

integrity.

Integrity's

Here for **you.**

Super Plan



Target Market Determination (TMD)

1. About the document.

This document is not a Product Disclosure Statement and is not a summary of the product features or terms of Integrity's Here for You Policy Super Plan. This document does not take into account any person's individual objectives, financial situation or needs. Consumers interested in acquiring this product should carefully read the Product Disclosure Document for Integrity's Here for You Super Plan before making a decision whether to apply for this product. Some capitalised words in this TMD have a particular meaning and are defined in the PDS.

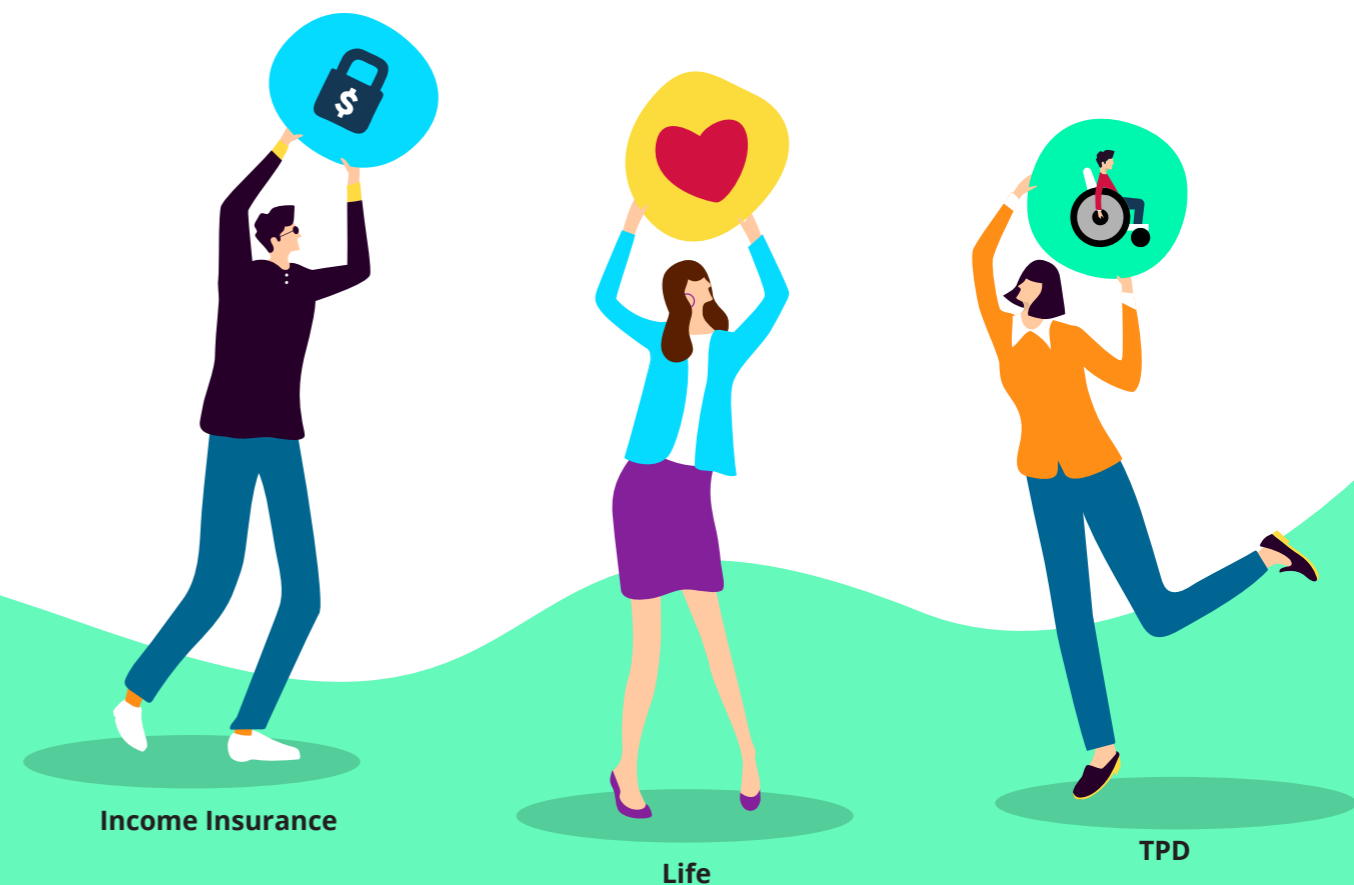
Integrity's Here for You Super Plan is a superannuation product which provides members with access to death and disablement insurance cover inside superannuation. To understand the insurance available within Integrity's Here for You Super Plan, please read Integrity's Here for You PDS, which is issued by Integrity Life Australia Limited (ABN 83 089 981 073, AFSL 245492)

