

Lower Salary Continuance Insurance (SCI) premiums



Effective **1 April 2026**, our Salary Continuance Insurance (SCI) premium rates will decrease by **up to 10%**. SCI is only available to Employee Section members (including Section C members).

The premium rate reductions follow a review of our insurance arrangements with the insurer. The extent of the reduction will vary depending on each member's age and SCI cover.

More detailed information, including worked examples, is available in the *Employee Section in Detail* booklet dated **1 April 2026**.

No change to insurance cover

There are **no changes** to the scope, terms or eligibility criteria of SCI cover. Members will continue to receive the same level of income protection, with the reduction applying only to premium rates.

No action required

No action is required from you. The new premium rates will be applied automatically from **1 April 2026**.

Applying for SCI cover

Employee Section members can apply for SCI using the interactive PDF form on our website and emailing the completed form direct to the insurer at group.risk.uw@zurich.com.au. Please read the [In Detail booklet](#) on the website for eligibility criteria and other important information before applying. Salary continuance insurance is not automatically available to members. Your application will need to be accepted by the Insurer.

If you're unsure if you need SCI cover our advisers may be able to help – advice about key aspects of your superannuation – including insurance advice – is a benefit of membership of ANZ Staff Super. Call **1800 000 086** and book an appointment – at no extra cost.

Recent enhancements to insurance arrangements

This premium reduction follows improvements introduced in **October 2025**, which included:

- Removal of the requirement to work an average of 15 hours per week in the six months prior to the waiting period for Total and Permanent Disablement (TPD) claims.
- The insurer making a superannuation contribution of up to **12%** of salary for members receiving SCI benefits.
- New permanent or fixed-term ANZ employees having up to **30 days** to join ANZ Staff Super and be provided automatic death and TPD cover upon meeting eligibility requirements.
- Employee members aged under 25 and/or with an account balance below \$6,000 being provided up to **90 days** from joining the fund to opt in to automatic death and TPD cover.

Find out more

If you have any questions or need assistance, please contact the ANZ Staff Super team on 1800 000 086 or for overseas callers, +612 8571 6789 or at enquiry@anzstaffsuper.com.

Best regards,

The team at ANZ Staff Super



Issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL L0000543 as Trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567 RSE R1000863 ("ANZ Staff Super").

Any advice contained in this document is of a general factual nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this email, you should take into account your own financial circumstances, consider the relevant Product Disclosure Statement, and seek professional advice from a licensed financial adviser if you are unsure of what action to take. Our Product Disclosure Statements are available at anzstaffsuper.com or by calling us on 1800 000 086.

To opt-out of receiving electronic communications or to update your contact details, call us on 1800 000 086 from 8am to 6pm (AEST/AEDT) business days or email us at enquiry@anzstaffsuper.com