

Complete this form to apply for Life Event insurance cover.

You can apply to increase your cover once every 12 months and you'll only need to answer a few health questions. You must already have insurance with us* and apply within 60 days of one of these life events:

- you get married
- you get divorced
- you have a child or adopt a child
- you start a de facto relationship
- you end a de facto relationship
- you take out a mortgage to purchase or build your main home in Australia
- your spouse or de facto dies
- you first become eligible for a Centrelink carer's allowance (only available for Public Sector members).

You must attach a certified photocopy of the relevant document(s) outlined in Section 5.

The maximum amount of Death and TPD cover you can apply for with each Life Event is \$500,000 (for each cover). Also your increased cover can't cause your total cover to exceed the following maximum cover amounts:

Type of cover	Maximum cover available
Death and/or TPD	\$1 million (cover above \$600,000 will be capped at \$1 million or 10 times your salary [†] , whichever is lower)
Income Protection	Up to \$20,000 a month or 85% of your salary [†] , whichever is lower

* If your cover hasn't started yet because you're under 25, you may still be eligible to apply for cover if your life changes. To check if you're eligible call us on 1300 300 273. If your application is approved, cover may start before you turn 25.

† Salary is your annual (before-tax) salary, excluding employer super contributions.

For more information on Life Event cover read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Your application won't be accepted if:

- the application and relevant attachments are received by AustralianSuper more than 60 days after the Life Event
- you've successfully applied for new or increased cover for a Life Event in the last 12 months (as at the date of the more recent Life Event).

If you're not eligible to apply for or increase cover using this form, you can still apply to increase your cover by logging into your account or using the *Change your insurance* form at australiansuper.com/forms

! Your application is subject to consideration by the Insurer (TAL Life Limited) and additional cover won't start until you receive written confirmation that it's been accepted. Any additional cover you receive will be limited cover for at least two years. Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application.

Duty of Disclosure

Your duty of disclosure to the insurer

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect its decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you. You have the same duty before you extend, vary or reinstate your insurance cover.

You do not need to tell the insurer anything that:

- reduces the risk it insures you for, or
- is common knowledge, or
- the insurer knows or should know as an insurer, or
- the insurer waives your duty to tell it about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told the insurer, the insurer may avoid the contract to provide you with that insurance within three years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, the insurer may, at any time vary the contract in a way that places the insurer in the same position it would have been in if you had told the insurer everything you should have. However, this right does not apply if the contract provides cover on death.

If your failure to tell the insurer is fraudulent, the insurer may have the right to refuse to pay a claim and treat the contract as if it never existed.

Our duty of disclosure

The Trustee has a similar duty to tell the insurer anything that it knows that may affect the insurer's decision to provide you with insurance, and if the Trustee fails to do so the consequences are comparable.

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 26/50 Lonsdale Street, Melbourne, Victoria, collects your personal information (PI) to run 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 do these tasks. 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, 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 URLs below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details on the above go to australiansuper.com/CollectionStatement and australiansuper.com/privacy or call us on 1300 300 273.

3. ADDITIONAL COVER REQUIRED

You can use this form to apply for more cover as long as you already have existing cover with us*.

Log into your account and go to *My insurance* to understand what type and how much cover you have.

* If you're under 25 and your cover hasn't started yet, you may be eligible to use this form to apply for cover because of a life event. Call us on 1300 300 273 to check.

3.1 Death and TPD cover

Complete this section to apply for or increase your Death and/or TPD cover. Additional Death and TPD cover will be added as a fixed amount on top of your existing cover.

Type of cover	Additional cover in \$1,000 amounts	
<input type="checkbox"/> Death	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> 0 <input type="text"/> 0	Write the amount you want added to any existing cover you have.
<input type="checkbox"/> TPD†	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> 0 <input type="text"/> 0	

† The amount of fixed TPD cover will reduce gradually from age 61 to zero at age 65, unless you're a Public Sector Division member.

3.2 Income Protection

Complete this section to apply for or increase your Income Protection. When you increase your Income Protection, your total cover will be fixed (even if you currently have age-based cover).

Type of cover	Additional cover in \$100 amounts	
<input type="checkbox"/> Income Protection	\$ <input type="text"/> <input type="text"/> , <input type="text"/> 0 <input type="text"/> 0 a month	Write the amount you want to add to your existing Income Protection (if any). Your total amount of cover will be fixed.