Product Disclosure Statement to which this Target Market Determination applies

This TMD applies to Integrity's Here for You Super Plan referred to in the following Product Disclosure Statement:

- Integrity's Here for You Super Plan 1 October 2021

This Target Market Determination (TMD) is for Integrity's Here for You Super Plan, an insurance only division of OneSuper ABN 43 905 581 638, RSE R1001341 (OneSuper). The Trustee is Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 (Diversa, the Trustee).



2. Important dates.

Date this Target Market Determination is effective	1 October 2021
Date this Target Market Determination was last reviewed	1 October 2021
Date this Target Market Determination will be next reviewed	1 September 2024

3. Class of members that fall within the target market.

The information below summarises the overall class of members within the target market for Integrity's Here for You Super Plan product. The product has been designed for consumers who:

- are seeking to purchase an Integrity's Here for You Policy inside superannuation, which may include Death and/or Total and Permanent Disability cover and/or Income Insurance Cover;
- have an accumulation superannuation account to pay for insurance premiums via a rollover from their superannuation fund; or
- have personal savings to pay for insurance premiums inside superannuation via personal contribution(s) made via direct debit.

Integrity's Here for You Super Plan has not been designed for consumers who:

- are looking to contribute and invest in a superannuation fund to provide for their retirement;
- do not want Death and/or Total and Permanent Disability cover and/or Income Insurance Cover inside superannuation;
- want to receive a retirement, or transition to retirement income stream;
- do not receive general advice or personal advice from a Distributor to obtain the insurance cover; and
- do not satisfy our underwriting requirements.

Product description and key attributes

This TMD provides important information that will help consumers understand the types of insurance benefits available inside the Integrity's Here for You Super Plan. You should also refer to Integrity's Here for You PDS to understand the product features and attributes of the insurance benefits available inside Integrity's Here for You Super Plan.

Product description



Income Insurance Cover

Integrity's Here for You Income Insurance replaces a portion of Pre-Disability Income, in accordance with the terms and conditions outlined in the Product Disclosure Statement (PDS).



Life Cover

Integrity's Here for You Life Cover provides a lump sum payment in the event that the Life Insured dies; or is diagnosed with a Terminal Illness in accordance with the terms and conditions outlined in the Product Disclosure Statement (PDS).



TPD Cover

Integrity's Here for You TPD Cover provides a lump sum payment in the event the Life Insured becomes Totally and Permanently Disabled meaning:

- they are unlikely to ever work again in their TPD Any Occupation they are reasonably suited to (depending on the type of TPD definition chosen); or
- converts from TPD Any Occupation definition after turning 65, where they are unable to meet at least two (2) of the six (6) Activities of Daily Living, or suffers a Severe cognitive loss requiring permanent caregiver. When this change in TPD Cover occurs, the premium will also be reduced; or
- they suffer certain specified permanent physical and cognitive deficits, including loss of certain functions,

in accordance with the terms and conditions outlined in Integrity's Here for You Product Disclosure Statement (PDS).



Key eligibility criteria

The key eligibility requirements of Integrity's Here for You Super Plan are for consumers who have applied for an Integrity's Here for You Cover Policy and meet the following eligibility criteria:

Income Insurance Cover	Life Cover	TPD Cover
Age: 18-59 depending on Payment	Age: 18-59 (Level)	Age: 18-59
Period and premium type selected	18-75 (Stepped)	Employed
Employed	Australian Resident	Australian Resident
Australian Resident		

