

Complete this form to apply to transfer any existing cover from your individual insurance or another superannuation fund to AustralianSuper.

You can apply to transfer your Death, Total & Permanent Disablement (TPD) and/or Income Protection cover.

Please complete all sections of this form and provide evidence of your current cover by attaching one of the following:

- your last member statement from your other super fund (within 45 days of it being issued)
- a current print-out of your online account for your other super fund
- a statement from the insurer of your individual policy

The maximum amount of Death and 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 can't exceed the following maximum cover amounts:

Type of cover	Maximum total cover amounts (after transfer)
Death	Unlimited
TPD	\$3 million
Income Protection	Up to \$30,000 a month or 85% of your salary*, whichever is lower

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

Your transfer request is subject to the Insurer (TAL Life Limited) accepting your application and some limitations apply (see Section 5 of this form). Any additional cover you receive as a result of the transfer will be limited cover for at least two years. Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application, and read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide for more information on limited cover.

Stay covered while we consider your application

Don't cancel any cover you have with your old fund or insurer until you've received written confirmation that your transfer request has been accepted and that your cover has started. Please refer to the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide. If you're not sure, please give us a call before you cancel your cover.

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.

2. PERSONAL STATEMENT AND CONFIRMATION OF REQUIREMENTS (CONTINUED)

6. 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 to transfer your cover.

7. Is your cover under the former 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 the former insurer advising you of the acceptance of your cover subject to these additional terms.

3. ABOUT THE INSURANCE I'M TRANSFERRING

When you transfer insurance, your additional 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 is higher elsewhere we'll match your cover amount, and your total cover will be fixed.

Check the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Name of former fund/individual insurer

Former fund member/individual policy number

USI (Unique Superannuation Identifier)

I confirm that under my former insurer, this is the level and type of cover that I have (in dollars), and want to transfer:

Death cover \$

Date cover started

TPD cover \$

Date cover started

Income Protection \$ a month

Date cover started

* If you're under 25 and transferring Income Protection, your total cover will be fixed. Age-based cover won't start when you turn 25.

Income Protection waiting period under former insurer (such as 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 your waiting period.

If you're transferring Income Protection with a waiting period greater than 60 days, you'll be given a 60 day waiting period. This means the shorter waiting period may cost more. You can also choose a 30 day 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 under former insurer (such as two years, five years, to age 65)

If your AustralianSuper insurance cover has the same benefit payment period as your cover with the other insurer or fund, it will remain unchanged. 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 the other insurer or fund. You can apply for a benefit payment period of up to five years or up to age 65. For more information read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

I have attached an up-to-date statement (within 45 days of it being issued) from my former fund

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 your other insurer or fund. Your transferred Death, TPD or Income Protection cover will be set up as explained in Section 5 of this form.