Select your preferred waiting period (go to Section 4 if you don't want to change your waiting period) 30 days 60 days

If you change your waiting period from 60 days to 30 days and then submit a claim within 30 days of making this change, you'll need to complete a 60 day waiting period. A 30 day waiting period will cost more.

If you don't have Income Protection and you're applying for it you'll receive a benefit payment period of up to two years.

If you already have Income Protection and you want to change your benefit payment period log into your account and go to *My insurance* or complete the *Change your insurance* form at australiansuper.com/forms

4. A FEW HEALTH QUESTIONS

All questions must be completed in this section.

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

Your answers to the questions above will determine if you are eligible for additional cover.

5. ATTACHMENTS

The table below lists the documents you need to attach to this application.

Type of Life Event	Certified copy of document required
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption or an entry in a public official record of the adoption of a child
Marriage	Australian marriage certificate or equivalent overseas marriage certificate recognised in Australia
Divorce	Divorce Decree Absolute
Start of a de facto relationship	Written co-habitation or personal or domestic relationship agreement, or completed <i>Providing proof of your de facto relationship</i> form available from australiansuper.com/forms
End of a de facto relationship	Completed <i>Providing proof of your de facto relationship</i> form available from australiansuper.com/forms
New mortgage for purchase or construction of your primary residence in Australia	All of the following (if applicable): <ul style="list-style-type: none"> Any loan documents including loan application and credit contract Stamped front page of the contract of sale, and Statutory declaration by the applicant declaring that the property described is/will be the applicant's principal place of residence
Death of a spouse/de facto	Death certificate and a completed <i>Providing proof of your de facto relationship</i> form available from australiansuper.com/forms
First become eligible for a Centrelink carer's allowance*	Letter from Centrelink confirming the date you become eligible for a carer's allowance

All copies must be certified. A certified copy is a copy of an original document that has been certified by any of the following acceptable persons: legal practitioner, Justice of the Peace, magistrate, notary public, police officer, dentist, veterinary practitioner, pharmacist, accountant, Member of Parliament, minister of religion, and medical practitioner.

A certified copy must be noted as follows: 'I certify that I have sighted the original document and this is a true copy of it.' This certification must have the certifier's full name, title, registration number (where applicable) and be signed and dated.

* Only available to Public Sector Division members.

6. DECLARATION

This section must be completed in all circumstances.

I authorise:

- The Insurer to provide any information included in my insurance application (and any medical reports and statements made in connection with my application) to other entities involved in providing or administering the insurance (for example reinsurers, medical consultants, legal advisers).
- The Insurer and any person appointed by the Insurer to obtain information on my medical claims and financial history from the Insurance Reference Association and any other body holding information on me.
- Any hospital, doctor or other person who has treated or examined me to give to the Insurer any information on my illness or injury, medical history, consultation, prescription or treatment or copies of all hospital or medical reports.

For information on the Insurer's privacy and information-handling practices, read their Privacy Policy Statement at tal.com.au or call 1300 209 088 for a copy.

I declare that:

- My answers to all the questions and the declarations on this form are true and correct (including those not in my own handwriting).
- I've read and understood the Product Disclosure Statement for my division.
- I've read and understood the *Insurance in your super* guide for my division at australiansuper.com/InsuranceGuide

- I've read the Duty of Disclosure at the start of this form and am aware of the consequences of non-disclosure. I understand that the Duty of Disclosure continues after I've completed this statement until my application for cover has been accepted in writing by AustralianSuper and the Insurer.
- I've read the Privacy Collection Statement and I agree with how AustralianSuper will use my personal information.

A summary of AustralianSuper's Privacy Collection Statement is on page 1. 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

I acknowledge that:

- The answers I've provided will form the basis of the contract of insurance, and that cover will be provided on the terms and conditions set out in the contract of insurance with the Insurer and as agreed between AustralianSuper and the Insurer from time to time.
- For any cover that becomes fixed 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.
- A photocopy of this authorisation is as valid as the original.
- Any change in cover will start from the later of the date it is accepted by the Insurer (as long as my employer is paying contributions) or, I have received confirmation that my cover has started or restarted, and hasn't stopped.

Sign here:



Print full name

Date