

BENEFIT SUMMARY

SPOUSE MEMBERS

(who are in paid employment for less than 15 hours a week)

This Benefit Summary is part of a Product Disclosure Statement which includes the latest Annual Report and Member Booklet.

The Summary provides details about contributions and retirement, death and disablement benefits and should be read in conjunction with the Product Disclosure Statement.

- **Contributions**

Your spouse may make contributions from his or her after-tax salary on your behalf to your account in the Fund.

You may also make personal contributions to your account in the Fund by cheque or by periodical debit from a bank account.

If you are employed, your employer may contribute to Combined Fund on your behalf. You may also make additional contributions, directly from salary (after-tax) or by salary packaging (before-tax) via your employer. **If you are employed for 15 hours a week or more, please contact us for a different Benefit Summary.**

- **Retirement Benefit**

Upon retirement from the workforce after your Preservation Age (at least age 55), the benefit payable will be your Total Account Balance ie all contributions plus amounts transferred from other funds plus investment earnings less contributions tax, fees and insurance premiums.

You may remain in Combined Fund after retirement by transferring to the Pension Division of the Fund.

Some or all of your Account Balance may be payable before retirement if you leave the service of an employer who has contributed to the Fund on your behalf or if you have rolled-over non-preserved benefits from another fund.

- **Death and Total and Permanent Disablement Benefit**

If you die or become Totally and Permanently Disabled whilst a member of the Fund, your minimum benefit will be your Total Account Balance.

However, you can increase the benefit payable from the Fund by taking up additional insurance cover.

The Insured Benefit can be any amount you elect subject to a maximum amount of \$500,000 for Total and Permanent Disablement (and subject to acceptance by the Fund's insurer).

Under the terms of the Group Insurance Policy, you will be Totally and Permanently Disabled if, as a result of illness or injury, you become totally and permanently unable to perform at least two of the following five Activities of Daily Living without the physical assistance of another person:

1. shower and bathe;
2. put on and take off clothing;
3. get food from a plate into the mouth;
4. get on and off and use the toilet;
5. get in and out of bed and a chair.

A further definition of total and permanent disablement which is specifically related to home duties may apply to those engaged full time in unpaid domestic duties at the time of the disablement.

The premium rates for the Insured Benefits are shown in the table on the next page. The premium is deducted from your account in the Fund.

Notes *If you do not make a selection, no insurance will be provided.*

The insurance cover is available subject to evidence of good health and acceptance by the Fund's insurer.

The insured benefits cease at age 65. We reserve the right to vary the premium rates (up or down) as determined by the insurer.

If you are working at least 15 hours per week, alternative disability insurance cover may be available. Please contact us for more information.

- **Fees and Charges**

A member fee of \$1.00 per week is deducted from your Account. Other expenses of the Fund are deducted from Fund assets before investment returns are declared.

Full details of Fund expenses are included in the Product Disclosure Statement.

**Premium Rate Table for Combined Fund Spouse Members
who are in paid employment for less than 15 hours a week**

The Annual Premium Rates below are rates per \$1,000 sum insured and are based on the insured person's age next birthday.

Age Next Birthday	Death and Total and Permanent Disablement		Age Next Birthday	Death and Total and Permanent Disablement	
	Males	Females		Males	Females
20	1.36	0.48	43	2.31	2.02
21	1.38	0.46	44	2.60	2.26
22	1.38	0.46	45	2.94	2.53
23	1.36	0.42	46	3.31	2.80
24	1.34	0.41	47	3.72	3.12
25	1.29	0.39	48	4.14	3.46
26	1.22	0.39	49	4.62	3.82
27	1.17	0.36	50	5.14	4.26
28	1.10	0.39	51	5.70	4.70
29	1.07	0.41	52	6.30	5.23
30	1.07	0.42	53	6.94	5.77
31	1.02	0.46	54	7.67	6.40
32	1.00	0.49	55	8.40	7.06
33	1.00	0.56	56	9.22	7.86
34	1.02	0.66	57	10.07	8.69
35	1.07	0.75	58	11.02	9.63
36	1.10	0.83	59	12.02	10.58
37	1.21	0.97	60	13.09	11.53
38	1.34	1.09	61	14.26	12.48
39	1.44	1.24	62	15.48	13.45
40	1.63	1.41	63	16.79	14.41
41	1.83	1.61	64	18.22	15.42
42	2.05	1.78	65	19.75	16.38

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