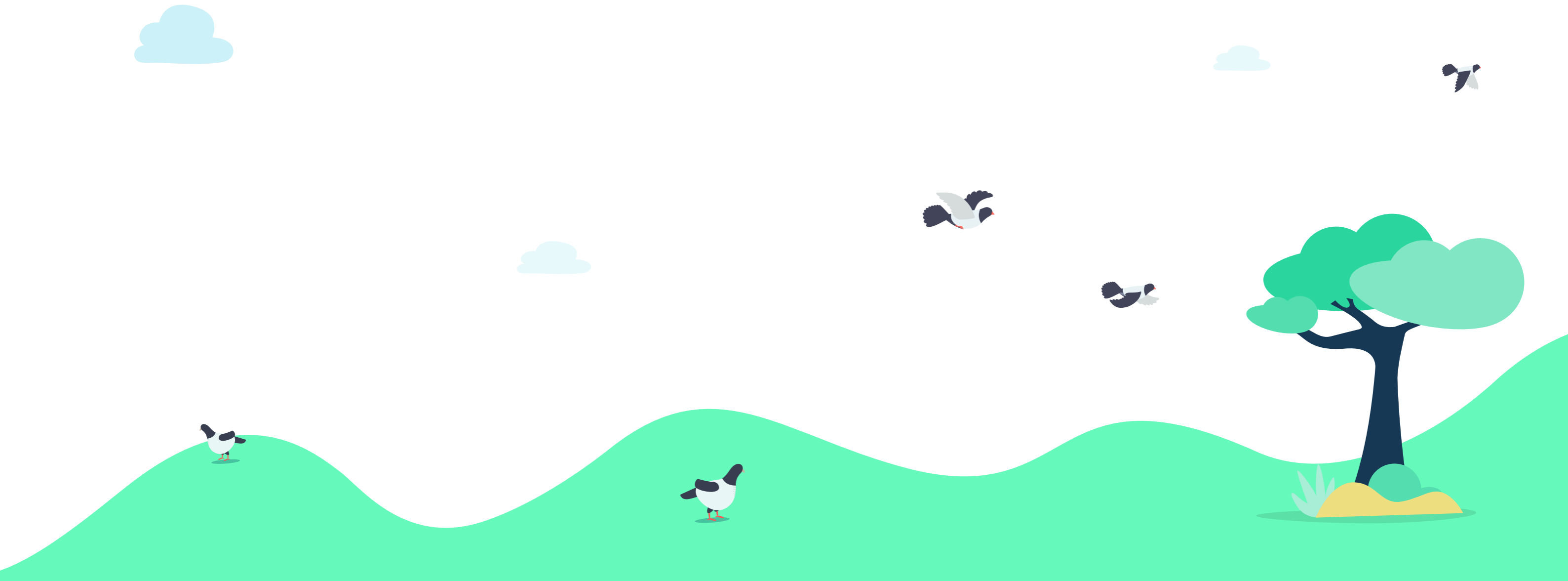
Meets relevant underwriting criteria in respect to smoking, Body Mass Index (BMI) and other lifestyle/medical factors.

This product will not be appropriate for consumers who do not satisfy our underwriting requirements.

Key attributes

The key attributes of Integrity's Here for You Super Plan include the following:

- Eligibility criteria – certain consumers may be ineligible for Cover if they do not meet the eligibility criteria for this product. The eligibility criteria could include:
 - Age;
 - Employment status;
 - Occupation;
 - Health status; and
 - Residency status of the life to be insured.
- The underwriting process may impact the price of the product, the cover amount and the terms and conditions of the Policy.
- The payment of premiums – if premiums are not paid when due, the Policy may lapse in which case the Life Insured would no longer be covered and cannot make a claim.
- The Policy will continue each year provided premiums are paid without the Life Insured needing to provide health or financial information.
- Ability to pay premiums on a monthly or annual basis for personal contributions or by annual rollover.





Objectives, financial situation, and needs

The table below sets out the class of consumers that each insurance option within Integrity's Here for You Super Plan has been designed for.



Income Insurance Cover

The consumer (has or envisages that in the future they will or may have) a need to replace their income in the event that they are unable to earn their income (or are only able to earn a lower income) due to an event which causes them to be unable to earn their Pre-Disability Income, whether due to sickness, illness or accident.



Life Cover

- The consumer has (or envisages that in future they will or may have) outstanding financial or financial-in-kind commitments (including financial commitments to dependents such as spouse or children) that will not be satisfied by their estate in the event of their death. These financial or financial-in-kind commitments include but are not limited to mortgage and other debt servicing costs, final expenses, and income replacement; and/or
- The consumer has (or envisages that in future they will or may have) outstanding financial or financial-in-kind commitments (including financial commitments to dependents such as spouse or children) that will not be satisfied in the event of their Terminal Illness (where applicable under the product terms). These financial or financial-in-kind commitments include, but are not limited to medical costs, transportation, accommodation costs, and personal and palliative care.



