

How to apply

Complete this form to apply to transfer any existing cover from your other super fund or insurer to AustralianSuper. You can also apply to change your individual work rating.

Prefer online? Log into your account, go to *My insurance*, then *Change my insurance* and then select *Transfer my insurance*.

Important information about your application

AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.



What happens when you transfer cover

If your application to transfer existing cover from your other super fund or insurer is accepted, any cover you transfer will start as long as you're receiving contributions from your employer*, regardless of your super balance or age. If your basic (age-based) Death and/or Total & Permanent Disablement (TPD) cover hasn't already started, it will also start (for the type of cover transferred) as long as you're 25 or older and you haven't previously cancelled it†. The cost of your cover will be deducted monthly from your super account.

Please refer to the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Cancelling your cover from your other super fund or insurer

Don't cancel your existing cover until you receive confirmation in writing from us that your insurance transfer has been accepted.

Once your insurance transfer has been accepted, if you don't cancel your existing cover, this may impact any claim you make with us – see page 3 for the requirements in detail.

Got questions? If you need help, call us on **1300 300 273** before you cancel your existing cover.

You can apply to transfer your Death, TPD and/or Income Protection cover

Please complete all sections of this form and attach any of the following as evidence of your existing cover:

Evidence you attach must show your existing cover and must be date stamped and/or issued within the last 90 days.

- ☐ your last member statement from your other super fund
- ☐ a screenshot or printout of your other super fund account
- ☐ a statement from your other insurer
- ☐ an insurance certificate of currency.

The maximum amount of Death and/or TPD cover you can transfer is \$2 million (for each type of cover), and the maximum amount of Income Protection you can transfer is \$20,000 a month. Also, after it's transferred, your total cover inclusive of any basic cover can't exceed the following maximum cover amounts:

Type of cover	Maximum cover amounts
Death	Unlimited
TPD	\$3 million
Income Protection	Up to \$30,000 a month or 85%‡ of your salary§, whichever is lower

Your insurance transfer request is subject to the Insurer accepting your application and some limitations may apply (see section 5 of this form). If the Insurer accepts your application, any individual conditions (other than premium loadings), exclusions or restrictions (including limited cover) that applied to your transferred cover will continue to apply. Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application.



It's important to know that combining (consolidating) your super doesn't automatically transfer any insurance cover you have to AustralianSuper. If you've recently combined your super, call us on **1300 300 273** to see if you can still transfer your previous cover.

Alternatively, you can apply for insurance cover anytime by logging into your account and going to *My insurance* or by completing the *Change your insurance* form at australiansuper.com/InsuranceForms

* This doesn't apply if you're a Personal Plan member. Cover can start as long as you have enough money to cover the cost of the first month of insurance. However, if you haven't had any money go into your super account for 16 months, your transferred cover won't start until a contribution (of any type) is paid into your super account, even if your application has been accepted by the Insurer.

† This doesn't apply if you're a Personal Plan member as you're not eligible for basic cover.

‡ Up to 75% is paid to you and up to 10% to your super.

§ Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

1 Your personal details

If I provide my email address and/or phone number, I'm consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling **1300 300 273**.

Annual (before-tax) salary*, excluding employer super contributions

\$ _____

* Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super guide* for your division at australiansuper.com/InsuranceGuide

The duty to take reasonable care

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer.
When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason - we're here to help and can provide additional support.

2 Personal statement and confirmation of requirements

1. Are you:
- unemployed
 - employed and off work because you are ill, injured or have had an accident
 - unable to do all the duties of your usual occupation (without any limitation) full-time (at least 30 hours a week), even if you are working full-time, part-time or casually, or
 - in your usual occupation but your duties have changed or been modified in the last 12 months, because of an illness, accident or injury?
- Yes ☐ No ☐
2. Have you:
- in the last 12 months, been away from work for more than 10 working days in a row because you were ill or injured, or
 - been advised by, or discussed with your medical practitioner that because of an illness or injury you'll need to take at least 10 working days in a row off work (regardless if diagnosed) in the next 12 months?
- Yes ☐ No ☐
3. Have you been diagnosed with an illness or injury that reduces your life expectancy to less than 12 months?
- Yes ☐ No ☐
4. Have you ever been declined Death, TPD or Income Protection cover, or been excluded from insurance cover for a specific medical condition or injury?
- Yes ☐ No ☐
5. Have you ever made or satisfied the requirements to make a claim for an injury or illness either in Australia or overseas through:
- AustralianSuper or another super fund
 - Workers' Compensation
 - an illness benefit or invalid pension
 - an insurance Policy that provides Terminal illness, TPD cover, or Income Protection (including accident or illness cover), or
 - a common law settlement?
- Yes ☐ No ☐

If you answer yes to any of the personal statement questions, you're not eligible to transfer your cover.

