

## Your employer letterhead

### INCOME PROTECTION INSURANCE

Dear

{New Staff Member or Newly Eligible Staff Member}

{ Employer } through Lutheran Education Australia provides the opportunity for all staff to participate in a group Income Protection plan.

Firstly, you need to choose if you want income protection. You must be employed on a permanent basis for 15 hours (0.4 FTE) or more per week to be eligible.

#### YES - I WOULD LIKE INCOME PROTECTION:

Then you need to decide if you would like your Income Protection through LIPP with a tax deductible payroll deduction, or through your super fund.

*NB: Terms and conditions of Income Protection Policies are not all the same. You should seek advice from Dave Shrowder at GLIA or your own Financial Adviser to assess whether these products are appropriate for your situation.*

If you want the premium paid from your salary please complete the **attached** Application / Payroll Deduction Authority for Lutheran Income Protection Plan (LIPP).

If you want the premium paid from your super fund please choose this preference on your superannuation membership application.

#### NO - I DO NOT WANT INCOME PROTECTION:

Please sign the **attached** page LIPP Declining Membership form

Please return these forms within 30 days. (     /     /     )

If you have any further queries please contact me.

Thank you.

Business Manager  
{Employer}