

## Transition Plan

**Name of trustee:** LCA Nominees Pty Ltd

We have adopted the Insurance in Superannuation Voluntary Code of Practice “the Code”, which commenced on 1 July 2018.

Further information about the Code can be found here: [Insurance in Superannuation Voluntary Code of Practice](#)

**This transition plan applies to the following funds:**

Lutheran Super

**The products that we offer that will be covered by the Code are:**

Death Cover (including Terminally Ill benefits)

Total and Permanent Disability (TPD) Cover

Income Protection Cover

We will transition to the particular standards of the Code on the following dates:

**30 Nov 2018: Section 15 (Definition of Automatic Insurance Members)**

We have complied with the code and identified our members who are deemed to be Automatic Insurance Members under Section 15 of the Code. This was done by 30 November 2018

**28 Feb 2019: Sections 7, 11 and 13 (Claims Handling, Enquiries & Complaints)**

We will comply with Sections 7, 11 and 13 of the Code by 28 February 2019.

**Section 10 (Changes to Cover)**

We will comply with Section 10 of the Code by 28 February 2019.

**1 July 2019: Sections 4.18 – 4.31**

We will comply with Sections 4.18 – 4.31 of the Code by 1 July 2019.

**Section 5 (Communication)**

We will comply with Section 5 of the Code by 1 July 2019.

**Section 6 (Supporting Vulnerable Consumers)**

We will comply with Section 6 of the Code by 1 July 2019.

**Section 12 (Staff and Service Providers)**

We will comply with Section 12 of the Code by 1 July 2019.

**Section 14 (Promoting, monitoring and reporting on the Code)**

We will comply with Section 12 of the Code by 1 July 2019.

**1 July 2020: Section 4.1 – 4.17 (Benefit design and premiums standards)**

We will comply with Sections 4.1 – 4.17 of the Code by 1 July 2020.

**Sections 8, 9 (Premium Adjustments, Promoting our insurance cover)**

We will comply with Sections 8 & 9 of the Code by 1 July 2020.