Total and Permanent Disability (TPD) Cover

- The consumer has (or envisages that in future they will or may have) outstanding financial commitments that will not be satisfied should they become Totally and Permanently Disabled.
- These financial or financial-in-kind commitments include but are not limited to mortgage and other debt servicing costs, income or revenue replacement, medical and rehabilitation costs, transportation and accommodation costs, personal care, palliative care, business commitments and/or business succession funding costs.

Appropriateness for the target market



Income Insurance Cover

Broadly, the target market is consumers who have or expect to have outstanding financial commitments that will not be met in the event they suffer a sickness or injury which prevents them from earning income and who have capacity to pay premiums on an ongoing basis. As the product pays a regular income benefit it is likely to meet the needs, or go towards meeting the needs, of consumers in the target market.



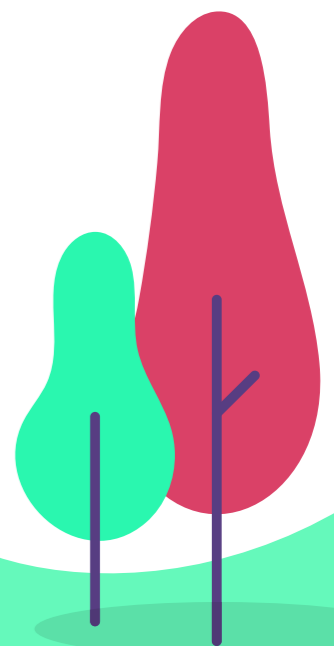
Life Cover

Broadly, the target market is consumers who have or expect to have outstanding financial commitments that will not be met in the event of their death or Terminal Illness diagnosis and who have capacity to pay premiums on an ongoing basis. As the product pays a lump sum on death or Terminal Illness diagnosis it is likely to meet the needs, or go towards meeting the needs, of consumers in the target market.



Total and Permanent Disability (TPD) Cover

Broadly, the target market is consumers who have or expect to have outstanding financial commitments that will not be met in the event of their Total and Permanent Disability and who have capacity to pay premiums on an ongoing basis. As the product pays a lump sum on Total and Permanent Disability it is likely to meet the needs, or go towards meeting the needs, of consumers in the target market.



4. How this product is to be distributed.

Distribution conditions

This product is designed to be distributed as follows:

This is an intermediated product, which must be sold to consumers by Australian Financial Services Licensees and their Representatives (the Distributors), either via personal advice or general advice.

- Consumers that obtain personal advice are likely to be in the target market for this product because the Distributor has a duty to act in their best interest when providing personal advice by considering the consumer's personal circumstances, needs and objectives.
- Consumers that obtain general advice are more likely to be in the target market provided they have been given a general advice warning, satisfy the eligibility requirements in the TMD, provided a PDS and have been assisted through Integrity's online application process. Distributors who distribute via general advice must keep accurate and complete records of the steps they have taken in accordance with this TMD.

5. Reviewing this Target Market Determination.

Issue date	1 October 2021
Periodic review	Ongoing assessment in line with the review triggers and events outlined below. A detailed review is conducted every three years.
Review Triggers or events	<p>Any event or circumstance arising that would suggest the TMD is no longer appropriate. This may include (but not limited to):</p> <p>Review Trigger 1: The commencement of a significant change in law that materially affects the product design or distribution of the product or class of products that includes this product. This triggers a mandatory review.</p> <p>Review Trigger 2: If we make a material change to the Cover, product features or the distribution of the product.</p> <p>Review Trigger 3: A change in our acceptance criteria that impacts the product target market.</p> <p>Review Trigger 4: Consumer complaints which indicate that the product is no longer suitable for the target market.</p> <p>Review Trigger 5: Material and relevant changes in our:</p> <ol style="list-style-type: none">a. claim ratios;b. number or rate of paid, denied and withdrawn claims;c. number of policies sold;d. Policy lapse or cancellation rates; ore. percentage of applications not accepted. <p>Review Trigger 6: The use of Product Intervention Powers in relation to the distribution or design of this product that reasonably suggests that this TMD is no longer appropriate.</p> <p>Review Trigger 7: A significant dealing in the product outside the target market has occurred.</p>



