

INSURANCE VARIATION REDUCTION OR CANCELLATION FORM

Save time, apply online

Applying to vary your insurance via the Member Online portal is quick and easy. Simply login via ngssuper.com.au/login and follow the prompts.

Please complete this form if you are applying to reduce or cancel your life cover, disability (TPD) or income protection (IP) cover or reduce your IP benefit payment period or increase your waiting period within NGS Super. Your respective life cover, disability (TPD) and/or income protection (IP) cover will be converted to fixed cover if you exercise any of the options mentioned in Section 4.

All members must complete Section 1, 2 and 6.

Complete Section 3 if you are applying to cancel cover.

Complete Section 4 if you are applying to reduce cover.

If you need help

For assistance call NGS Super Customer Service Team on **1300 133 177** or refer to the NGS Super website www.ngssuper.com.au.

Please send your completed form to:

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**

Your duty of disclosure

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 our 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 the contract. You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell us about.

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

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they 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 them everything you should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

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

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

Section 1. Personal details

Your NGS Super membership number (if known)

Gender

M F

Title Mr Mrs Ms Miss Other

Date of birth / /

Given name(s)

Surname

Address

Suburb

State

Postcode

May TAL contact you directly to clarify or gather information in relation to this application? Yes No

If yes, preferred method of contact: Email Phone Contact time

Daytime telephone

Mobile

E-mail

Job title/occupation

Average number of hours worked

 (per week)

TAL Life Limited ABN 70 050 109 450 AFSL 237848

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

**ngs
Super**

Your fund.
Your wealth.
Your future.



Section 2. Occupation category

1. Are the duties of your occupation limited to professional, managerial, teaching, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment or classroom (excluding workshops)? Yes No
2. Do you earn \$100,000 or more per annum? Yes No

Section 3. Applying to cancel cover

- I wish to cancel my life cover
- I wish to cancel my disability (TPD) cover
- I wish to cancel my income protection (IP) cover

Section 4 . Applying to reduce cover

This application, if accepted by the insurer, will replace any existing level and type of insurance cover you currently hold in NGS Super.

Life and/or disability cover

(All your cover will be converted to fixed cover if you decide to exercise any of the options mentioned in Section 4)

I wish to reduce my insurance to apply as follows:

Please show your preferred level of cover in the boxes below.

If you request to reduce your cover and you then decide to apply for additional cover in future, you will need to provide health information and your request will need to be assessed by our insurer.

Life cover amount \$,

Disability (TPD) cover amount \$,

Income protection (IP) cover amount \$, per month

Are you applying to increase your income protection (IP) waiting period? Yes No

I wish to increase my IP waiting period to: (please choose one)

60 days OR 90 days

Are you applying to reduce your benefit payment period? Yes No

I wish to reduce my benefit payment period to: (please choose one)

Up to 2 years OR Up to 5 years OR to age 65



Section 5. Privacy

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning **1300 209 088**.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following.

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

Section 6. Declaration and signature

I have read and understood the Insurance Information contained in the current *Product Disclosure Statement* and *Insurance Guide*.

I understand and acknowledge that I am bound by the Duty of Disclosure. I declare that the information provided here is true and complete and I agree that this Declaration shall be held to form part of the application for insurance on my life now made to the Company.

Signature

X

Date

/ /

Please return your completed form to:

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**



PRIVACY COLLECTION STATEMENT

If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as

- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to

- manage your NGS Super account (*Accumulation, Transition to retirement or Income account*)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policy lists any other relevant offshore locations.

Our **Privacy Policy** sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our Privacy Policy at

www.ngssuper.com.au/privacy-policy or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at PO Box 21236 World Square NSW 2002 or online at **www.ngssuper.com.au/contact-us**.

If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.