You can apply for additional or new cover anytime by logging into your account and going to *My insurance* or by completing the *Change your insurance* form at australiansuper.com/InsuranceForms

2.1 Confirmation of requirements

Please confirm (by marking (X) in the box below) that the following statements are true and correct:

- a) For Death and TPD cover – I will cancel all Death and TPD insurance cover with my other super fund or insurer within 60 days of receiving confirmation from AustralianSuper that my transfer application has been accepted (even if I'm not transferring all types and amounts of cover). If I don't cancel all of my Death and/or TPD cover with my other super fund or insurer, I may not be eligible to claim on my transferred cover with AustralianSuper.
- b) For Income Protection – I will cancel the amount of cover I'm transferring from my other super fund or insurer within 60 days of receiving confirmation from AustralianSuper that my transfer application has been accepted. If I don't cancel the amount of income protection that I've transferred to AustralianSuper from my other super fund or insurer, any benefit payments I may be entitled to with AustralianSuper may be reduced.
- c) I won't transfer the amount of cover I've requested on this form to any other super fund or insurer other than AustralianSuper.
- d) I won't continue, reinstate or start the level of cover I've requested on this form with my other super fund or insurer.

I confirm that all four statements are true and correct and agree to abide by these requirements.

Yes ☐ No ☐

3 About the insurance you're transferring

When you transfer insurance, your Death and/or TPD cover will be applied as a fixed amount on top of your existing cover.

Fixed TPD cover will reduce gradually from age 61 to zero at age 65, unless you're a Public Sector Division member.

If your Income Protection amount is higher under your other super fund or insurer, we'll match the cover amount, and your total cover will be fixed.

Name of other super fund or insurer

Other super fund member number or policy number

USI (Unique Superannuation Identifier)

Write the amount/s you want to transfer below – it can be less than the total amount of cover you have with your other super fund or insurer.

I confirm that this is the cover amount (in dollars) and the type of cover that I have, and want to transfer:

Death cover \$, ,

Date cover started

TPD cover \$, ,

Date cover started

Income Protection \$, a month

Date cover started

3 About the insurance you're transferring (continued)

Income Protection waiting period you have with your other super fund or insurer (for example 30 days, 60 days, 90 days, 180 days)

If you're transferring Income Protection with a 30 or 60 day waiting period, you'll keep that waiting period.

If you're transferring Income Protection with a waiting period longer than 60 days, you'll be given a 60 day waiting period. You can also choose a 30 day waiting period below, which will cost more than a 60 day waiting period.

Choose your preferred waiting period ☒ 30 days ☒ 60 days

Income Protection benefit payment period you have with your other super fund or insurer (for example two years, five years, to age 65)

You'll keep your AustralianSuper Income Protection benefit payment period if the income protection benefit payment period you're transferring is the same or longer. If not, an up to two year benefit payment period will be applied and this may be shorter than the benefit payment period you currently have with your other super fund or insurer. You can apply for a benefit payment period up to five years or up to age 65 by logging into your account and going to *My insurance* or by completing the *Change your insurance* form at australiansuper.com/InsuranceForms For more information read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide



Is your cover under your other super fund or insurer subject to any premium loadings and/or exclusions, including but not limited to pre-existing condition exclusions or restrictions in regards to medical or other conditions? Yes ☒ No ☒

If **YES**, please provide details of the premium loading, exclusion or restriction, including a copy of the advice you received from your other super fund or insurer advising you of the acceptance of your cover subject to these additional terms.

You must provide evidence that shows your existing cover and any premium loadings, exclusions or restrictions that apply. Refer to page 1 to see what evidence is required.

I've attached the required evidence from my other super fund or insurer

Yes ☒ No ☒

Any transferred cover, once accepted, will be subject to the terms and conditions of AustralianSuper's insurance arrangements and terms, and costs may be different to those of your other super fund or insurer. We'll set up your transferred Death, TPD or Income Protection cover as explained in section 5 of this form.



4 Change your individual work rating

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional.

When you join AustralianSuper and have insurance cover, you pay what it costs to provide you with cover based on our default work rating, Blue Collar. **Insurance cover with a Blue Collar work rating is the most expensive.**

Provide your occupation and complete the questions below to apply to change your individual work rating to White Collar or Professional*.

