

Examples of salary continuance benefits

Salary (\$)	75% of Annual Salary* (\$)	Number of Units	Annual Cover (\$)	Annual Premium - with 90 day waiting period (\$)	Annual Premium - with 60 day waiting period <i>Elite members only</i> (\$)	Annual Premium - with 30 day waiting period <i>Elite members only</i> (\$)
200,000	150,000	28	145,600	364	840	1,008
175,000	131,250	25	130,000	325	750	900
150,000	112,500	21	109,200	273	630	756
125,000	93,750	18	93,600	234	540	648
100,000	75,000	14	72,800	182	420	504
80,000	60,000	11	57,200	143	330	396
60,000	45,000	8	41,600	104	240	288
50,000	37,500	7	36,400	91	210	252
40,000	30,000	5	26,000	65	150	180
30,000	22,500	4	20,800	52	120	144
25,000	18,750	3	15,600	39	90	108
20,000	15,000	2	10,400	26	60	72
15,000	11,250	2	10,400	26	60	72

* You can also elect to increase your insurable level to 85%, where the additional 10% is paid into the Fund as a superannuation contribution in the event of a claim. The cost of this cover will be determined by the number of units of \$5,200 that are converted into a higher level of cover of 85% of salary instead of 75% of salary.

You can apply for SCI cover if you are under 65 years of age and work at least 15 hours per week on a permanent basis. You will be required to complete a medical declaration (including details of your pastimes) which is satisfactory to the insurer, or may need to undergo a medical examination. For full details on terms and conditions of salary continuance insurance cover, please refer to the Product Disclosure Statement, available from www.reisuper.com.au, or by phoning 1300 13 44 33.