over the phone by calling 1800 813 327. Changes in cover may be subject to underwriting (i.e. you may have to answer questions about your health and claims experience before the Insurer will agree to vary your cover).

If you cancel or decrease your cover, you may be able to increase or reapply for cover in the future, however, future applications for cover will be subject to a full assessment of your health and claims experience, and approval by the Insurer. Exclusions and fee loadings may apply.

**Questions**

If you have any questions about your cover please contact us using the details below.

**Contact us**

[hesta@hesta.com.au](mailto:hesta@hesta.com.au) | 1800 813 327 | Locked Bag 35007, Collins St West, VIC 8007 | [hesta.com.au/kieser](https://hesta.com.au/kieser)

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This Member Plan Schedule is issued by H.E.S.T. Australia Ltd, ABN 66 006 818 695 AFSL No. 235249 Trustee of HESTA ABN 64 971 749 321. Information in this Member Plan Schedule is current at the date of preparation. Insurance cover provided through HESTA is issued by the Insurer for the benefit of HESTA members. Cover is subject to terms and conditions and eligibility criteria.

You should read the relevant PDS before making a decision about HESTA products (call 1800 813 327 or visit [hesta.com.au/pds](https://hesta.com.au/pds) for a copy), and consider any relevant risks ([hesta.com.au/understandingrisk](https://hesta.com.au/understandingrisk)). This information is general information only and does not take account of your personal financial situation or needs. You should consider if this information is appropriate in light of your circumstances and you may wish to obtain financial advice tailored to your personal circumstances before acting on it.