6. Reporting and monitoring this target market determination.

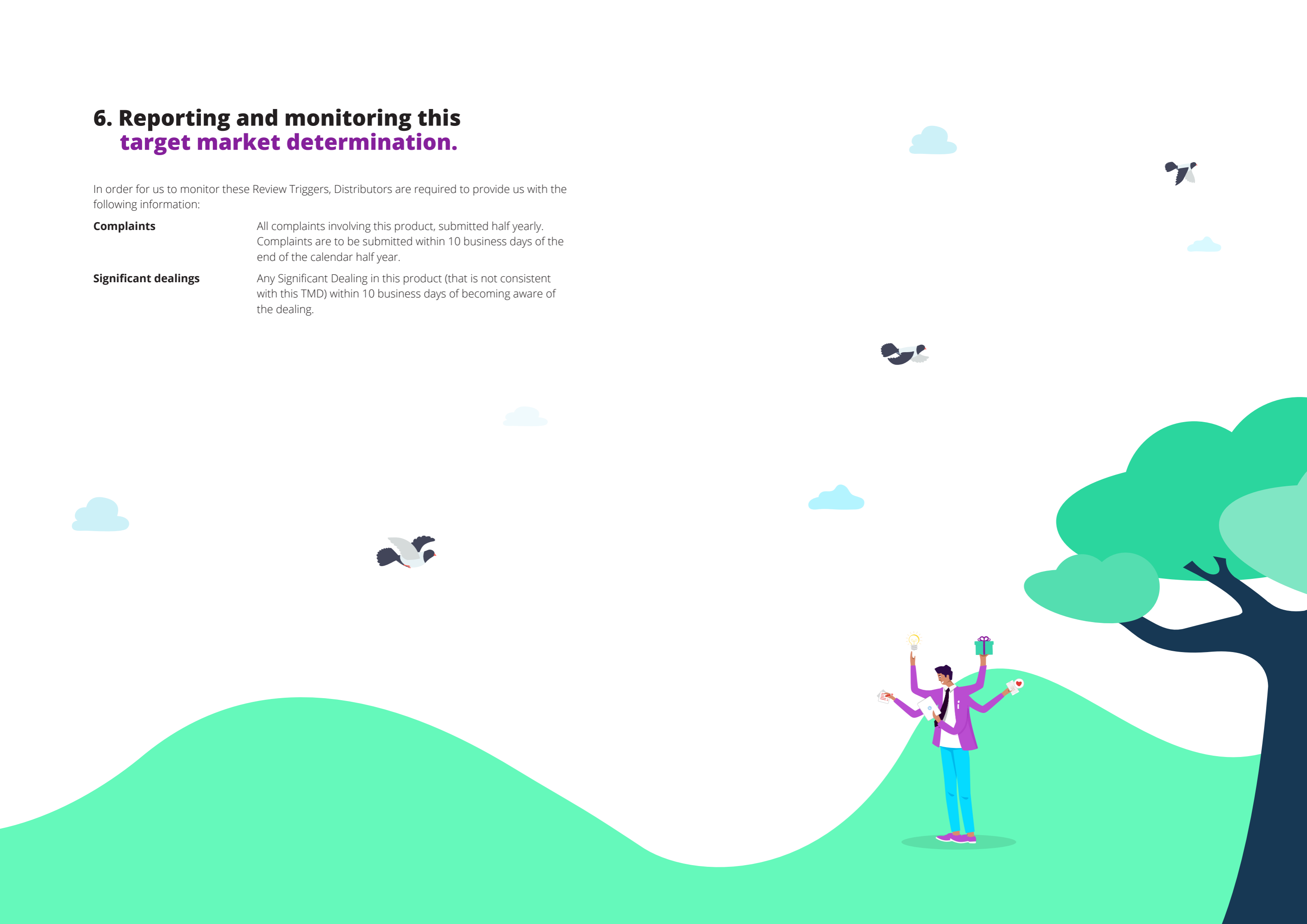
In order for us to monitor these Review Triggers, Distributors are required to provide us with the following information:

Complaints

All complaints involving this product, submitted half yearly. Complaints are to be submitted within 10 business days of the end of the calendar half year.

Significant dealings

Any Significant Dealing in this product (that is not consistent with this TMD) within 10 business days of becoming aware of the dealing.



We're here to help.

Check out integritylife.com.au


For more information about Integrity and our products.

Connect with us


For assistance with customer service and claims enquiries, please contact us on the below details:

Phone: 1300 54 33 66

Email: hello@integritylife.com.au

 facebook.com/integritylifeau

 instagram.com/integritylifeau

 linkedin.com/company/integritylifeau