Job title/occupation

- Are the usual activities of your job 'white collar'? Yes ☒ No ☒
This means:
 - you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
 - you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).
- Are you earning a salary of \$100,000[†] or more a year from your job? Yes ☒ No ☒
- Do you have a university qualification? Yes ☒ No ☒
- Do you have a management role in your company? Yes ☒ No ☒

If accepted we'll confirm your new individual work rating in writing and the cost of your cover will be reduced (for Public Sector Division members only the cost of your Income Protection will change). If your application for a White Collar or Professional work rating isn't successful - the cost of your cover will be based on your existing individual work rating with AustralianSuper, or a Blue Collar work rating if you don't already have cover with us.

* If you're a Public Sector Division member, your work rating only applies to Income Protection. Due to past employer arrangements, some members may have a default work rating of White Collar or Professional. GHD members automatically receive a White Collar rating.

[†] Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

5 Declaration

This section must be completed in all circumstances.

I declare that:

- The answers I've provided are true and correct (including those not in my own handwriting). I understand these, together with any special conditions, will form the basis of my contract. I haven't withheld information which may affect a decision to provide insurance.
- I'm aware that a document that outlines the target market each AustralianSuper product is designed for is available at australiansuper.com/tmd
- I've read and understood the Product Disclosure Statement at australiansuper.com/pds and the *Insurance in your super* guide for my division at australiansuper.com/InsuranceGuide and understand that the additional information referred to in the guide is also part of the Product Disclosure Statement.
- As part of my AustralianSuper membership, I agree to abide by and be bound by the Trust Deed and Rules at australiansuper.com/TrustDeed
- I've read the Privacy Collection Statement on page 6 and I understand how AustralianSuper will use my personal information.
- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy. I understand I can change my communication preferences at any time by calling AustralianSuper on **1300 300 273** or through the *Manage my communications* section of my online account.

A summary of AustralianSuper's Privacy Collection Statement is on page 6. Our Privacy Collection Statement and Privacy Policy may change from time to time. The latest versions will be available online at australiansuper.com/CollectionStatement and australiansuper.com/privacy. For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at tal.com.au/privacy or call 1300 209 088 for a copy.

I acknowledge that:

- If I don't fully complete, sign and date this application, I won't be eligible to transfer my existing cover to AustralianSuper.
- Any transferred cover, once accepted, will be subject to the terms and conditions of AustralianSuper's insurance arrangements, and terms and costs may be different to those of my other super fund or insurer.
- If my basic (age-based) Death or Total & Permanent Disablement (TPD) cover hasn't already started, it will also start (for the type of cover transferred) as long as I'm 25 or older and haven't previously cancelled it. This means the cost of cover will be deducted monthly from my super account. This doesn't apply if I'm a Personal Plan member as I'm not eligible for basic cover.
- If the Insurer accepts my application, I'll receive:
 - a) Death and/or TPD cover amount/s as requested in section 3, in addition to any cover that I currently have. Additional cover is allocated as fixed cover (rounded up to the next \$1,000). Fixed TPD cover reduces gradually from age 61 to zero at age 65 (unless I'm a Public Sector Division member).
 - b) The greater of the income protection amount requested in section 3, or any Income Protection that I currently have. My total Income Protection will be fixed (rounded up to the next \$100 a month).
- I agree to provide AustralianSuper or the Insurer with access to the health evidence or other information I provided to my other super fund or insurer in my application for cover and any non-disclosure to my other super fund or insurer may be acted upon by AustralianSuper or the Insurer.
- If it becomes apparent to AustralianSuper or the Insurer that I haven't undertaken the requirements that I confirmed in section 2 of this form, then any insured benefit that may be payable from AustralianSuper may be reduced by the insured amount paid or payable from my other super fund or insurer; an associated section or division of my other super fund or insurer; or any policy issued under any option that I exercised, as a consequence of my failure to abide by these conditions. But this reduction in benefit will be limited to the extent that my benefit payment from AustralianSuper is no less than I would have been eligible to receive under the terms of the policy between AustralianSuper and the Insurer if I hadn't applied for a transfer of cover.
- If I'm a Public Sector Division member I understand that my work rating will only apply to my Income Protection.
- If I fix any of my cover, I understand that my cover amount won't change (except fixed TPD cover reduces gradually from age 61 to zero at age 65, unless I'm a Public Sector Division member). The cost will increase with age.

Sign here



Date _____

D	D	M	M	Y	Y	Y	Y
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Print full name

[illegible]

Please upload a scanned copy of your completed form to us via our website at australiansuper.com/email or post it to AustralianSuper, GPO Box 1901, MELBOURNE VIC 3001

Questions? Call 1300 300 273 or visit australiansuper.com

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to operate your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.