



Police Officers' Insurance now includes cover for terminal illness (and changes to maximum insurance amounts)

Terminal illness cover

If you are a NSW Police Officer under age 64 with First State Super Police Blue Ribbon insurance, you are now covered for terminal illness (in addition to your existing cover for death and total and permanent disablement (TPD)) from 1 July 2008.

You may receive terminal illness benefits where:

- (a) two medical practitioners have certified that you suffer from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months of the certification; and
- (b) at least one of the medical practitioners is your treating specialist (and practises in an area related to the illness or injury); and
- (c) less than 12 months has passed since the date of each certification; and
- (d) each certification was issued while you were covered for a terminal illness benefit under the insurance policy; and
- (e) the insurer is satisfied that, despite reasonable medical treatment, the illness will lead to your death within 12 months of the certification.

Your sum insured for terminal illness benefits is equal to your sum insured for death and TPD benefits. If you receive a terminal illness benefit, you will cease to be eligible for death and TPD benefits.

Your terminal illness cover will cease at midnight on the day prior to your 64th birthday.

Maximum amounts of cover

The maximum amount of cover under Police Blue Ribbon insurance is \$2 million. Until recently, this maximum amount applied to the combined total insured cover for Police Blue Ribbon insurance *and* First State Super's general insurance (as eligible Police Officers may have both types of cover). From 1 July 2008, your cover under First State Super's general Death and TPD cover will not reduce your cover under your Police Blue Ribbon insurance, even if the total amount exceeds \$2 million.

From 1 July 2008, the level of Police Blue Ribbon insurance cover that can be automatically accepted is \$1.1 million (previously \$1 million). If, based on your age and salary, you are entitled to cover in excess of \$1.1 million, your cover under the policy will be limited to \$1.1 million unless you apply for a larger amount of cover and the insurer accepts your application.

Police Blue Ribbon insurance cover is provided for eligible NSW police officers through First State Super under a policy issued to First State Super by MetLife Insurance Limited. For details of the insurance policy, see the Police Blue Ribbon Super Product Disclosure Statement, available at www.firststatesuper.com.au or call our contact centre on 1300 650 873

Important note: This communication contains general information only and does not take into account your specific objectives, financial situation or needs. It is therefore important, before deciding whether to become a member of First State Super, to continue your membership or open or retain an account that you consider the First State Super Product Disclosure Statements (PDSs) having regard to your own situation. The PDSs are available by visiting www.firststatesuper.com.au or by calling 1300 650 873 for a copy. The information contained in this communication is current at 1 January 2009. Prepared by FSS Trustee Corporation (FTC) ABN 11 118 202 672, AFSL 293340, the trustee of First State Superannuation Scheme ABN 53 266 460 365.